



Get better Every Year.

Together, all the way.®

Julie Barnett
Senior Account Manager
July 24, 2018



Offered by: Cigna Health and Life Insurance Company or its affiliates.

City of Independence



Cigna Medicare Surround[®]

Group Retiree Medical plan



Cigna Medicare Surround vs. Cigna Medicare Expand

Medical plan comparison ¹	Cigna Medicare Surround ²	Cigna Medicare Expand ²
See any physician who accepts Medicare	✓	✓
Plan covers the Part A and Part B deductibles and coinsurance	✓	✓
Helps reduce costs by following Medicare claim determinations	✓	
Take a health risk assessment for a path to better health	✓	✓
100% coverage for preventive care ³	✓	✓
24/7 customer service hours	✓	✓
Claims paid based on Medicare fee schedule	✓	✓
Excess charges over Medicare allowable are covered ⁴	✓	✓ ⁵
Assumption of Medicare payment for opt out providers	✓	✓

1. This slide is for illustrative purposes only and compares only the highlights of each plan. For complete details of each plan, refer to your plan documents or ask your Cigna representative.

2. Cigna Medicare Surround and Expand are employer-sponsored group retiree medical plans. In most states they are NOT standardized Medicare Supplement (Medigap) plans and are NOT offered under a contract with the federal government. In Arizona, Connecticut, and Oregon, the insured Cigna Medicare Surround product is considered a group indemnity medical plan for retirees.

3. For all preventive services covered by original Medicare.

4. Applies to Medicare non-participating provider claims. Excess charges that can be billed is 115% of the Medicare non-par fee schedule.

5. Cigna contracted rates may apply if amount is less than 115% of Medicare non-part fee schedule.

Confidential, unpublished property of Cigna. Do not duplicate or distribute. For internal use only. Use and distribution limited solely to authorized personnel. © 2019 Cigna



The Cigna Medicare Surround Plan Comparison

Benefit highlights

Customer pays (plan F,
after Medicare and Cigna pays)

Customer pays (Custom
after Medicare and Cigna pays)

Rate	\$179.67 pmpm	\$110.82 pmpm
Annual deductible	\$0	\$800
Plan out-of-pocket maximum	NA	\$3000
Doctor or specialist office visit	\$0	\$35
Inpatient medical hospital care	\$0	\$45
Emergency care or urgent care	\$0	\$150
Diagnostic tests and lab services	0%	20% after deductible
Vision*	\$10	\$10
Hearing Aids	Included	Included
Preventive care	0% for preventive services covered by original Medicare	office copayment applies

* Vision rates single- \$11.52, retiree +1- \$22.02, retiree + 2- \$35.82, refer to Cigna Vision proposal for complete listing of the plans proposed vision coverage

Refer to Cigna Medicare Surround proposals for a complete listing of the plan's proposed medical coverage.

Confidential, unpublished property of Cigna. Do not duplicate or distribute. For internal use only. Use and distribution limited solely to authorized personnel. © 2019 Cigna



City of Independence



Cigna Medicare Rx (PDP)

Medicare Part D



Retiree Drug Subsidy vs. Cigna Medicare Rx (PDP)

Medicare Part D Employer options	Retiree Drug Subsidy	Cigna-HealthSpring Rx (PDP)
Flexible copay and coinsurance plan designs available	✓	✓
Access to broad network of pharmacies	✓	✓
Government subsidies available	✓	✓ ¹
Manufacturer discounts on brand-name drugs		✓
Carrier handles all administration with CMS		✓
Employer does not need to send creditable coverage notices		✓
myCigna.com self-service capabilities	✓	✓ ²
Healthy Rewards discount programs available	✓	✓

1. Cigna-HealthSpring Rx (PDP) Medicare Part D plans can provide \$65-\$125* PMPM over Retiree Drug Subsidy plans

2. Drug pricing comparison tools are not available at present time.

* Savings is based on Cigna's actuarial study using CY EGWP PDP 2017 experience and 2019 Defined Standard Parameters. Savings may vary by plan.



City of Independence Rx plan

	Retail (30-day supply)	Home delivery (90-day supply)
Deductible	\$0	\$0
Preferred generic drug	You pay \$15	You pay \$45
Preferred brand drug	You pay \$40	You pay \$120
Non-preferred generic and brand drug	You pay \$75	You pay \$225
Specialty generic and brand drugs	You pay \$75	Not Available - Specialty drugs only available up-to 30-day
Coverage gap	Once the retiree reaches \$3,820 in total drug costs you move into the Coverage Gap stage. Retiree pays the same copays as your Initial Coverage.	
Catastrophic Coverage	Lessor of Standard Part D or Gap Coverage	

Refer to City of Independence Rx (PDP) proposals for a complete list of the plan's proposed prescription drug coverage.

Confidential, unpublished property of Cigna. Do not duplicate or distribute. For internal use only. Use and distribution limited solely to authorized personnel. © 2019 Cigna



City of Independence Rx plan

Opioids	Limited to one month supply
Clinical management	Step therapy, prior authorizations and quantity limits included
Non-Part D supplemental coverage	Prescription vitamins and erectile dysfunction included
Formulary	Standard EGWP formulary
Premium <i>(Per Medicare beneficiary per month)</i>	\$142.39
Effective date	January 1, 2020

Refer to City of Independence Rx (PDP) proposals for a complete list of the plan's proposed prescription drug coverage.

Confidential, unpublished property of Cigna. Do not duplicate or distribute. For internal use only. Use and distribution limited solely to authorized personnel. © 2019 Cigna





All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Arizona, Inc., Cigna HealthCare of St. Louis, Inc., HealthSpring Life & Health Insurance Company, Inc., HealthSpring of Florida, Inc., Bravo Health Mid-Atlantic, Inc., and Bravo Health Pennsylvania, Inc. The Cigna name, logos, and other Cigna marks are owned by Cigna Intellectual Property, Inc. Cigna-HealthSpring is contracted with Medicare for PDP plans, HMO and PPO plans in select states, and with select State Medicaid programs. Enrollment in Cigna-HealthSpring depends on contract renewal. All pictures are used for illustrative purposes only.

000000 01/19 © 2019 Cigna. Some content provided under license.