

MNPS's

# Cigna Medicare Advantage HMO

with Medicare Part D Prescription Drug Coverage



This brochure contains highlights of the Cigna Medicare Advantage HMO (MAPD-HMO) in which you're currently enrolled. The official plan name is Cigna Preferred Medicare (HMO); this is the plan name that appears on your Cigna ID card.

This is a closed plan, which means you may remain enrolled in it as long as it's offered, but new enrollees are no longer being accepted.



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# Cigna Medicare Advantage HMO

## with Medicare Part D Prescription Drug Coverage

This chart is only a summary. Certain rules and limitations apply. See the benefit summary for more detail.

The Cigna Medicare Advantage\* HMO (MAPD-HMO) covers everything Original Medicare (Parts A and B) covers, plus many extras, including Part D prescription drugs. The official plan name is Cigna Preferred Medicare (HMO); this name appears on your Cigna ID card. (This is now a closed plan; no new enrollments will be accepted.)

### How the plan works

There are no plan deductibles. You simply pay an affordable copay or coinsurance amount for covered services. This enhanced level of coverage helps keep your out-of-pocket costs low and is possible because all your care is provided through Cigna's Medicare Advantage network. There are no benefits for out-of-network care, except in an emergency. In these cases, you should seek care at the nearest emergency facility and your care will be covered at the in-network level, as shown in the chart.

### Choosing a provider

Enrollees must choose a primary care physician (PCP) from Cigna's network of contracted doctors. Referrals are not required for specialist office visits. For the most current list of Cigna network providers, or to choose a PCP, visit [CignaMedicare.com/group/MAResources](https://www.cignamedicare.com/group/MAResources). Or call Customer Service at 1-888-281-7867 (TTY 711).

### ID cards

The Cigna MAPD-HMO has only one ID card for both medical and prescription coverage. Current enrollees will continue to use their current ID card in 2022; no new cards will be mailed.

\* Medicare Advantage plans are health plans approved by Medicare and provided by private companies like Cigna. Medicare sets the rules for these plans and regulates the private companies that operate them.

### ... at a glance

<b>Lifetime maximum benefit</b>	None
Annual deductible (applies to Part B services only)	\$0
Annual out-of-pocket maximum (Part B only)	\$1,500
<b>You pay...</b>	
<b>Wellness</b>	
Preventive care/immunizations	\$0
<b>Office/routine care</b>	
MNPS Employee & Family Health Care Center visits	\$5
Primary care visits	\$5
Mental health/substance abuse office visit	\$0
Specialist visits	\$10
In-office lab, radiology, surgery, injections, second opinions	Included in office visit copay
Urgent care	\$10
<b>Office/routine care</b>	
Lab services (diagnostic)	\$0
Lab/x-ray, dialysis, chemo, radiation therapy	Up to 10%
Short-term rehabilitation visits	\$10
Durable medical equipment	10%
Part B drugs <sup>1</sup>	10%
<b>Hospital care</b>	
Inpatient - facility services	\$0 (unlimited days)
Inpatient - professional services	\$0
Emergency (waived if admitted)	\$120
Ambulance	\$0
Outpatient surgery - facility services	\$0
Outpatient non-surgical - facility services	\$10
Advanced imaging/radiation therapy	10%
Skilled nursing facility (see benefit summary for days 101+)	\$0
Home health care	\$0
<b>Mental health and substance abuse</b>	
Inpatient	\$0
Outpatient visit	\$0

<sup>1</sup> Includes but is not limited to inhaled nebulizer medications, injectable drugs/IV drugs, antigens, osteoporosis drugs, erythropoiesis, blood clotting factors, immunosuppressive drugs, oral cancer drugs, oral anti-nausea drugs; follows Medicare standard guidelines

# Prescription drugs

## with Medicare Part D Prescription Drug Coverage

The Cigna MAPD-HMO includes Medicare Part D prescription drug coverage. Therefore, MNPS retirees in this plan do not need to enroll in an independent Medicare Part D plan; doing so would result in the cancellation of your MNPS coverage.

Benefits for covered prescription drugs are based on a drug list, called a formulary. You can view the drug list and see how your current medications are covered by creating and/or logging onto [myCigna.com](https://mycigna.com) (see back page).

### Finding network pharmacies

To locate network pharmacies, visit [CignaMedicare.com/group/MAresources](https://CignaMedicare.com/group/MAresources).



<sup>1</sup> Although some Medicare prescription drug plans do not provide coverage during the coverage gap, also known as the donut hole, the Cigna Medicare Advantage HMO does, so there is no gap in coverage.

<sup>2</sup> Specialty drugs are limited to a 30-day supply per fill.

<sup>3</sup> Prescriptions purchased out-of-network are paid at the in-network level, but you're responsible for any difference between the out-of-network pharmacy billed charge and the actual in-network allowable amount. Limited to 30-day supply.

### ... at a glance

During Initial Coverage and Coverage Gap<sup>1</sup> (until you have spent \$4,430-\$7,050 in true out-of-pocket Rx costs)

You pay... (unless otherwise noted)	Kroger	Other pharmacies
Annual prescription out-of-pocket maximum	N/A	
<b>Certain preventive drugs</b>		
Generic and brand	See retail copays below	
<b>Network retail (30-day supply)</b>		
Tier 1: generic	\$2	\$5
Tier 2: preferred brand	\$5	\$10
Tier 3: non-preferred brand	\$20	\$25
Tier 4: high-cost specialty <sup>2</sup>	\$20	\$25
Out-of-network	N/A	See note below <sup>3</sup>
<b>Network retail (60-day or 90-day supply)</b>		
Tier 1: generic	\$4	\$10
Tier 2: preferred brand	\$10	\$20
Tier 3: non-preferred brand	\$40	\$50
Tier 4: high-cost specialty	N/A	N/A
Out-of-network	N/A	N/A
<b>Mail order (30-day supply)</b>		
Tier 1: generic	N/A	\$5
Tier 2: preferred brand	N/A	\$10
Tier 3: non-preferred brand	N/A	\$25
Tier 4: high-cost specialty <sup>2</sup>	N/A	\$25
Out-of-network	N/A	See note below <sup>3</sup>
<b>Mail order (60-day or 90-day supply)</b>		
Tier 1: generic	N/A	\$10
Tier 2: preferred brand	N/A	\$20
Tier 3: non-preferred brand	N/A	\$50
Tier 4: high-cost specialty <sup>2</sup>	N/A	N/A
Out-of-network	N/A	N/A
<b>PRESCRIPTION DRUGS</b> (retail and mail order)	<b>Catastrophic Coverage</b> (once you have paid \$7,050 in true out-of-pocket Rx costs)	
Lesser of Standard Part D or Gap Coverage. Standard Part D = Greater than 5% of cost or \$3.95 for generic; greater than 5% of cost or \$9.85 for brand		

# Questions about the Medicare Advantage HMO?

Call Cigna Customer Service at **1-888-281-7867 (TTY 711)**. Hours are 8 a.m.- 8 p.m., 7 days a week. Or visit **CignaMedicare.com/group/MAresources**.

You can also visit **myCigna.com**. Once you create a user ID and password, you can access a secure members-only website and:

- » View your Cigna MAPD-HMO benefits
- » View your drug list
- » Find a doctor, including telehealth, or a network pharmacy
- » Review claim history and Explanation of Benefits (EOB) details
- » Manage your prescriptions
- » Access your Healthy Rewards® discount programs
- » View and print your ID card
- » Complete incentive program registration and choose a gift card

## **Extra benefits**

Cigna MAPD-HMO members also enjoy no-cost extras like:

- » Wellness incentives for yearly health checkups and preventive screening
- » Home meal delivery after an inpatient hospital stay
- » The Silver&Fit® Fitness Program, which includes membership at participating fitness centers like the YMCA

See your Cigna Medicare enrollment packet to learn more.



*This brochure provides highlights of Metro Nashville Public Schools' certificated retiree benefits program. It is not intended to include all benefit plan details. Complete details about how the plans work are included in the plan documents, which are available upon request. If there are any differences between the information in this brochure and the plan documents, the plan documents will govern the employee's or retiree's rights to benefits in all cases. This document does not constitute a contract or offer of employment. MNPS reserves the right to change or end any of the plans or programs described in this brochure at any time. If you have any questions about MNPS's benefits program, contact Employee Benefit Services.*