

# YOUR MEDICATION COVERAGE

Extra steps that help make sure you're receiving coverage for the right medication

Your plan is designed to provide you with quality health care coverage, and that includes a cost-effective pharmacy benefit. Certain medications on your drug list have extra requirements before your plan will cover them. This helps to make sure you're receiving coverage for the right medication, at the right cost, in the right amount and for the right situation.

## Medications that need approval for coverage

Certain medications need approval from Cigna before your plan will cover them. These medications have a **(PA)** next to them on your drug list.

### What types of medications typically need approval?

Medications that:

- ▶ May be unsafe when combined with other medications
- ▶ Have lower-cost, equally effective alternatives available
- ▶ Should only be used for certain health conditions
- ▶ Are often misused or abused

Your plan will only cover these medications if your doctor's office requests and receives approval from Cigna.

## Medications that have quantity limits

For some medications, your plan only covers up to a certain amount over a certain length of time. For example, your plan may only cover 30 mg a day for 30 days of a certain medication. These medications have a **(QL)** next to them on your drug list.

### What types of medications typically have quantity limits?

Medications that are often:

- ▶ Taken in amounts larger than, or for longer than, may be appropriate
- ▶ Misused or abused

Your plan will only cover a larger amount if your doctor's office requests and receives approval from Cigna.

Together, all the way.®



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## Medications that are part of Step Therapy

Certain high-cost medications are part of the Step Therapy program.\* These medications have a **(ST)** next to them on your drug list. Step Therapy encourages the use of lower-cost medications (typically generics and preferred brands) that can be used to treat the same condition as the higher-cost medication. These conditions include, but are not limited to:

- › ADD/ADHD
- › Allergies
- › Bladder problems
- › Breathing problems
- › Depression
- › High blood pressure
- › High cholesterol
- › Osteoporosis
- › Skin conditions
- › Sleep disorders

Your plan doesn't cover the higher-cost Step Therapy medication until you try one or more alternatives first (unless you receive approval from Cigna).\*\*



### View your pharmacy benefits online - 24/7

Log in to **myCigna.com** or the myCigna® app to:

- › See if you're taking a medication that needs approval for coverage, has a quantity limit or is part of Step Therapy
- › View your plan's drug list
- › Learn more about how your plan covers your medications

If you have questions, please call the number on the back of your Cigna ID card. You can also chat with us online on the **myCigna** website, Monday-Friday, 9:00 am-8:00 pm EST.



\* Due to state mandates, Step Therapy requirements may vary or may not apply to your specific health plan. To find out if these state mandates apply to your plan, review your plan materials or contact Cigna Customer Service at the number listed on your ID card.

\*\* If your doctor feels an alternative medication isn't right for you, he or she can ask Cigna to consider approving coverage of your current medication.

Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. If you use a pharmacy that does not participate in your plan's network, your prescription may not be covered, or reimbursement may be limited by your plan's copayment, coinsurance or deductible requirements. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

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