



SUMMARY OF BENEFITS

2022

January 1, 2022 to
December 31, 2022

Cigna True Choice Medicare (PPO)

Frederick County Government
H7849 - 803

No referrals required

V2A1

TO JOIN

You must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area.

Our service area for Cigna True Choice Medicare (PPO) includes the 50 United States, the District of Columbia and all U.S. Territories.

Introduction

| | |
|---|---|
| <p>What's Inside</p> <ul style="list-style-type: none">① About this Plan② Monthly Premium Deductible and Limits③ Covered Medical and Hospital Benefits④ Prescription Drug Benefits | <p>This Summary of Benefits gives you a summary of what Cigna True Choice Medicare (PPO) covers and what you pay. This information is not a complete description of benefits. Call 1-888-281-7867 (TTY 711) for more information. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, refer to the plan's <i>Evidence of Coverage (EOC) Snapshot</i> online at myCigna.com or call us to request a copy.</p> <p>Comparing coverage If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits. Or, use the Medicare Plan Finder on www.medicare.gov.</p> <p>More about Original Medicare If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.</p> <p>Need help? Call toll-free 1-888-281-7867 (TTY 711). Customer Service is available October 1 – March 31, 8 a.m. – 8 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday, 8 a.m. – 8 p.m. local time. Our automated phone system may answer your call during weekends, holidays, and after hours.</p> <p><u>CignaMedicare.com/group/MAresources</u> You can also visit us online to find a provider or pharmacy, view plan information, and more.</p> |
|---|---|

1 About this plan



Which doctors, hospitals and pharmacies can I use?

Cigna True Choice Medicare (PPO) has a network of doctors, hospitals, pharmacies, and other providers. You may also choose to use providers that are out-of-network and there will not be a change to your copay or coinsurance.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

You can see our plan's *Provider and Pharmacy Directory* at our website, CignaMedicare.com/group/MAresources.

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers-and more.

- > Our customers get all of the benefits covered by Original Medicare.
- > Our customers also get more than what is covered by Original Medicare. Some of the extra benefits are outlined in this *Summary of Benefits*.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

- > You can see the plan's complete *Comprehensive Prescription Drug List* which lists the Part D prescription drugs along with any restrictions on our website, myCigna.com.
- > Or, call us and we will send you a copy of the plan's *Comprehensive Prescription Drug List*.

2 Monthly Premium, Deductible & Limits

| Benefit | Cigna True Choice Medicare (PPO) |
|--|--|
| How much is the monthly premium? | Please contact your Plan Sponsor. In addition, you must keep paying your Medicare Part B premium. |
| How much is the medical deductible? | \$0 per year for medical services. |
| How much is the Prescription Drugs Deductible? | \$0 per year for Part D prescription drugs. |
| Is there any limit on how much I will pay for my covered services? | <p>Original Medicare does not have annual limits on out-of-pocket costs.</p> <p>Your yearly limit(s) in this plan:</p> <p>\$0 for services you receive from in-network and out-of-network providers combined for Medicare-covered benefits.</p> <p>This limit is the most you pay for copays, coinsurance and other costs for Medicare services for the year. If you reach the limit on out-of-pocket costs, you keep getting in-network and out-of-network covered hospital and medical services and we will pay the full cost for the rest of the year.</p> <p>Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.</p> |

3 Covered Medical & Hospital Benefits

| Benefit | What you Pay |
|--|--|
| | In-Network and Out-of-Network |
| Covered Medical and Hospital Benefits Note: Services with a ¹ may require prior authorization. | |
| Inpatient Hospital Coverage¹ | |
| Our plan covers an unlimited number of days for an inpatient hospital stay. For each Medicare-covered hospital stay, you are required to pay the applicable cost-sharing, starting with Day 1 each time you are admitted. | 0% coinsurance per admission |
| Outpatient Hospital Coverage | |
| Ambulatory Surgical Center (ASC) ¹ | 0% coinsurance |
| Outpatient Services ¹ | 0% coinsurance |
| Outpatient Observation ¹ | 0% coinsurance |
| Doctors' Visits¹ | |
| Primary Care Physician | 0% coinsurance |
| Specialists | 0% coinsurance |
| Preventive Care | |
| Our plan covers many Medicare-covered preventive services, including: <ul style="list-style-type: none"> • Abdominal aortic aneurysm screening • Alcohol misuse screening and counseling • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular disease (behavioral therapy) • Cardiovascular screenings • Cervical and vaginal cancer screening • Colorectal cancer screenings (Colonoscopy, Fecal occult blood test, multi-target stool DNA tests, screening barium enemas, flexible sigmoidoscopy) • Depression screening • Diabetes screenings • Diabetes self-management training • Glaucoma tests • Hepatitis B Virus (HBV) infection screening • Hepatitis C screening • HIV screening • Lung cancer screening with low dose computed tomography (LDCT) • Medical nutrition therapy services | \$0 copay Any additional preventive services approved by Medicare during the contract year will be covered. Please see your <i>Evidence of Coverage</i> (EOC) for frequency of covered services. |

| Benefit | What you Pay |
|--|--|
| | In-Network and Out-of-Network |
| <ul style="list-style-type: none"> • Obesity screening and counseling • Prostate cancer screenings (PSA) • Sexually transmitted infections screening and counseling • Smoking and tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) • Vaccines; including COVID-19, Flu shots, Hepatitis B shots, Pneumococcal shots • “Welcome to Medicare” preventive visit (one-time) • Yearly “Wellness” visit | |
| Emergency Care | |
| Emergency Care Services | 0% coinsurance |
| Worldwide Emergency/Urgent Coverage/Emergency Transportation | 0% coinsurance Maximum worldwide coverage amount \$50,000 |
| Urgently Needed Services | |
| Urgent Care Services | 0% coinsurance |
| Diagnostic services, Labs & Imaging <i>(Costs for these services may vary based on place of service)</i> | |
| Diagnostic Procedures and Tests ¹ | 0% coinsurance |
| Lab Services ¹ For COVID-19 testing a prior authorization is not required. | \$0 copayment |
| Therapeutic Radiological Services ¹ | 0% coinsurance |
| X-ray Services ¹ | 0% coinsurance in a Primary Care Physician office 0% coinsurance in a Specialist office 0% coinsurance in other outpatient locations |
| Diagnostic Radiological Services (MRIs, CT Scans, etc.) ¹ | 0% coinsurance |
| Hearing Services | |
| Hearing Exams (Medicare-covered) A separate physician cost-share will apply if additional services requiring cost-sharing are rendered. | \$0 copayment for Medicare-covered hearing exams |
| Routine Hearing Exams | \$0 copayment for one routine exam every year |
| Hearing Aid Evaluation/Fitting | \$0 copayment for one fitting evaluation per hearing aid every year |
| Hearing Aids | \$0 copayment up to plan maximum coverage amount for hearing aids of \$2,000 per ear per device every three years. |

| Benefit | What you Pay |
|--|---|
| | In-Network and Out-of-Network |
| Dental Services | |
| Dental Services (Medicare-Covered) ¹ Limited dental services (this does not include services in connection with care, treatment, filling removal or replacement of teeth) | \$0 copayment |
| Vision Services | |
| Eye Exams (Medicare-covered) A separate physician cost-share will apply if additional services requiring cost-sharing are rendered. A facility cost-share may apply for procedures performed at an outpatient surgical center. | \$0 copayment for diabetic retinal exams and all other Medicare-covered vision services. |
| Routine Eye Exam | \$0 copayment for one routine exam every year |
| Glaucoma Screening (Medicare-covered) | \$0 copayment |
| Eyewear (Medicare-covered) | \$0 copayment |
| Routine Eyewear <ul style="list-style-type: none"> > Eyeglasses-lenses and frames > Eyeglass lenses > Eyeglass frames > Contact Lenses Upgrades | \$0 copayment up to plan maximum coverage amount of \$200 every year The plan specified allowance may be applied to one set of the customer's choice of eyewear once per year, to include the eyeglass frame/lenses/lens options combination or contact lenses (to include related professional fees) in lieu of eyeglasses. |
| Mental Health Services | |
| Inpatient ¹ Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. Our plan also covers 60 "lifetime reserve days". These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days. For each Medicare-covered hospital stay, you are required to pay the applicable cost-sharing, starting with Day 1 each time you are admitted. | 0% coinsurance per admission |
| Outpatient ¹ Individual or Group Therapy Visit | \$0 copayment |
| Skilled Nursing Facility (SNF)¹ | |
| Our plan covers up to 100 days in the SNF. | 0% coinsurance per day for days 1–100 |
| Rehabilitation Services | |
| Cardiac (heart) Rehab Services ¹ | 0% coinsurance |
| Pulmonary Rehab Services ¹ | 0% coinsurance |
| Occupational Therapy Services ¹ | 0% coinsurance |

| Benefit | What you Pay |
|---|---|
| | In-Network and Out-of-Network |
| Physical Therapy and Speech and Language Therapy Services ¹ | 0% coinsurance |
| Physical Therapy, Speech and Language Therapy Telehealth Services ¹ | \$0 copayment |
| Ambulance¹ | |
| Ground Service (one-way trip) | 0% coinsurance |
| Air Service (one-way trip) | 0% coinsurance |
| Transportation¹ | |
| | Not covered |
| Prescription Drugs | |
| Medicare Part B Drugs ¹ Medicare-covered Part B Drugs may be subject to step therapy requirements. | 0% coinsurance This plan has Part D prescription drug coverage. See Section 4 in this <i>Summary of Benefits</i> . |
| Foot Care (Podiatry Services) | |
| Medicare-covered Podiatry Services | 0% coinsurance |
| Routine Podiatry Services | Not covered |
| Medical Equipment & Supplies | |
| Durable Medical Equipment (wheelchairs, oxygen, etc.) ¹ | 0% coinsurance |
| Prosthetic Devices (braces, artificial limbs, etc.) and Related Medical Supplies ¹ | 0% coinsurance |
| Diabetes Supplies & Services ¹ Brand limitations apply to certain supplies | 0% coinsurance for diabetes self-management training 0% coinsurance for therapeutic shoes or inserts 0% coinsurance for diabetes monitoring supplies. |
| Fitness & Wellness Programs | |
| Fitness Program The program offers the flexibility of a fitness center memberships, digital fitness tools, and a home fitness kit. | \$0 copayment |
| 24-Hour Health Information Line | |
| Talk one-on-one with a Nurse Advocate* to get timely answers to your health-related questions at no additional cost, anytime day or night. *Nurse Advocates hold current nursing licensure in a minimum of one state, but are not practicing nursing or providing medical advice in any capacity as a health advocate. | \$0 copayment |
| Chiropractic Care¹ | |
| Chiropractic Services (Medicare-covered) | 0% coinsurance |
| Chiropractic Services (Routine) | Not covered |
| Home Health Care¹ | |
| | \$0 copayment |

| Benefit | What you Pay |
|--|---|
| | In-Network and Out-of-Network |
| Hospice | |
| Hospice care must be provided by a Medicare-certified hospice program Our plan covers hospice consultation services (one-time only) before you select hospice. Hospice is covered outside of our plan. You may have to pay part of the cost for drugs and respite care. Please contact the plan for more details. | 0% coinsurance |
| Outpatient Substance Abuse¹ | |
| Individual or Group Therapy Visit | 0% coinsurance |
| Opioid Treatment Services¹ | |
| FDA-approved treatment medications in addition to testing, counseling and therapy. | 0% coinsurance |
| Over-the-Counter Items (OTC) | |
| | Not Covered |
| Home Delivered Meals | |
| | \$0 copay Limited to 14 meals per discharge from qualified hospital stay or skilled nursing facility (up to three stays per year), ESRD care management is limited to 56 meals per benefit period.* *Authorization applies to ESRD meals. |
| Telehealth Services (Medicare-Covered) | |
| For nonemergency care, talk with a telehealth doctor via phone or video for certain telehealth services, including: allergies, cough, headache, sore throat and other minor illnesses. | 0% coinsurance |
| Acupuncture | |
| Acupuncture Services (Medicare-covered) ¹ Services for chronic lower back pain. | 0% coinsurance |
| Supplemental Acupuncture Services | Not Covered |
| Additional Benefits | |
| Enjoy these extra benefits included in your plan. | |
| Annual Physical Exam ¹ | \$0 copay |
| Wigs for Hair Loss Due to Cancer Treatment | \$350 allowance |

4 Prescription Drug Benefits

| Benefit | | Cigna True Choice Medicare (PPO) | | | | | | | | | | | | | | | | |
|---|--|--|--|------|--|--|---|--------------------|--------------------|---|--------------------|--------------------|---|----------------------|----------------------|---|----------------------|----------------------|
| Prescription Drug Benefits | | | | | | | | | | | | | | | | | | |
| <p>Medicare Part D Drugs Initial Coverage (after you pay your deductible, if applicable)</p> <p>Tier 1: Preferred Generic Drugs</p> <p>Tier 2: Generic Drugs</p> <p>Tier 3: Preferred Generic and Brand Drugs</p> <p>Tier 4: Specialty Generic and Brand Drugs</p> | <p>The following chart shows the cost-sharing amounts for covered drugs under this plan. After you pay your yearly deductible (if applicable), you pay the following until your total yearly drug costs reach \$4,430. Total yearly drug costs are the total drug costs paid by both you and our plan.</p> <table border="1"> <thead> <tr> <th>Tier</th> <th>Standard Retail Cost-Sharing 30 / 60 / 90 Days</th> <th>Standard Mail Order Cost-Sharing 30 / 60 / 90 Days</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>\$10 / \$20 / \$20</td> <td>\$10 / \$20 / \$20</td> </tr> <tr> <td>2</td> <td>\$30 / \$60 / \$60</td> <td>\$30 / \$60 / \$60</td> </tr> <tr> <td>3</td> <td>\$50 / \$100 / \$100</td> <td>\$50 / \$100 / \$100</td> </tr> <tr> <td>4</td> <td>\$75 / \$150 / \$150</td> <td>\$75 / \$150 / \$150</td> </tr> </tbody> </table> <p>Your costs may be different if you qualify for Extra Help. Your copay or coinsurance is based on the drug tier for your medication, which you can find in the Plan Prescription drug List (Formulary) included in this mailing or on our website myCigna.com. Or, call us and we will send you a copy of the formulary.</p> | | | Tier | Standard Retail Cost-Sharing 30 / 60 / 90 Days | Standard Mail Order Cost-Sharing 30 / 60 / 90 Days | 1 | \$10 / \$20 / \$20 | \$10 / \$20 / \$20 | 2 | \$30 / \$60 / \$60 | \$30 / \$60 / \$60 | 3 | \$50 / \$100 / \$100 | \$50 / \$100 / \$100 | 4 | \$75 / \$150 / \$150 | \$75 / \$150 / \$150 |
| Tier | Standard Retail Cost-Sharing 30 / 60 / 90 Days | Standard Mail Order Cost-Sharing 30 / 60 / 90 Days | | | | | | | | | | | | | | | | |
| 1 | \$10 / \$20 / \$20 | \$10 / \$20 / \$20 | | | | | | | | | | | | | | | | |
| 2 | \$30 / \$60 / \$60 | \$30 / \$60 / \$60 | | | | | | | | | | | | | | | | |
| 3 | \$50 / \$100 / \$100 | \$50 / \$100 / \$100 | | | | | | | | | | | | | | | | |
| 4 | \$75 / \$150 / \$150 | \$75 / \$150 / \$150 | | | | | | | | | | | | | | | | |

Benefit**Cigna True Choice Medicare (PPO)****Coverage Gap**

Most Medicare drug plans have a coverage gap (also called the “Donut Hole”). This means that there is a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches **\$4,430**. Not everyone will enter the Coverage Gap.

After you enter the Coverage Gap, you pay the amounts in the table below for covered drugs until your costs total **\$7,050**, which is the end of the Coverage Gap.

Tier 1: Preferred Generic Drugs

Tier 2: Generic Drugs

Tier 3: Preferred Generic and Brand Drugs

Tier 4: Specialty Generic and Brand Drugs

| Tier | Standard Retail Cost-Sharing 30 / 60 / 90 Days | Standard Mail Order Cost-Sharing 30 / 60 / 90 Days |
|------|---|---|
| 1 | \$10 / \$20 / \$20 | \$10 / \$20 / \$20 |
| 2 | \$30 / \$60 / \$60 | \$30 / \$60 / \$60 |
| 3 | \$50 / \$100 / \$100 | \$50 / \$100 / \$100 |
| 4 | \$75 / \$150 / \$150 | \$75 / \$150 / \$150 |

Catastrophic Coverage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) have reached **\$7,050**, the plan will pay most of the cost for your drugs. Your share of the cost of covered drugs will be the lesser of the Coverage Gap amount or the Standard Part D coverage which is the greater of:

5% of the cost

- or -

\$3.95 copayment for generic (including brand drugs treated as generic) and

\$9.85 copayment for all other drugs.

Out-of-Network

If you get your drug at an out-of-network pharmacy, you will pay the same cost share you would pay for a 30-day supply at an in-network retail pharmacy. If you reside in a long-term care facility, you would pay the standard retail cost-sharing at an in-network pharmacy.

| Benefit | | Cigna True Choice Medicare (PPO) | |
|--|--|---|--|
| Additional Benefits Offered | | | |
| Erectile Dysfunction^ Cough & Cold Preps Prescription Vitamins Fertility Drugs Weight Loss / Weight Gain | Your plan covers additional drugs not normally covered in a Medicare Prescription Drug Plan as indicated in the Formulary Drug List by the + symbol. Please see your 2022 Formulary document for details. The cost-share you pay on these drugs do not count toward your annual TrOOP. ^Sexual dysfunction medications are subject to prior authorization and quantity limitations even though these limitations may be waived in other treatment categories. Please review your 2022 formulary for more information. | | |
| Preventive Generic Drugs | \$0 copay | | |
| CLINICAL MANAGEMENT EDITS | | | |
| Your plan includes the following clinical management edits. Refer to your 2022 Formulary for more information. | | | |
| Prior Authorization | This drug requires prior authorization. | | |
| Quantity Limits | This drug has quantity limits. | | |
| Step Therapy | This drug has step therapy requirements. | | |
| * | Opioid medication available as a 7-day supply or less for first time opioid user. For continued use this drug may only be available as a month supply. | | |
| + | This prescription drug is not normally covered in a Medicare Prescription Drug Plan. The amount you pay when you fill a prescription for this drug does not count towards your total drug costs (that is, the amount you pay does not help you qualify for catastrophic coverage). In addition, if you are receiving extra help to pay for your prescriptions, you will not get any extra help to pay for this drug. | | |
| ^ | This prescription drug has an administrative prior authorization requirement that is not waived. This drug may be covered under different benefits depending on circumstances. | | |
| HRM PA | This high risk medication requires prior authorization | | |
| B/D PA | This prescription drug has a Part B versus D administrative prior authorization requirement. This drug may be covered under Medicare Part B or D depending on circumstances. | | |
| LA | Limited Availability drug. This drug may be available only at certain pharmacies. | | |

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. The Cigna name, logos, and other Cigna marks are owned by Cigna Intellectual Property, Inc. Cigna contracts with Medicare to offer Medicare Advantage HMO and PPO plans and Part D Prescription Drug Plans (PDP) in select states, and with select State Medicaid programs. Enrollment in Cigna depends on contract renewal. © 2021 Cigna.