

U.S. Pharmacy[®] Affordability Solution



The following information only refers to prescription medications obtained in the United States (U.S.).

In a time of health care system changes, Cigna HealthcareSM, International Health must provide our clients and customers with sustainable solutions that improve affordability and ease of use. The focus of Cigna Pharmacy Management[®] Solutions is on integrated care, customer touch points, utilization & wastage management, site of care optimization and coordinated clinical care.

Through Cigna Pharmacy Management Solutions, customers have access to:

- A broad and competitive U.S. network of pharmacies
- Clinical programs that focus on improved outcomes, helping customers achieve better health
- Customer service available 24/7/365

Get to know our pharmacy offering

Three-tier prescription drug list that splits medications into three categories (or tiers)

TIER 1 Generic medications have the same strength and active ingredients as the brand name, but often cost much less. Customers will pay less for generic medications under a three-tier program. If one is available, customers should consider switching to a generic to treat their condition.

TIER 2 Preferred brand medications usually cost more than generics, but may cost less than a non-preferred brand on a three-tier plan.

TIER 3 Non-preferred brand medications generally have generic alternatives and/or one or more preferred brand options within the same drug class. Customers will usually pay more for non-preferred medications on a three-tier plan.



To see what medications are covered, you can view the Cigna Healthcare drug list on [Cigna.com/druglist](https://www.cigna.com/druglist). Select '**Performance 3 Tier**' from the drug list drop-down menu.

Quantity Limits

For some medications, your plan only covers up to a certain amount over a certain length of time. For example, your plan may only cover 30 mg a day for 30 days of a certain medication. Examples of medications that may have quantity limits are those that are often taken in amounts larger than, or for longer than, appropriate or medications that are often misused or abused. Your plan will only cover a larger amount if your doctor's office requests and receives approval from Cigna Healthcare. You can find medications that have quantity limits on the [Cigna Healthcare Prescription Drug List](#) (select '**Performance 3 Tier**'). Just look for a 'QL' next to the medication name.

Prior Authorization

Some medications on your drug list require prior authorization. This means that you need to get approval from Cigna Healthcare to receive coverage under the pharmacy benefit plan. If you're taking one of those medications, your provider can ask Cigna Healthcare to consider approving coverage of your medication. If you don't get approval, the medication may not be covered. You can find medications that require a prior authorization on the [Cigna Healthcare Prescription Drug List](#) (select '**Performance 3 Tier**'). Just look for a 'PA' next to the medication name. ►

Step Therapy

The Cigna Healthcare Pharmacy Step Therapy program promotes the use of generic drugs and lower-cost, brand-name alternatives, while avoiding disruption for the customer at the pharmacy, and providing customers and their physicians the flexibility to use brand-name drugs when medically necessary.

Our Step Therapy program is different because it takes a “pay and educate” approach. The customer may fill their high-cost prescription one time at the pharmacy. After that first fill, Cigna Healthcare notifies the patient and the health care professional that the patient must try a lower cost, equally effective medication before the higher-cost medication will continue to be covered.

The health care professional is also provided a prior authorization form to submit if the customer must stay on the higher-cost drug. This softer approach allows the customer to get started on a medication right away, and then discuss the switch with their doctor. Medications that are part of the Step Therapy program have ‘ST’ next to the medication on the drug list. You can find medications that require Step Therapy on the [Cigna Healthcare Prescription Drug List](#) (select ‘Performance 3 Tier’).

Dispense as Written (DAW)

With DAW, the customer may have to pay the difference. If a customer receives a brand name drug when there is a generic equivalent available, the customer will pay the brand copay, coinsurance, and/or deductible, plus the cost difference between the brand and generic drug. However, if the prescribing physician indicates “Dispense as Written/ DAW” on the prescription, the penalty does not apply, and the brand copay or coinsurance applies.

Express Scripts Home Delivery Pharmacy

Express Scripts Home Delivery PharmacySM is a convenient mail order service for those who take medications regularly (within the U.S. only).¹ Home delivery offers:

- Routine, maintenance medications
- Licensed pharmacists available to help answer questions 24/7
- Up to a 90-day supply of medications

- Free standard shipping right to customer’s home (U.S. only)
- Refill reminder service

Online Support for Home Delivery

Connect to the Express Scripts online account portal with a link directly from Cigna Envoy[®]. The portal offers the opportunity to:

- Refill prescriptions and/or request a new prescription
- Check order status and track shipments to know when the medication will arrive
- Sign up for Express Scripts’ automatic refills and/or auto renewal program
- See order and medication histories
- Update profile information, like contact and payment information, what allergies and/or health conditions are applicable, and contact preferences

Can customers receive a 365-day supply of medication?

When possible, 365-day supplies of medications will continue to be accommodated.

Accredo, a Cigna Healthcare Home Delivery Specialty Pharmacy

Accredo[®] can help customers manage their complex medical condition. They can also fill and ship specialty medication to a customer’s home (or location of their choice) within the United States.^{1,2} Specialty medications are used to treat complex conditions like multiple sclerosis, hepatitis C and rheumatoid arthritis. The Accredo team of specialty-trained pharmacists and nurses will provide the personalized care and support the customer needs to manage their therapy. Accredo will help them work through side effects, check in with them and their doctor to see how their therapy’s going, help them get their medications approved for coverage, and more.

Other benefits include:

- 24/7 access to pharmacists and nurses with experience and training in complex conditions
- Refill reminders to help make sure they don’t miss a dose
- Access to a wide range of personalized care services
- More choice in how to connect – by text, phone and/or online resources

Global Health Benefits



1. Not all plans offer home delivery and Accredo as a covered pharmacy option. Please check your plan materials, to learn more about the pharmacies in your plan’s network.

2. As allowable by law.

Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care provider, purchased from a licensed pharmacy and medically necessary. If your plan provides coverage for certain prescription drugs with no cost-share, customers may be required to use an in-network pharmacy to fill the prescription. If customers use a pharmacy that does not participate in your plan’s network, the prescription may not be covered, or reimbursement may be limited by your plan’s copay, coinsurance or deductible requirements.

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