

CIGNA Medicare Rx® (PDP)

Medicare Part D Prescription Drug Plans

Understanding Your Coverage Medicare Part B vs. Part D

Your **CIGNA Medicare Rx® (PDP)** plan covers many of the medications you need to make the most of your health. But how those medications are covered depends on the type of medications you receive and where you receive them.

Medicare is made up of several parts

Part B is your Medical coverage. This part pays for things like doctor visits, lab tests, and home health care.

- Medicare requires that certain medications and durable medical equipment (like diabetic test strips, nebulizers and wheelchairs) be covered under Part B. (The chart on the next page explains how some of these items are covered.)
- You may receive your Part B medical coverage through your former employer, through a stand-alone plan, or directly from Medicare.
- You need to pay a Part B premium to Medicare every month.

So remember: just because you can buy something at a pharmacy does not mean it is covered by your pharmacy plan; it may be covered by the medical part. See the attached chart for helpful tips on where medications are covered.

Part D is your pharmacy (or medications) coverage. This part pays for the medications you may take regularly to manage for example, heart disease, high cholesterol or asthma, or for medications you may take for a short time such as antibiotics.

- **CIGNA Medicare Rx (PDP)** provides your *pharmacy* or (medications) (Part D) coverage.

Many retail pharmacies cannot bill a medical plan for Medicare medical prescriptions (commonly referred to as Part B drugs) or medical equipment. If you need Part B drugs or medical equipment, ask if your pharmacy is able to bill your medical plan directly. Or consider using these types of specialty service providers:

- Medical equipment
- Medical specialty service
- Specialty pharmacy
- Home health care
- Home infusion
- Mail order pharmacy

If you need help finding a specialty provider, just give us a call.



Things to know before you buy:

- Ask the company or pharmacy if they are part of the CIGNA Medicare Rx (PDP) network.
- Show your CIGNA Medicare Rx (PDP) ID card every time you receive a service. Your ID card shows that you are a CIGNA Medicare Rx (PDP) member and that bills should be sent to CIGNA Medicare Rx (PDP) instead of Medicare.
- Be careful if you are asked to pay more than your copay or coinsurance for your medicines. The additional cost may not be covered by CIGNA Medicare Rx (PDP).



	These types of medications are usually covered by Part B, the Medical part of a Medicare plan	These types of medications are usually covered by Part D, the Pharmacy (drug) part of a Medicare plan
	<p>Antigens (allergy injections)</p> <p>Blood products (plasma protein and plasma expanders)</p> <p>Hemophilia drugs (clotting factors to control bleeding)</p> <p>Influenza (flu) vaccine (when provided in compliance with state law)</p> <p>Intra-articular injection (including Orthovisc, Hyalgan, Synvisc, Euflexxa, Supartz and Carticel)</p> <p>IV flush (Heparin and Saline flushes)</p> <p>Pneumococcal (pneumonia) vaccine</p>	<p>Medicines you take regularly to control chronic conditions (such as heart disease, high blood pressure or arthritis)</p> <p>Medicines you take for a short time (such as for an ear infection or after a surgery)</p>
Diabetic Supplies	<p>Part B diabetic supplies include:</p> <p>1) Blood glucose self-testing equipment and supplies (whether or not you use insulin):</p> <ul style="list-style-type: none"> ■ Blood glucose monitors ■ Blood glucose test strips ■ Lancet devices and lancets and ■ Glucose control solutions for checking the accuracy of testing equipment and test strips. <p>2) Insulin pumps and the insulin used in the pumps</p>	<p>Part D diabetic supplies include:</p> <p>1) Injectable insulin not associated with the use of an insulin infusion pump.</p> <p>2) Certain diabetic supplies:</p> <ul style="list-style-type: none"> ■ Syringes ■ Needles ■ Alcohol swabs ■ Gauze ■ Inhaled insulin devices

Sometimes, where or why you receive a drug or service determines how it's covered. For example:

Prophylactic Vaccines (taken to help prevent an illness such as shingles or tetanus)	<p>If it is directly related to an injury (such as if you stepped on a nail), Part B covers the administration of the vaccine.</p>	<p>If your doctor prescribes the vaccine for a reason other than exposure or injury, Part D covers the administration of the vaccine.</p>
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Inhaled Nebulizer Medications (those that you take by inhaling)	Unless you are in a hospital or skilled nursing facility, medications are covered by Part B.	If you are in a hospital or skilled nursing facility, medications are covered by Part D.
Immunosuppressive Medications	If you have received a Medicare-covered transplant, medications are covered by Part B.	If your doctor has approval from Medicare to use medications for another reason, they would be covered by Part D.
Oral Anticancer Medications (that contain the same active ingredients or prodrugs as injectable cancer chemotherapy agents)	If you are being treated for cancer, medications are covered by Part B.	If your doctor has approval from Medicare to use medications for another reason, they would be covered by Part D.
Hepatitis B Vaccines	If you are at high or medium risk for hepatitis, Part B covers the administration of the vaccine.	If you are not at high or medium risk for hepatitis, Part D covers the administration of the vaccine.
Oral Anti-Emetic Medications	When used to treat nausea related to cancer chemotherapy (in place of intravenous anti-emetic drugs) within 48 hours of chemotherapy, medications are covered under Part B.	For all other indications or when used more than 48 hours after chemotherapy, medications are covered under Part D.
Total Parenteral Nutrition (TPN) Medications	When used to treat permanent dysfunction of the digestive tract, medications are covered by Part B.	For all other conditions, medications are covered under Part D.
Erythropoietin (EPO)	Part B covers EPO products: <ul style="list-style-type: none">■ To treat anemia for persons with End Stage Renal Disease (ESRD) on dialysis who are either receiving the EPO at the dialysis center, or for patients that are self-injecting at home; and/or■ Following physician services for approved medical conditions.	Part D covers EPO products: <ul style="list-style-type: none">■ For indications other than the treatment of anemia due to ESRD for patients on dialysis.

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Infusible/Injectable Medications	Medications that are administered at home that require the use of an infusion pump (as specified by the local DME provider) are covered by Part B.	Medications that do not require the use of a pump (as specified by the local DME provider) or for settings that are not considered a patient's home (such as a long-term care home with skilled nursing on site) are covered by Part D.
Other Injectables	When injectable or intravenous medications are provided and administered by a doctor, and considered by a Part B carrier as "not usually self-administered," they are covered by Part B.	If injectable or intravenous medications are dispensed by a pharmacy, and there are no safety concerns with the member using the medication at home, depending on the patient's condition, medications are covered by Part D.

This is not a promise of coverage. To find out which services are covered by your plan, if you need help finding a pharmacy in your area, or if you have other questions about how you are covered, call us at 1-800-222-6700 (TTY 1-800-322-1451). Representatives are available from 8 am to 8 pm, local time, 7 days a week. You can also visit our website, www.cignamedicarerx.com.

For more information about Medicare benefits and services, visit www.medicare.gov. Or you can call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week, or TTY users call 1-877-486-2048.

Eligible beneficiaries must use network pharmacies to access their prescription drug benefit, except under non-routine circumstances, and quantity limitations and restrictions may apply.

The benefit information provided herein is a brief summary, not a comprehensive description of benefits. Limitations, copayments and restrictions may apply. Benefits, formulary, pharmacy network, premium and/or copayments/coinsurance may change on January 1, 2013. Members may enroll in the plan only during specific times of the year. Contact CIGNA Medicare Rx (PDP) for more information.

You must continue to pay your Medicare Part B premium. You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for extra help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7days a week;
- The Social Security Office at 1-800-722-1213 between 7am and 7pm, Monday through Friday. TTY users should call 1-800-325-0778; or
- Your State Medicaid Office

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