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.

Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.
Medications that are part of Step Therapy

Certain high-cost medications are part of the Step Therapy program.* These medications have (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.