



2024 Cigna Healthcare Medicare Part D Enrollment Guide and Summary of Benefits



Choose a plan that's simple, secure and will help you save.

Plans available in all 50 states, including the District of Columbia and Puerto Rico.

January 1, 2024–December 31, 2024



What to know before you pick a plan.

Do you qualify?

To join one of our Medicare Part D plans, you must be entitled to Medicare Part A, and/or be enrolled in Medicare Part B, and live in our service area, which includes all 50 states, the District of Columbia and Puerto Rico.



Can you save?

Short answer – yes. Each of our Medicare Part D plans has a network of preferred pharmacies with preferred cost-sharing. Which means if you use these pharmacies, you may pay less to fill your prescriptions for covered Part D drugs.

How to choose?

This guide is a summary of what we cover and what you pay – and it'll help you better understand your prescription drug coverage this year, January 1, 2024 – December 31, 2024. But it doesn't list every service, limitation or exclusion. To get a complete description of benefits, request the *Evidence of Coverage* booklet or find it online at [Cigna.com/member-resources](https://www.cigna.com/member-resources).

Ready to find a great plan?

Start flipping through this guide. Or, if you want to learn more about Medicare, get the “Medicare and You” handbook at [medicare.gov](https://www.medicare.gov) or by calling **1-800-MEDICARE (1-800-6222-4227)** 24/7. TTY users should call **1-877-486-2048**. The handbook is also available in other formats, such as braille and large print.



Finding the right fit.

The first step toward getting covered? Comparing plans.

When it comes to your plan, we're dedicated to providing you both quality and value. That's why we're offering three prescription drug plans in 2024 – all available nationwide. Take a look and see which one feels like the right fit for you.

We are offering three plans in 2024:



Saver

A good fit for the person who needs modest coverage along with savings on generics. This plan has:

- **Low premiums**
- **Low generic copays (\$0 copay on Tier I drugs)**
- **Standard deductible (does not apply to many generic medications)**



Secure

Receive Extra Help, or need basic protection to reduce the cost of medications? This plan has:

- **Moderate premiums**
- **Low generic copays (\$0 copay on Tier I drugs)**
- **Standard deductible**
- **Large pharmacy network**



Extra

A great option for someone looking for a high level of cost protection. This plan has:






- **A robust drug list**
- **Gap coverage for many select generics**
- **Low deductible (does not apply to many generic medications)**
- **Large pharmacy network**

Let's do a deeper dive.

Review each plan so you can see if it works for you.

The table has ranges for the costs that vary by region. Please refer to the Premiums and Cost-Sharing tables by area starting on page 8 to find specific costs near you. Plans are available in all 50 states, including the District of Columbia and Puerto Rico.

For insulins that are covered by our plans, you will pay only **\$35** for each 30-day script. Additionally, you will pay **\$0** for each covered adult vaccine.

	Saver \$			Secure 			Extra 		
Average monthly plan premium	\$17.64			\$49.34			\$85.17		
Annual deductible	\$0 (Tiers 1, 2), \$545 (Tiers 3-5)			\$545 (All Tiers)			\$0 (Tiers 1, 2), \$145 (Tiers 3-5)		
Initial Coverage	Preferred pharmacies 30 days	Standard pharmacies 30 days	 Preferred Home Delivery 90 days	Preferred pharmacies 30 days	Standard pharmacies 30 days	 Preferred Home Delivery 90 days	Preferred pharmacies 30 days	Standard pharmacies 30 days	 Preferred Home Delivery 90 days
Tier 1: Preferred Generic	\$0	\$10	\$0	\$0	\$2-\$4	\$0	\$3	\$15	\$0
Tier 2: Generic	\$6-\$9	\$20	\$6	\$2-\$3	\$7-\$10	\$2-\$3	\$11-\$12	\$20	\$6
Tier 3: Preferred Brand	18%-20%	18%-21%	18%-20%	16%-19%	16%-20%	16%-19%	20%	23%	20%
Tier 4: Non-Preferred Drugs	45%-50%	46%-50%	45%-50%	40%-50%	40%-50%	40%-50%	46%-50%	46%-50%	46%-50%
Tier 5: Specialty Tier	25%	25%	N/A	25%	25%	N/A	31%	31%	N/A
Coverage Gap	Standard gap coverage – See page 7 for a description of the coverage gap.			Standard gap coverage – See page 7 for a description of coverage gap.			Standard gap coverage plus coverage for Tier 1 and Tier 2 drugs.		
Catastrophic Coverage	You will pay \$0 for covered drugs once total out-of-pocket costs reach \$8,000.			You will pay \$0 for covered drugs once total out-of-pocket costs reach 8,000.			You will pay \$0 for covered drugs once total out-of-pocket costs reach \$8,000.		

For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call 1-800-222-6700 (TTY 711) or consult the online pharmacy directory at cigna.com/member-resources.



Feel good about choosing Cigna Healthcare.

We're here to help you get the right medications, at the right time and for the right price – and make that process as simple as possible. Here are just some of the ways your plan can help you feel good about your prescription coverage.

Convenience

Cigna Healthcare has over **62,000** network pharmacies. Preferred pharmacy options include Walmart, Walgreens and Rite Aid locations nationwide, plus many regional chains and independent pharmacies. Here's how each plan's preferred pharmacy options break down:

- Saver Plan: **19,000**
- Secure Plan: **28,000**
- Extra Plan: **28,000**

Comprehensive Coverage

You can search for specific medications by reviewing our drug list. If you would like to check out preferred pharmacies, visit **Cigna.com/part-d**. You can also talk with one of our experts directly.

Savings

Keep more of your money with low copays for Tier I drugs like medications for blood pressure, heart health, diabetes, cholesterol, pain/arthritis and more.

Home Delivery

Instead of making trips to your local pharmacy, sign up to have your prescriptions delivered by Express Scripts® Pharmacy. As the third-largest pharmacy in the country, you can count on them to deliver your prescriptions right to your home.



Plus, each Cigna Healthcare Part D plan offers a \$0 copay for a 90-day Tier 1 prescription with home delivery.

How Medicare Part D works.

Learn more about the standard Medicare plan.

Medicare Part D is designed to help lower prescription drug costs and can be purchased through private companies such as Cigna Healthcare. There are four coverage stages in 2024, and your costs could change in each stage. The plan you select may provide better coverage than the Medicare standard benefit coverage.

Standard plan stages for 2024



What you pay: If your plan has the standard deductible, you will pay the first \$545 in drug costs.

When it ends: Once you have met your deductible, your initial coverage will begin.

Please note: What is described here is the Standard Medicare deductible. Part D plans may have a different deductible.

What you pay: You pay a copay or coinsurance and your plan pays its share of the cost for each prescription filled.

When it ends: When the combined total cost paid by you and your plan reaches \$5,030.

What you pay: You pay a certain percentage of the plan's contracted cost: 25% for generic and 25% for brand-name drugs.

When it ends: After you reach the out-of-pocket level of \$8,000, you enter the catastrophic stage.

What you pay: After you reach the out-of-pocket level of \$8,000, you will not have any more costs for covered medications. For 2024, the catastrophic stage is no cost.

When it ends: You will remain in this stage until the end of the plan year on December 31.

Premiums and Cost-Sharing

2024 Cigna Saver Rx (PDP) Plan

Annual Deductible
\$0 (Tiers 1, 2), \$545 Tiers 3-5)

Regional states	Premium	Preferred pharmacies 30-day supply (retail**)					Standard pharmacies 30-day supply (retail**)					Preferred 90-day supply (mail-order)	Coverage gap
		T1	T2	T3	T4	T5	T1	T2	T3	T4	T5		
Northern NE (NH,ME)	\$19.30	\$0	\$6	20%	50%	25%	\$10	\$20	21%	50%	25%	\$0 copay Tier 1, \$6 copay Tier 2	You will pay 25% for generic and 25% for brand- name drugs.
Central NE (CT, MA, RI, VT)	\$21.90	\$0	\$6	19%	49%	25%	\$10	\$20	20%	49%	25%		
New York	\$19.50	\$0	\$6	18%	48%	25%	\$10	\$20	19%	48%	25%		
New Jersey	\$16.80	\$0	\$6	18%	50%	25%	\$10	\$20	19%	50%	25%		
Mid-Atlantic (DE, DC, MD)	\$20.00	\$0	\$6	19%	49%	25%	\$10	\$20	20%	49%	25%		
Pennsylvania, West Virginia	\$20.40	\$0	\$6	19%	48%	25%	\$10	\$20	20%	48%	25%		
Virginia	\$18.80	\$0	\$8	19%	46%	25%	\$10	\$20	20%	47%	25%		
North Carolina	\$20.40	\$0	\$8	19%	46%	25%	\$10	\$20	20%	47%	25%		
South Carolina	\$20.30	\$0	\$8	19%	49%	25%	\$10	\$20	20%	50%	25%		
Georgia	\$20.30	\$0	\$8	18%	47%	25%	\$10	\$20	20%	48%	25%		
Florida	\$16.80	\$0	\$6	19%	50%	25%	\$10	\$20	20%	50%	25%		
Alabama, Tennessee	\$20.70	\$0	\$8	19%	48%	25%	\$10	\$20	19%	49%	25%		
Michigan	\$15.10	\$0	\$6	19%	49%	25%	\$10	\$20	20%	49%	25%		
Ohio	\$19.20	\$0	\$6	19%	49%	25%	\$10	\$20	20%	50%	25%		
Indiana, Kentucky	\$21.40	\$0	\$6	18%	50%	25%	\$10	\$20	19%	50%	25%		
Wisconsin	\$22.60	\$0	\$7	19%	50%	25%	\$10	\$20	20%	50%	25%		
Illinois	\$18.00	\$0	\$7	19%	50%	25%	\$10	\$20	20%	50%	25%		
Missouri	\$20.00	\$0	\$8	18%	50%	25%	\$10	\$20	20%	50%	25%		
Arkansas	\$19.20	\$0	\$6	18%	50%	25%	\$10	\$20	20%	50%	25%		
Mississippi	\$25.40	\$0	\$6	18%	48%	25%	\$10	\$20	19%	49%	25%		
Louisiana	\$24.10	\$0	\$6	18%	49%	25%	\$10	\$20	20%	50%	25%		
Texas	\$17.10	\$0	\$8	18%	50%	25%	\$10	\$20	20%	50%	25%		
Oklahoma	\$21.50	\$0	\$8	18%	47%	25%	\$10	\$20	20%	47%	25%		
Kansas	\$18.00	\$0	\$6	18%	50%	25%	\$10	\$20	19%	50%	25%		
Upper Midwest and N. Plains*	\$20.30	\$0	\$8	18%	49%	25%	\$10	\$20	19%	50%	25%		
New Mexico	\$9.80	\$0	\$6	19%	49%	25%	\$10	\$20	20%	49%	25%		
Colorado	\$10.00	\$0	\$6	18%	50%	25%	\$10	\$20	19%	50%	25%		
Arizona	\$11.70	\$0	\$6	18%	50%	25%	\$10	\$20	20%	50%	25%		
Nevada	\$12.90	\$0	\$7	18%	50%	25%	\$10	\$20	20%	50%	25%		
Oregon, Washington	\$14.20	\$0	\$6	18%	50%	25%	\$10	\$20	20%	50%	25%		
Idaho, Utah	\$14.00	\$0	\$6	18%	48%	25%	\$10	\$20	19%	50%	25%		
California	\$15.80	\$0	\$6	18%	49%	25%	\$10	\$20	19%	50%	25%		
Hawaii	\$5.70	\$0	\$8	18%	45%	25%	\$10	\$20	18%	46%	25%		
Alaska	\$14.20	\$0	\$8	18%	47%	25%	\$10	\$20	18%	47%	25%		
Puerto Rico	\$11.90	\$0	\$9	18%	48%	25%	\$10	\$20	19%	49%	25%		

*IA, MN, MT, ND, NE, SD and WY are associated with the regional states of Upper Midwest and N. Plains.

**60-day and 90-day copays are 2x and 3x the 30-day copays.

Long-term care (LTC) and home infusion pharmacies use standard pharmacy cost-sharing. For LTC, you can get up to a 31-day supply. At an out-of-network pharmacy, you will pay the in-network pharmacy copay or percentage of the cost plus the amount the out-of-network pharmacy billed charges are higher than our typical standard retail pharmacy-billed charges. If you receive Extra Help, the costs on the above table do not apply. You typically pay only a low copay. **60-day and 90-day copays are 2x and 3x the 30-day copays.

Premiums and Cost-Sharing

2024 Cigna Secure Rx (PDP) Plan

Annual Deductible
\$545 (All Tiers)

Regional states	Premium	Preferred pharmacies 30-day supply (retail**)					Standard pharmacies 30-day supply (retail**)					Preferred 90-day supply (mail-order)	Coverage gap
		T1	T2	T3	T4	T5	T1	T2	T3	T4	T5		
Northern NE (NH,ME)	\$31.30	\$0	\$3	16%	42%	25%	\$4	\$8	16%	43%	25%	\$0 copay Tier 1, \$3 copay Tier 2 (\$2 copay Tier 2 in Wisconsin)	You will pay 25% for generic and 25% for brand-name drugs.
Central NE (CT, MA, RI, VT)	\$54.30	\$0	\$3	16%	46%	25%	\$4	\$8	16%	46%	25%		
New York	\$45.60	\$0	\$3	16%	42%	25%	\$3	\$7	16%	43%	25%		
New Jersey	\$60.60	\$0	\$3	16%	45%	25%	\$4	\$8	16%	46%	25%		
Mid-Atlantic (DE, DC, MD)	\$41.40	\$0	\$3	16%	42%	25%	\$4	\$8	16%	43%	25%		
Pennsylvania, West Virginia	\$40.90	\$0	\$3	16%	42%	25%	\$4	\$8	16%	43%	25%		
Virginia	\$62.40	\$0	\$3	17%	48%	25%	\$4	\$10	17%	48%	25%		
North Carolina	\$57.80	\$0	\$3	17%	47%	25%	\$4	\$10	17%	48%	25%		
South Carolina	\$69.50	\$0	\$3	17%	46%	25%	\$4	\$10	17%	47%	25%		
Georgia	\$69.30	\$0	\$3	17%	46%	25%	\$4	\$10	17%	47%	25%		
Florida	\$59.70	\$0	\$3	17%	43%	25%	\$4	\$10	17%	44%	25%		
Alabama, Tennessee	\$56.80	\$0	\$3	17%	46%	25%	\$4	\$10	17%	46%	25%		
Michigan	\$33.90	\$0	\$3	16%	42%	25%	\$3	\$7	16%	42%	25%		
Ohio	\$55.70	\$0	\$3	16%	43%	25%	\$4	\$10	17%	44%	25%		
Indiana, Kentucky	\$52.60	\$0	\$3	16%	46%	25%	\$4	\$9	17%	47%	25%		
Wisconsin	\$48.00	\$0	\$2	16%	40%	25%	\$2	\$7	16%	40%	25%		
Illinois	\$42.30	\$0	\$3	17%	48%	25%	\$4	\$10	17%	48%	25%		
Missouri	\$57.80	\$0	\$3	16%	47%	25%	\$4	\$10	17%	48%	25%		
Arkansas	\$36.40	\$0	\$3	16%	42%	25%	\$4	\$10	17%	43%	25%		
Mississippi	\$35.80	\$0	\$3	16%	43%	25%	\$4	\$10	17%	43%	25%		
Louisiana	\$42.30	\$0	\$3	16%	42%	25%	\$4	\$7	17%	43%	25%		
Texas	\$44.00	\$0	\$3	16%	48%	25%	\$4	\$10	17%	48%	25%		
Oklahoma	\$51.40	\$0	\$3	16%	46%	25%	\$4	\$10	17%	46%	25%		
Kansas	\$38.80	\$0	\$3	16%	43%	25%	\$4	\$8	17%	43%	25%		
Upper Midwest and N. Plains*	\$59.20	\$0	\$3	16%	47%	25%	\$4	\$10	17%	47%	25%		
New Mexico	\$34.80	\$0	\$3	16%	42%	25%	\$4	\$10	17%	42%	25%		
Colorado	\$41.50	\$0	\$3	16%	41%	25%	\$4	\$8	17%	42%	25%		
Arizona	\$42.20	\$0	\$3	16%	42%	25%	\$4	\$10	17%	42%	25%		
Nevada	\$49.80	\$0	\$3	16%	43%	25%	\$4	\$9	17%	44%	25%		
Oregon, Washington	\$39.90	\$0	\$3	16%	41%	25%	\$4	\$8	17%	42%	25%		
Idaho, Utah	\$57.40	\$0	\$3	16%	43%	25%	\$4	\$8	17%	43%	25%		
California	\$34.50	\$0	\$3	16%	40%	25%	\$2	\$7	17%	40%	25%		
Hawaii	\$78.60	\$0	\$3	17%	42%	25%	\$4	\$9	17%	42%	25%		
Alaska	\$36.50	\$0	\$3	17%	41%	25%	\$4	\$10	17%	42%	25%		
Puerto Rico	\$64.00	\$0	\$3	19%	50%	25%	\$4	\$10	20%	50%	25%		

*IA, MN, MT, ND, NE, SD and WY are associated with the regional states of Upper Midwest and N. Plains.

**60-day and 90-day copays are 2x and 3x the 30-day copays.

Long-term care (LTC) and home infusion pharmacies use standard pharmacy cost-sharing. For LTC, you can get up to a 31-day supply. At an out-of-network pharmacy, you will pay the in-network pharmacy copay or percentage of the cost plus the amount the out-of-network pharmacy billed charges are higher than our typical standard retail pharmacy-billed charges. If you receive Extra Help, the costs on the above table do not apply. You typically pay only a low copay. **60-day and 90-day copays are 2x and 3x the 30-day copays.

Premiums and Cost-Sharing

2024 Cigna Extra Rx (PDP) Plan

Annual Deductible
 \$0 (Tiers 1, 2), \$145 (Tiers 3-5)

Regional states	Premium	Preferred pharmacies 30-day supply (retail**)					Standard pharmacies 30-day supply (retail**)					Preferred 90-day supply (mail-order)	Coverage gap
		T1	T2	T3	T4	T5	T1	T2	T3	T4	T5		
Northern NE (NH,ME)	\$93.20	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%	\$0 copay Tier 1, \$6 copay Tier 2	You will have coverage for Tier 1 and Tier 2 drugs. For other tiers, you will pay 25% for generic and 25% for brand-name drugs.
Central NE (CT, MA, RI, VT)	\$90.60	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
New York	\$111.60	\$3	\$12	20%	48%	31%	\$15	\$20	23%	48%	31%		
New Jersey	\$102.40	\$3	\$12	20%	49%	31%	\$15	\$20	23%	49%	31%		
Mid-Atlantic (DE, DC, MD)	\$69.10	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Pennsylvania, West Virginia	\$91.00	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Virginia	\$76.90	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
North Carolina	\$79.30	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
South Carolina	\$96.70	\$3	\$11	20%	50%	31%	\$15	\$20	23%	50%	31%		
Georgia	\$99.70	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Florida	\$94.80	\$3	\$12	20%	46%	31%	\$15	\$20	23%	46%	31%		
Alabama, Tennessee	\$83.40	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Michigan	\$70.00	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Ohio	\$79.20	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Indiana, Kentucky	\$76.20	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Wisconsin	\$79.60	\$3	\$12	20%	48%	31%	\$15	\$20	23%	50%	31%		
Illinois	\$78.40	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Missouri	\$96.00	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Arkansas	\$90.60	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Mississippi	\$71.80	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Louisiana	\$91.70	\$3	\$12	20%	48%	31%	\$15	\$20	23%	48%	31%		
Texas	\$81.80	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Oklahoma	\$74.20	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Kansas	\$70.00	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Upper Midwest and N. Plains*	\$80.70	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
New Mexico	\$106.00	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Colorado	\$95.10	\$3	\$12	20%	47%	31%	\$15	\$20	23%	48%	31%		
Arizona	\$73.00	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Nevada	\$79.00	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Oregon, Washington	\$65.20	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Idaho, Utah	\$78.10	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
California	\$105.90	\$3	\$12	20%	46%	31%	\$15	\$20	23%	46%	31%		
Hawaii	\$116.30	\$3	\$12	20%	47%	31%	\$15	\$20	23%	47%	31%		
Alaska	\$61.90	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		
Puerto Rico	\$71.60	\$3	\$12	20%	50%	31%	\$15	\$20	23%	50%	31%		

*IA, MN, MT, ND, NE, SD and WY are associated with the regional states of the Upper Midwest and N. Plains.

**60-day and 90-day copays are 2x and 3x the 30-day copays.

Long-term care (LTC) and home infusion pharmacies use standard pharmacy cost-sharing. For LTC, you can get up to a 31-day supply. At an out-of-network pharmacy, you will pay the in-network pharmacy copay or percentage of the cost plus the amount the out-of-network pharmacy billed charges are higher than our typical standard retail pharmacy-billed charges. If you receive Extra Help, the costs on the above table do not apply. You typically pay only a low copay. **60-day and 90-day copays are 2x and 3x the 30-day copays.

What are the next steps?

Here's what happens after you pick your plan and enroll.

As soon as Medicare approves your application, Cigna Healthcare will send you what you need to start using your plan. That includes:

Medicare Prescription Drug Plans



Name: <first name> <middle>
<last name>

Customer ID: <MemberID>

Health Plan (80840) 9151014609

RxBIN: 017010

RxPCN: CIMCARE

RxGroup: CIGDPRX

MedicareRx
Prescription Drug Coverage
S5617_<PBP>

- **Confirmation.** This will be a letter that confirms Medicare has approved your enrollment.
- **Member ID Card.** This is the card you'll present at the pharmacy to begin using your plan benefits.
- **Welcome Kit.** This includes helpful resources, must-have information and useful tools.

Questions? We're here to answer them all.

Here are just some of the ways you can get in touch with us or learn more about our plans:



Call us seven days a week from 8 a.m. to 8 p.m. local time to speak with a helpful Cigna Healthcare Certified Licensed Benefit Advisor. Our automated phone system may answer your call during weekends from April 1 to September 30.

- If you're already a member, call **1-800-222-6700 (TTY 711)**.
- If you're not yet a member, call **1-800-735-1459 (TTY 711)**.



Or visit us online:

- For general questions, visit **Cigna.com/part-d**.
- For questions about your pharmacy or medication, visit **Cigna.com/member-resources**.

1-800-845-3819 (TTY 711)

7 days a week, 8 a.m. – 8 p.m., local time.

Our automated phone system may answer your call
during weekends from April 1 – September 30.

[Cigna.com/Part-D](https://www.cigna.com/Part-D)

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