

Cigna Healthcare FAQ and Resource Guide for Kaiser Participants

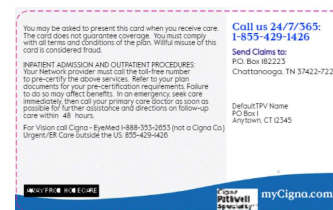
Q. How can I access my medical plan information online?

myCigna.com

Once your coverage begins, **myCigna.com** is your go-to resource for all of your plan information. It's filled with tools to help you understand and manage your benefits – and your health. It's completely personalized, so you can quickly find what you're looking for.

Go to **myCigna.com** and follow the simple steps to register. You'll be able to:

- **View your digital ID card.** It contains important information about your coverage including:
 - The name of your medical plan and the Cigna provider network included with your plan.
 - Address where you or your doctor will send your claims.
 - Cigna's 24/7/365 dedicated customer service phone number for Kaiser plan participants.



- **Find a doctor in your plan's network.** Search by name, specialty, procedure, location and other criteria. You can also find in-network hospitals, labs and other health service facilities.
- **Manage and track claims.**
- **Estimate medical costs** for specific, in-network procedures, treatments and facilities.
- **Compare hospitals and doctors** by cost-efficiency ratings, quality of care distinctions, results of services performed and more.
- **Compare prescription drugs** and estimate what you'll pay for a specific medication. Use this information to speak with your doctor about lower-cost options. You can also review your pharmacy coverage, track your expenses and ask a pharmacist questions.
- **Find condition and wellness resources** in our interactive medical library with information on health conditions, first aid, medical exams, wellness and more.

Download the myCigna® App

With easy one-touch secure sign on, you can access your digital ID cards, manage your health information, update your profile, and more.



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Q. How can I contact Cigna if I have questions about my medical plan?

Cigna's Dedicated Phone Line for Kaiser Participants is available 24/7 at 855-429-1426

From health care questions to coverage concerns, whenever you need us, call this toll-free number. This phone number is also on the back of your Cigna ID card. Customer service representatives are available to help you 24 hours a day, 7 days a week.

- You can order a physical ID card, review your medical plan coverage and check claim status.
- Health coaches (trained nurses) can provide detailed answers to your health questions, and help you decide where and when to seek medical attention.
- Cigna has bilingual representatives and offers translation service in 150 languages.

Q. How can I locate providers, hospitals, and retail pharmacies in Cigna's network?

Save money when you use doctors, hospitals and health facilities that are part of your plan's network. Chances are there's a network doctor or facility right in your neighborhood. It's easy to find quality, cost-effective care at **myCigna.com**.

Q. Does Cigna have a Nurse Line available?

At no extra cost, you can speak to a clinician to make informed decisions about your care. Call **Cigna Healthcare, 24/7 at 855-429-1426** to review home treatment options, follow up on a doctor's appointment or find the nearest urgent care center in your plan's network.

Q. How do I know if I'm taking a medication that needs approval?

Log in to **myCigna.com** or the **myCigna® App** to learn more about how your plan covers your medications.

Information you'll need to search a medication:

- Name of Medication
- Form/Dose
- Frequency (once a day, 2 times a day etc.)
- How many doses taken at one time (1 pill, 2 pills etc.)
- Day Supply (30-day, 60-day, 90-day)
- If medication comes in a package form, how many packages you receive (1 box, 2 boxes etc.)
- **Example Only:** Freestyle Libre glucose monitor (1 month = 2 boxes)

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Pricing a Medication

- Login to mycigna.com
- Select PRICE A MEDICATION
- Under the “Prescriptions” drop down box, go to “Find costs for all medications.”
Note: Your residential location will automatically populate. So, be sure to edit if you are away from home.
- Select your name or covered family member needing the medication from the drop-down box.
- Enter the name of the medication and click on Search.
- Enter prescription information and click Next.
- The next screen will bring up the prescription and price at the local participating pharmacies in your network as well as the cost to switch to mail order.

Here’s some helpful information you’ll need to reference based on your medication search results:

- If your medication has **PA (prior authorization) or ST (Step Therapy)** next to it, your medication needs approval before it can be covered under your plan.
- If it has **QL (quantity limit)** next to it, you may need approval depending on the amount you’re filling.
- If it has **AGE (age requirement)** next to it, you may need approval depending on the covered age range for the medication.

Q. My medication needs approval before my plan will cover it. I need it for treatment. What do I need to do to get it covered?

Follow these steps to request a prior authorization:

- Ask your doctor’s office to contact Cigna Healthcare to start the coverage review process. They know how the review process works and will take care of everything for you. Your doctor’s office can download a request form from Cigna Healthcare’s provider portal at **cignaforhcp.com**.
- Next, Cigna Healthcare will review the information your doctor submits on the request form to ensure your medication meets coverage requirements.
- Then, Cigna will send you and your doctor a letter with the decision and next steps, which can take 1-5 business days.

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- Finally, to check the status of the request, you can:
 1. **Check with your doctor's office** to find out if a decision's been made, or
 2. **Log in to the myCigna® App or myCigna.com** to check the status of your approval. Click on Prescriptions, then choose My Medications from the dropdown menu. On the left side of the page under "Prior Authorization," click the "View List" button.¹⁶ > If you meet coverage requirements, Cigna will approve your medication to be covered by your plan. Medications are typically approved for one year of coverage. >
- If you do not meet coverage requirements and Cigna does not approve your medication, your doctor's office can submit additional information to Cigna for review using the same process.
- Depending on the additional information your doctor submits, Cigna may be able to approve coverage or, you and your doctor can appeal the decision by sending Cigna Healthcare a written request explaining why the medication should be covered.
- *Important note: If you do not get approval and continue to fill your medication, you'll pay its full cost out-of-pocket directly to the pharmacy.*

Can I set up my medications to be mailed to my home?

Express Scripts® Pharmacy, our home delivery pharmacy, is a convenient option when you're taking a medication on a regular basis. It's simple and safe – and saves you trips to the pharmacy.

Three easy ways to get started using Express Scripts® Pharmacy:

1. **Log in to the myCigna® App or myCigna.com®** to move your prescription electronically. Click on the Prescriptions tab and select My Medications from the dropdown menu. Then simply click the button next to your medication name to move your prescription(s). Or,
2. **Call your doctor's office.** Ask them to send a 90-day prescription (with refills) electronically to Express Scripts Home Delivery. Or,
3. **Call Express Scripts® Pharmacy at 800-835-3784.** They'll contact your doctor's office to get your prescription. Have your Cigna Healthcare ID card, doctor's contact information and medication name(s) ready when you call.

Got a new prescription? Ask your doctor to send it to Express Scripts® Pharmacy for you.

1. **Electronically:** For fastest service, have them send it electronically to Express Scripts® Home Delivery, NCPDP 2623735. Or,
2. **By fax:** Have them call 888.327.9791 to get a Fax Order Form.

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How do I get my specialty prescription filled?

If you're using a specialty medication to treat a complex medical condition, Accredo®, a Cigna specialty pharmacy, can help. Their team of specialty-trained pharmacists and nurses will fill and ship your medication to your home (or location of your choice). They'll also provide you with the personalized care and support you need to manage your therapy – at no extra cost. Here are some of the services they provide:

- Easily order, manage and track your medications on your phone or online
- Fast shipping, at no extra cost
- Easy refills and free reminders. Refill certain prescriptions by text
- 24/7 access to specialty-trained pharmacists and nurses experienced in complex conditions
- Personalized care services
- Help with applying for third-party copay assistance programs and other options

To learn more about Accredo, go to **Cigna.com/specialty**. To get started using Accredo, call **877-826-7657**.

Get more information on all the programs that are available to you.

- When your coverage begins, register on myCigna.com.
- Call the 24/7 customer service number on your ID card.
- Download the myCigna App.

