

Pharmacy

Cigna

Cigna Pharmacy Benefits

If you enroll in medical coverage, you are automatically enrolled in the prescription drug benefit. Taking advantage of lower cost prescriptions will assist you in managing your overall health care expenses.

	Cigna Open Access Plus (Traditional PPO Health Plan)	Cigna Choice Fund Open Access Plus HSA (High-Deductible Health Plan)
In-Network Only	Retail 30-Day Supply	
Generic	\$10 (or cost of drug if less)	\$10 (or cost of drug if less) after deductible*
Preferred Brand	40% - \$30 min, \$75 max	40% after deductible* - \$30 min, \$75 max
Non-Preferred Brand	40% - \$60 min, \$150 max	40% after deductible* - \$60 min, \$150 max
In-Network Only	Mail Order and 90-Day Retail 90 Day Supply	
Generic	\$20	\$20 after deductible*
Preferred Brand	40% - \$60 min, \$150 max	40% after deductible* - \$60 min, \$150 max
Non-Preferred Brand	40% - \$120 min, \$300 max	40% after deductible* - \$120 min, \$300 max

**Deductible applies to all pharmacy benefits*

A Word On Generics

Mandatory Generic Drug Program

Generic drugs are approved by the U.S. Food & Drug Administration (FDA) to be identical in safety, quality, and clinical performance as their brand name counterparts. If an exact generic equivalent is available for a specific brand name prescription medication, Cigna will only cover the cost of the generic. You may purchase the brand name drug, but you will be required to pay both the generic copay and any difference in cost between the brand and the generic.

Step Therapy

Step Therapy is a form of precertification, in which certain prerequisite medications (typically generics or low-cost brands) are used before more costly medications are covered. When you fill a prescription for a Step Therapy medication, you and your physician will receive a letter explaining what needs to be done before you fill the medication again. This might include trying the lower cost alternative or seeking authorization from Cigna for continued coverage of the original medication. At any time, your physician can request authorization to continue coverage of a Step Therapy medication for medical reasons. For questions about drugs that may require Step Therapy, please contact Cigna at 800-244-6224, 24/7.

Example of the Mandatory Generic Program

Catherine takes medication to lower her cholesterol. She has a choice: the **\$230** brand name, Lipitor®, or its **\$16** generic equivalent, Atorvastatin®. Her doctor is okay with her taking Atorvastatin.

Services and Costs

Generic Statin Atorvastatin® –
(Equivalent to Lipitor®)

Brand Name Statin Lipitor
(Non-Preferred Brand)

Cigna Open Access Plus Plan

Generic copay = \$10
Catherine pays \$10

Generic copay = \$10
PLUS
Difference in cost between the brand name medication and the generic medication = \$214
(\$230 brand cost minus \$16 generic cost)
Catherine pays \$224.