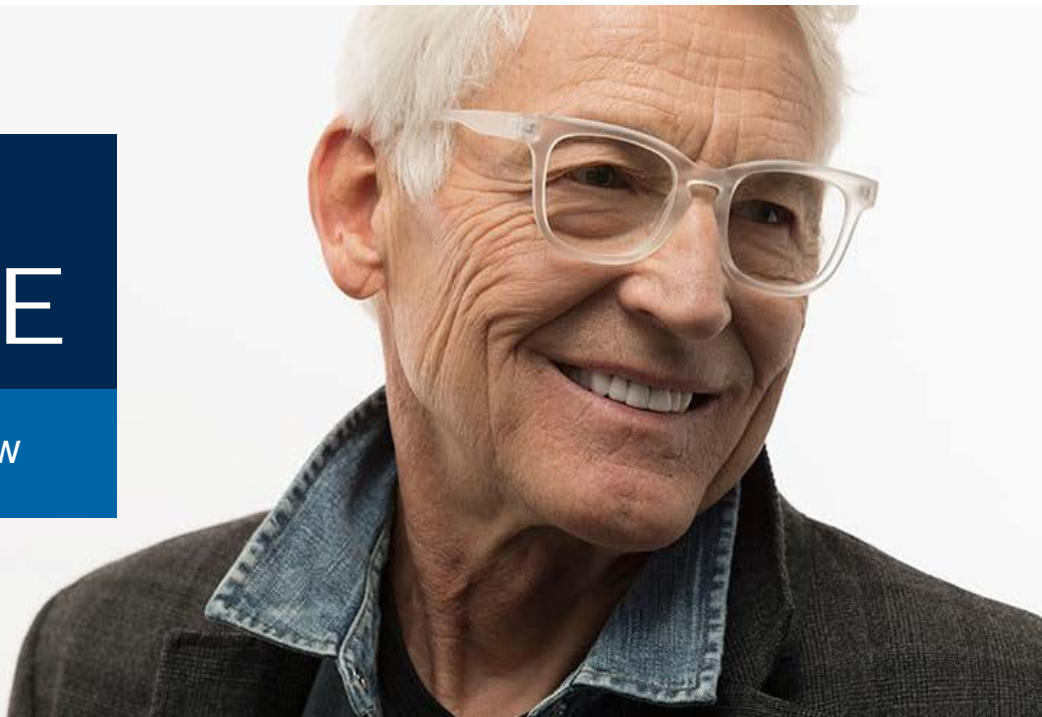


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# BENEFITS FIRST GLANCE

2019 Medicare Advantage Benefits Preview



UPDATED - Revised July 2, 2018

Together, all the way.®



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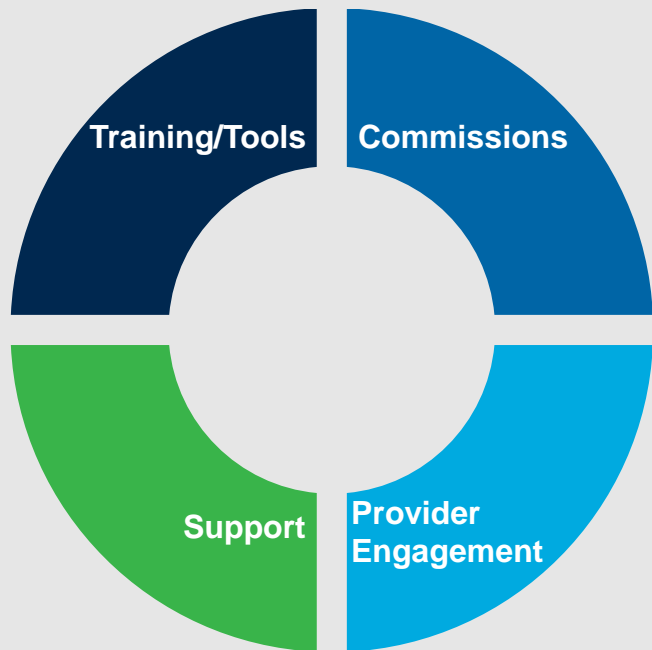
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# Why Cigna- HealthSpring?



# Agent Benefits



Medicare Advantage  
is our focus.

We understand the  
complexities of the  
Medicare program  
and are dedicated to  
designing and  
operating Medicare  
Advantage Health  
Plans.

1

Comprehensive training program  
and customizable marketing tools  
to help you build your business

2

Weekly commission payments with  
lifetime renewals for as long as the  
customer is enrolled and you are  
licensed, certified, and appointed

3

Local service and support combined  
with a dedicated Cigna-HealthSpring  
Agent Assistance Line (HAAL)

4

Local physician recruitment and  
service, with a focus on collaborative,  
mutually beneficial partnerships

# Cigna-HealthSpring's Collaborative Care Model

We developed a collaborative model that provides access to high touch care for our customers.

- Coordinated care is a way to deliver healthcare through teamwork among primary care physicians (PCPs), specialists, and other healthcare professionals.
- Together, we place a special focus on prevention and the management of chronic disease.
- We supply physicians with the tools and support that they need to deliver that care.
- Improving the health of our customers allows Cigna-HealthSpring to offer comprehensive and competitive benefit plans, many of which include supplemental benefits such as transportation and dental.



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# New for 2019!

## Market Expansion

New **Market Expansion** in Orlando FL with five counties!

## No Referral Plans

**No referrals required** on select plans in Alabama, North Carolina, and Tennessee!

## Star Ratings

**Four-star rated plans** available in most markets!

## New Plans & Expansion

**New plans and expansion** in Alabama, Arizona, Georgia, North Carolina, South Carolina, Pennsylvania and Tennessee!

## Enhanced Benefits

**Enhanced benefits**, including meal plan coverage, enhanced and/or added dental benefits, and enhanced and/or added OTC benefits. We've also lowered the maximum out of pocket in some markets!

## Cigna Supplemental Benefits

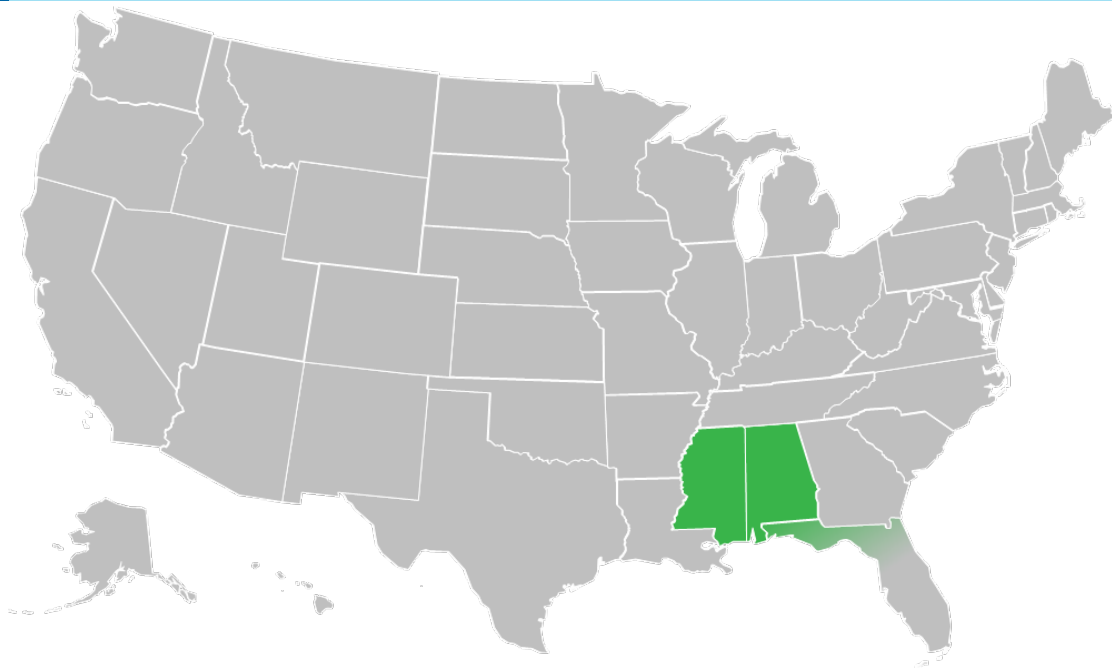
New **Cigna Supplemental Benefits** offerings include a Hospital Indemnity Plan and expanded CHLIC Medicare Supplement (Medigap) offerings. Our recently-updated Scope of Appointment includes all of Cigna's Medicare offerings on one form!

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# Alabama Market Benefit Highlights



# Alabama Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
2018 H0150-007-000 Cigna-HealthSpring TotalCare (HMO SNP) cross-walked to: H4513-044-000 Cigna-HealthSpring TotalCare* (HMO SNP)	\$0 or \$27.70*	\$0	\$0	\$0 or \$195 copay Days 1-5*	\$6,700	Medicare Part D Deductible Standard Part D cost share
2018 H0150-012-000 Cigna-HealthSpring Advantage (HMO) cross-walked to: H4513-045-000 Cigna-HealthSpring Advantage (HMO)	\$0	\$0	\$40	\$295 copay Days 1-5	\$6,700	Not Covered
Counties: Autauga, Baldwin, Bibb, Blount, Cherokee, Chilton, Colbert, Cullman, Dallas, DeKalb, Elmore, Etowah, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Madison, Marshall, Mobile, Montgomery, Morgan, Shelby, St. Clair, Talladega, Tuscaloosa, Walker						

\* TotalCare premium/cost-sharing is based on beneficiary's level of Medicaid eligibility.

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# Alabama Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
2018 H0150-024-001 Cigna-HealthSpring Preferred (HMO) cross-walked to:	\$0	\$0	\$35	\$295 copay Days 1-5	\$6,700	Part D Deductible: \$200 (Tiers 4 & 5)  Preferred Retail: \$2/\$8/\$42/50%/29%  Standard Retail: \$9/\$15/\$47/50%/29%
H4513-046-001 Cigna-HealthSpring Preferred (HMO)						Preferred Mail Order (3 month supply): \$0/\$0/\$126/50%/N/A
<p><i>Counties: Autauga, Baldwin, Bibb, Chilton, Cullman, Dallas, Elmore, Jefferson, Lowndes, Mobile, Montgomery, Shelby, Talladega, Walker</i></p>						

# Alabama Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
2018 H0150-024-002 Cigna-HealthSpring Preferred (HMO) cross-walked to:	\$0	\$0	\$40	\$325 copay Days 1-5	\$6,700	Part D Deductible: \$200 (Tiers 4 & 5)  Preferred Retail: \$2/\$8/\$42/50%/29%  Standard Retail: \$9/\$15/\$47/50%/29%
H4513-046-002 Cigna-HealthSpring Preferred (HMO)						Preferred Mail Order (3 month supply): \$0/\$0/\$126/50%/N/A
Counties: Blount, Cherokee, Colbert, Dekalb, Etowah, Jackson, Lauderdale, Lawrence, Limestone, Madison, Marshall, Morgan, St. Clair, Tuscaloosa						

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# Alabama Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H4513-047-000 Cigna-HealthSpring PreferredPlus Direct (HMO)	\$49.00	\$0	\$25	\$225 copay Days 1-5	\$4,900	Part D Deductible: \$0  Preferred Retail: \$0/\$8/\$42/45%/33%  Standard Retail: \$7/\$13/\$47/45%/33%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/45%/N/A
<i>Counties: Autauga, Baldwin, Bibb, Chilton, Cullman, Dallas, Elmore, Jefferson, Lowndes, Mobile, Montgomery, Shelby, Talladega, Walker</i>						
H4513-048-000 Cigna-HealthSpring PreferredPlus Direct (HMO)	\$49.00	\$0	\$25	\$250 copay Days 1-5	\$4,900	Part D Deductible: \$0  Preferred Retail: \$0/\$8/\$42/43%/33%  Standard Retail: \$7/\$13/\$47/43%/33%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/43%/N/A
<i>Counties: Blount, Cherokee, Colbert, Dekalb, Etowah, Jackson, Lauderdale, Lawrence, Limestone, Madison, Marshall, Morgan, St. Clair, Tuscaloosa</i>						

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# Alabama Market (South Mississippi)

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H4407-004-000 Cigna-HealthSpring TotalCare* (HMO SNP)	\$0 or \$25.30*	\$0	\$0 or \$20*	\$0 or \$295 copay Days 1-6*	\$6,700	Medicare Part D Deductible  Standard Part D cost share
H4407-011-000 Cigna-HealthSpring Advantage (HMO)	\$0	\$0	\$40	\$295 copay Days 1-6	\$6,700	Not Covered
<i>Counties: Covington, Forrest, George, Hancock, Harrison, Hinds, Jackson, Jones, Lamar, Madison, Marion, Pearl River, Perry, Rankin, Stone</i>						

\* TotalCare premium/cost-sharing is based on beneficiary's level of Medicaid eligibility.

# Alabama Market (South Mississippi)

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
2018 H4407-025-001 Cigna-HealthSpring Preferred SMS (HMO) & 2018 H4407-025-002 Cigna-HealthSpring Preferred SMS (HMO) cross-walked to:	\$0	\$0	\$40	\$295 copay Days 1-6	\$6,700	Part D Deductible: \$300 (Tiers 4 & 5)  Preferred Retail: \$2/\$10/\$42/50%/27%  Standard Retail: \$7/\$15/\$47/50%/27%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/50%/N/A
H4407-026-000 Cigna-HealthSpring Preferred (HMO)						

Counties: Covington, Forrest, George, Hancock, Harrison, Hinds, Jackson, Jones, Lamar, Madison, Marion, Pearl River, Perry, Rankin, Stone

# Alabama Market (South Mississippi)

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H4407-027-000 Cigna-HealthSpring PreferredPlus Direct (HMO)	\$49.00	\$0	\$30	\$225 copay Days 1-6	\$4,900	Part D Deductible: \$0  Preferred Retail: \$0/\$8/\$42/50%/33%  Standard Retail: \$7/\$13/\$47/50%/33%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/50%/N/A
<i>No referrals required!</i>						
Counties: Covington, Forrest, George, Hancock, Harrison, Hinds, Jackson, Jones, Lamar, Madison, Marion, Pearl River, Perry, Rankin, Stone						

# Alabama Market (North Florida)

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H5410-004-000 Cigna-HealthSpring Advantage (HMO)	\$0	\$0	\$30	\$275 copay Days 1-6	\$6,700	Not Covered
H5410-013-000 Cigna-HealthSpring TotalCare* (HMO SNP)	\$0 or \$23.00*	\$0	\$0	\$0 or \$295 copay Days 1-6*	\$6,700	Medicare Part D Deductible  Standard Part D cost share
H5410-018-000 Cigna-HealthSpring Preferred (HMO)	\$0	\$0	\$40	\$275 copay Days 1-6	\$6,700	Part D Deductible: \$300 (Tiers 4,5)  Preferred Retail: \$4/\$12/\$42/50%/27%  Standard Retail: \$9/\$17/\$47/50%/27%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/50%/N/A

Counties: Bay, Escambia, Okaloosa, Santa Rosa, Walton

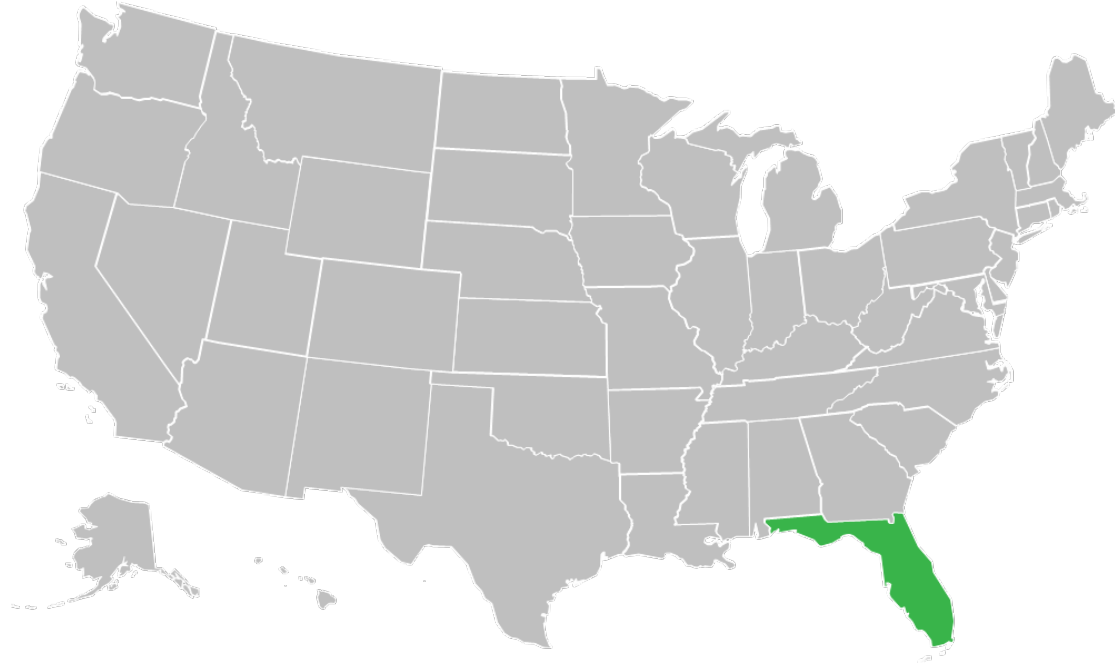
\* TotalCare premium/cost-sharing is based on beneficiary's level of Medicaid eligibility.

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# Orlando Market Benefit Highlights



# Orlando, FL Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H5410-024-000 Cigna-HealthSpring Preferred (HMO)	\$0	\$0	\$25	\$195 copay Days 1-6	\$3,400	Part D Deductible: \$0  Preferred Retail: \$0/\$0/\$35/\$95/33%  Standard Retail: \$10/\$20/\$47/\$100/33%  Preferred Mail Order (3 month supply): \$0/\$0/\$105/\$285/N/A
H5410-025-000 Cigna-HealthSpring TotalCare* (HMO SNP)	\$0 or \$9.00*	\$0	\$0	\$0 copay	\$3,400	Medicare Part D Deductible  Standard Part D cost share
Counties: Lake, Orange, Osceola, Polk, Seminole						

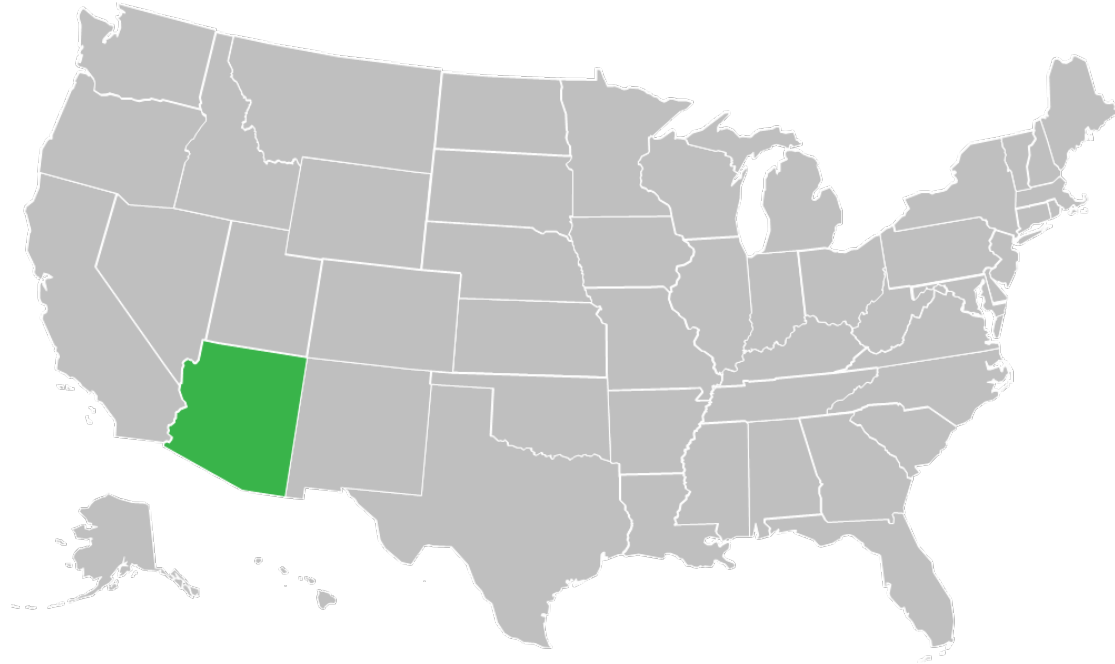
\* TotalCare premium/cost-sharing is based on beneficiary's level of Medicaid eligibility.



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# Arizona Market Benefit Highlights



# Arizona Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5 and/or T6)
H0354-001-000 Cigna-HealthSpring Preferred (HMO)	\$0	\$0	\$30	\$200 copay days 1-7	\$3,800	Part D Deductible: \$200 (Tier 5)  Preferred Retail: \$0/\$8/\$42/\$95/29%  Standard Retail: \$5/\$13/\$47/\$100/29%  Preferred Mail Order (3 month supply): \$0/\$16/\$126/\$285/N/A
H0354-027-000 Cigna-HealthSpring Achieve Plus (HMO SNP – Type 1 and Type 2 Diabetes)	\$0	\$0	\$25	\$200 copay days 1-7	\$3,800	Part D Deductible: \$200 (Tier 5)  Preferred Retail: \$0/\$8/\$42/\$95/29%/\$9  Standard Retail: \$5/\$13/\$47/\$100/29%/\$11  Preferred Mail Order (3 month supply): \$0/\$16/\$126/\$285/N/A/\$9

*Maricopa County and select zip codes in Pinal County*

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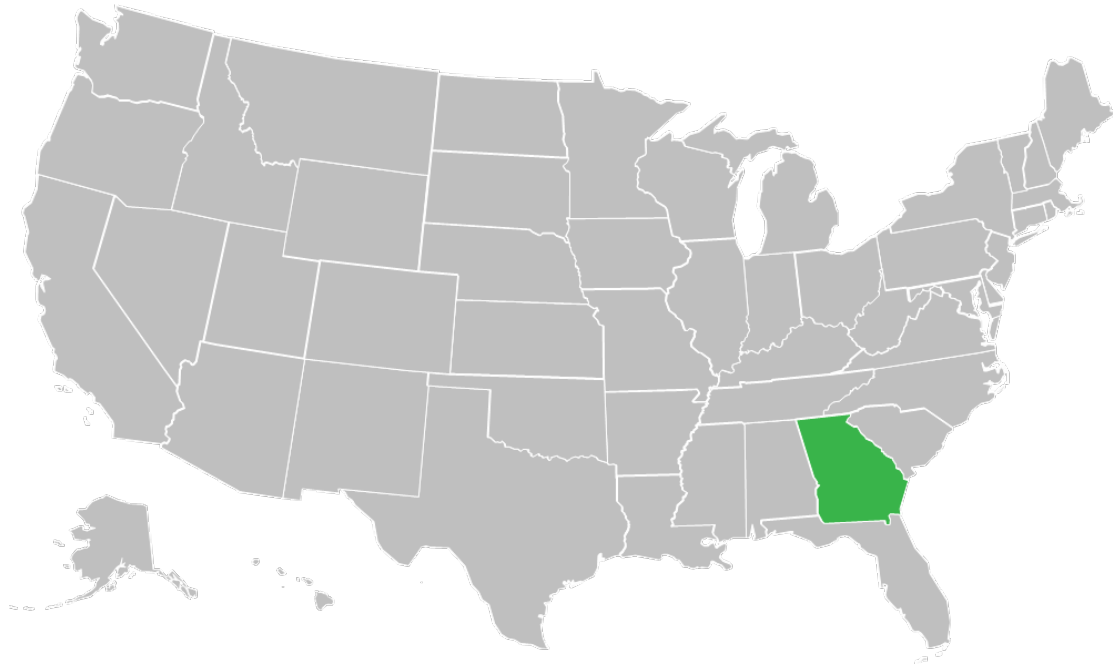


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# Arizona Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H0354-028-000 Cigna-HealthSpring Alliance (HMO)	\$0	\$0	\$20	\$185 copay per day for days 1-7	\$3,200	Part D Deductible: \$0  Preferred Retail: \$0/\$5/\$42/\$95/33%  Standard Retail: \$5/\$10/\$47/\$100/33%  Preferred Mail Order (3 month supply): \$0/\$10/\$126/\$285/N/A
<i>Maricopa County and select zip codes in Pinal County</i>						
H0354-024-000 Cigna-HealthSpring Preferred (HMO)	\$0	\$0	\$25	\$180 copay per day for days 1-7	\$3,050	Part D Deductible: \$0  Preferred Pharmacy: \$0/\$8/\$42/\$95/33%  Standard Pharmacy: 5/\$13/\$47/\$100/33%  Preferred Mail Order (3 month supply): \$0/\$16/\$126/\$285/N/A
<i>Pima County</i>						

# Georgia Market Benefit Highlights



# Georgia Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H0439-002-000 Cigna-HealthSpring TotalCare* (HMO SNP)	\$0 or \$25.20*	\$0	\$0 or \$15*	\$0 or \$295 copay Days 1-6*	\$6,700	Medicare Part D deductible  Standard Part D cost share
<i>Counties: Banks, Barrow, Bartow, Butts, Chattooga, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Floyd, Forsyth, Franklin, Fulton, Gordon, Greene, Gwinnett, Habersham, Hall, Henry, Jackson, Lumpkin, Madison, Morgan, Newton, Oconee, Oglethorpe, Paulding, Pickens, Polk, Rockdale, Spalding, Stephens, Walton, White</i>						

\* TotalCare premium/cost-sharing is based on beneficiary's level of Medicaid eligibility.

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# Georgia Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H0439-003-001 Cigna-HealthSpring Preferred (HMO)	\$0	\$5	\$40	\$360 copay Days 1-5	\$6,700	Part D Deductible: \$300 (Tiers 4,5)  Preferred Retail: \$3/\$12/\$42/50%/27%  Standard Retail: \$10/\$20/\$47/50%/27%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/50%/N/A
<i>Counties: Barrow, Butts, Clarke, Clayton, DeKalb, Douglas, Franklin, Fulton, Greene, Gwinnett, Henry, Madison, Morgan, Newton, Oconee, Oglethorpe, Rockdale, Spalding, Walton</i>						
H0439-003-002 Cigna-HealthSpring Preferred (HMO)	\$20.00	\$5	\$40	\$360 copay Days 1-5	\$6,700	Part D Deductible: \$300 (Tiers 4,5)  Preferred Retail: \$3/\$12/\$42/50%/27%  Standard Retail: \$10/\$20/\$47/50%/27%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/50%/N/A
<i>Counties: Banks, Bartow, Chattooga, Cherokee, Cobb, Coweta, Dawson, Fayette, Floyd, Forsyth, Gordon, Habersham, Hall, Jackson, Lumpkin, Paulding, Pickens, Polk, Stephens, White</i>						

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# Georgia Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H0439-006-000 Cigna-HealthSpring Premier (HMO-POS)*	\$49.00	\$0	\$30	\$275 copay Days 1-5	\$4,900	Part D Deductible: \$0  Preferred Retail: \$0/\$12/\$42/45%/33%  Standard Retail: \$10/\$20/\$47/45%/33%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/45%/N/A
<i>Counties: Barrow, Butts, Clarke, Clayton, DeKalb, Douglas, Franklin, Fulton, Greene, Gwinnett, Henry, Madison, Morgan, Newton, Oconee, Oglethorpe, Rockdale, Spalding, Walton</i>						

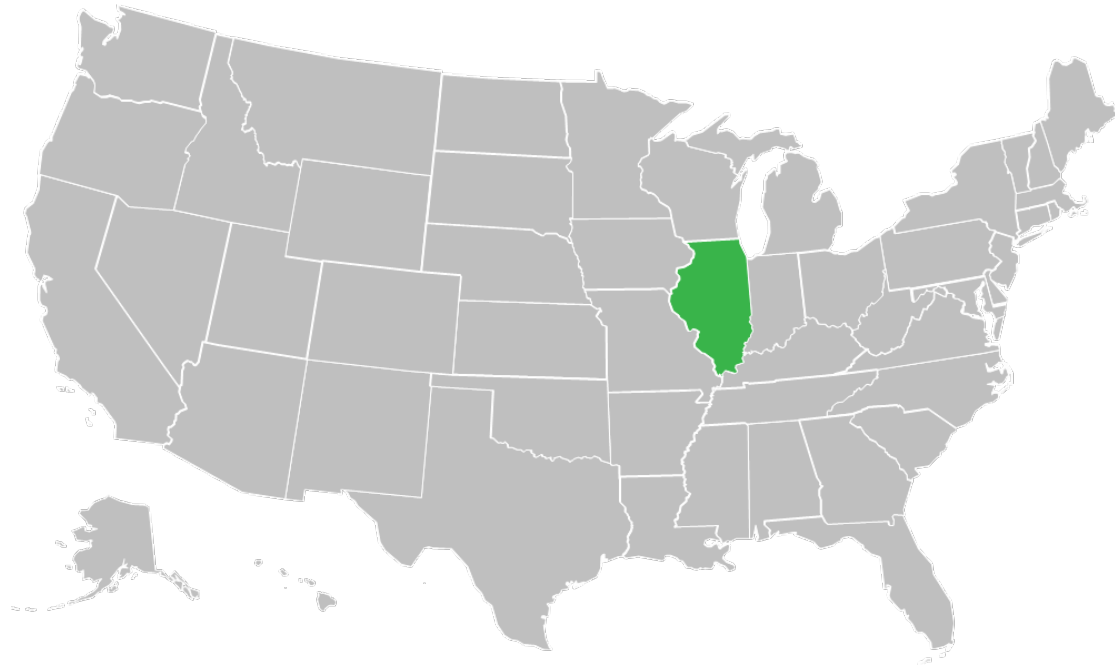
\* Benefits shown are for in-network providers.

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# Illinois Market Benefit Highlights



# Illinois Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H1415-013-000 Cigna-HealthSpring Advantage (HMO)	\$0	\$0-\$12**	\$40	\$290 copay Days 1-6	\$5,400	Not Covered
H1415-021-000 Cigna-HealthSpring Premier (HMO-POS)*	\$0	\$0-\$8**	\$40	\$275 copay Days 1-7	\$3,500	Part D Deductible: \$0  Preferred Retail: \$5/\$10/\$42/45%/33%  Standard Retail: \$12/\$17/\$47/48%/33%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/45%/N/A
H1415-024-000 Cigna-HealthSpring Primary (HMO)	\$10.00	\$0-\$12**	\$40	\$300 copay Days 1-5	\$4,900	Medicare Part D Deductible  Standard Part D cost share

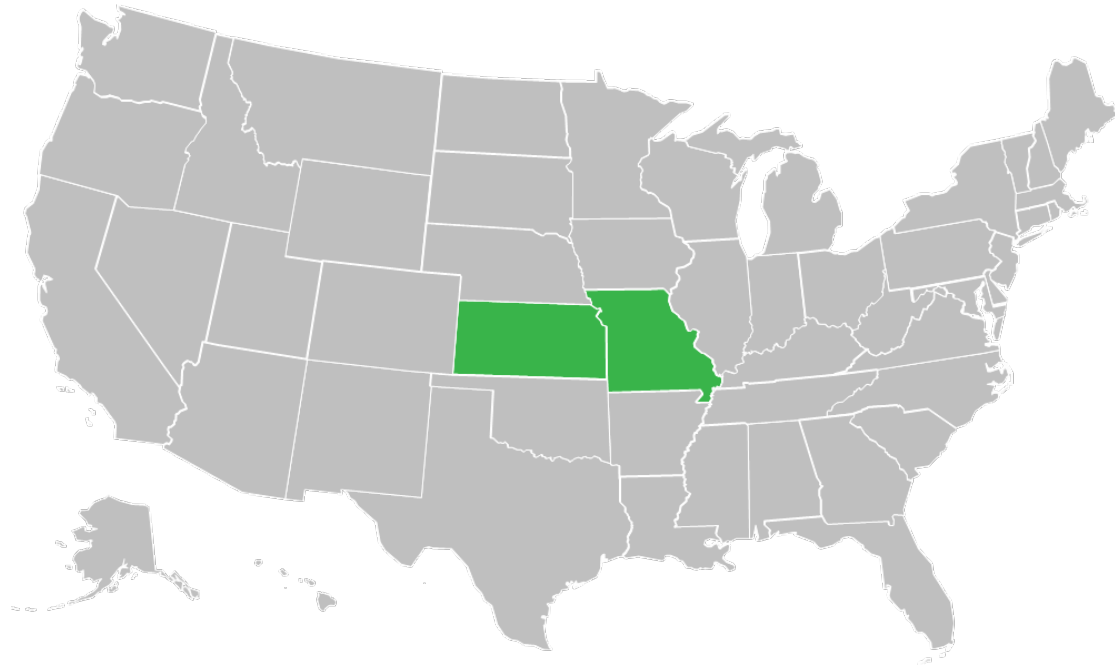
*Counties: Cook, DuPage, Kane, and Will*

\* Benefits shown are for in-network providers. \*\* Lower cost share with tiered PCP network.

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# Kansas City Market Benefit Highlights



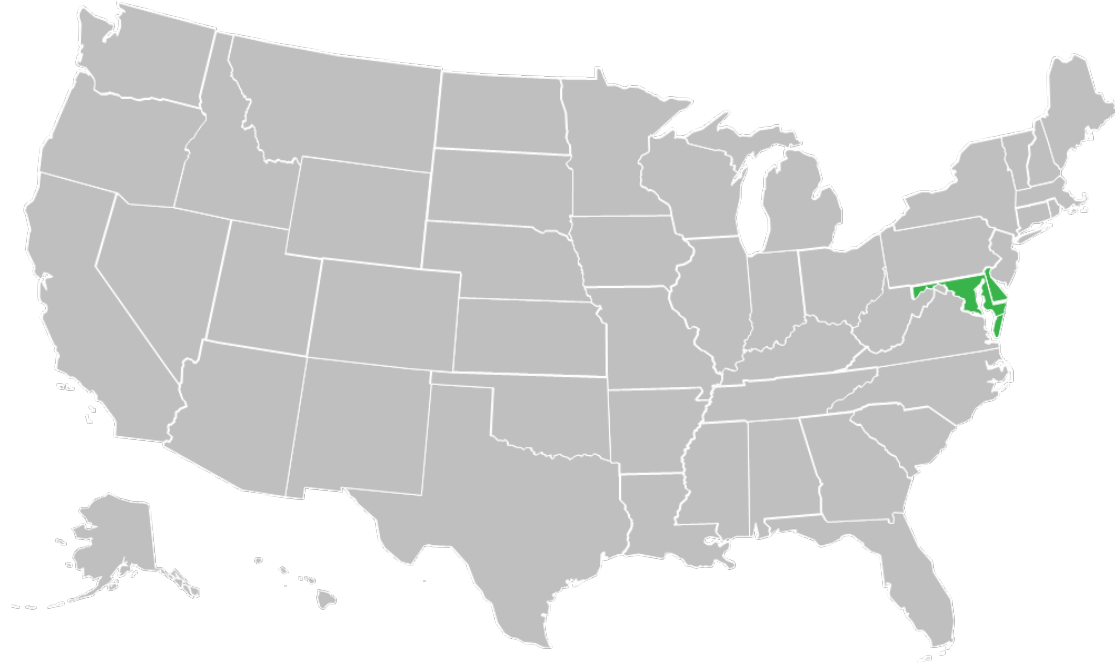
# Kansas City Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H9460-001-000 Cigna-HealthSpring Preferred (HMO)	\$0	\$0	\$40	\$325 copay Days 1-5	\$6,200	Part D Deductible: \$125 (Tiers 3,4,5)  Preferred Retail: \$2/\$5/\$42/50%/30%  Standard Retail: \$7/\$10/\$47/50%/30%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/50%/N/A
H9460-002-000 Cigna-HealthSpring Advantage (HMO)	\$0	\$0	\$40	\$355 copay Days 1-5	\$4,500	Not Covered
Counties: Clay (MO), Jackson (MO), Johnson (KS), Platte (MO), Ray (MO), Wyandotte (KS)						

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# Mid-Atlantic Market Benefit Highlights





# Mid-Atlantic Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H2108-001-000 Cigna-HealthSpring TotalCare* (HMO SNP)	\$0 or \$22.00*	\$0 or 20%*	\$0 or 20%*	\$0 or \$300 copay Days 1-6*	\$6,700	Medicare Part D Deductible  Standard Part D cost share
<i>Counties: Anne Arundel (MD), Baltimore (MD), Baltimore City (MD), District of Columbia (DC), Harford (MD), Kent (DE), Montgomery (MD), New Castle (DE), Prince George's (MD), Sussex (DE)</i>						
H2108-022-000 Cigna-HealthSpring Preferred (HMO)	\$49.00	\$5	\$50	\$370 copay Days 1-5	\$6,700	Part D Deductible: \$280 (Tiers 3,4,5)  Preferred Retail: \$4/\$15/\$42/\$95/27%  Standard Retail: \$9/\$20/\$47/\$100/27%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/\$285/N/A
<i>Counties: Anne Arundel (MD), Baltimore (MD), Baltimore City (MD), Harford (MD)</i>						

\* TotalCare premium/cost-sharing is based on beneficiary's level of Medicaid eligibility.

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# Mid-Atlantic Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5 and/or T6)
H2108-030-000 Cigna-HealthSpring Achieve (HMO SNP)	\$73.00	\$10	\$50	\$370 per day for days 1-5	\$6,700	Part D Deductible: \$280 (Tiers 3,4,5)  Preferred Retail: \$4/\$15/\$42/\$95/27%/\$10  Standard Retail: \$9/\$20/\$47/\$100/27%/\$11  Preferred Mail Order (3 month supply): \$0/\$0/\$126/\$285/N/A/\$20
H2108-033-000 Cigna-HealthSpring PreventiveCare (HMO)	\$28.00	\$10	\$50	\$1,860 copay per stay	\$6,700	Part D Deductible: \$310 (Tiers 3,4,5)  Preferred Retail: \$4/\$15/\$42/\$95/26%  Standard Retail: \$9/\$20/\$47/\$100/26%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/\$285/N/A

*Counties: Anne Arundel (MD), Baltimore (MD), Baltimore City (MD), Harford (MD)*

# Mid-Atlantic Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5 and/or T6)
H2108-028-000 Cigna-HealthSpring Preferred (HMO)	\$36.00	\$0	\$45	\$275 copay Days 1-6	\$6,700	Part D Deductible: \$280 (Tiers 3,4,5)  Preferred Retail: \$4/\$15/\$42/\$95/27%  Standard Retail: \$9/\$20/\$47/\$100/27%  Preferred Mail Order (3 month supply): \$9/\$20/\$47/\$100/27%
H2108-029-000 Cigna-HealthSpring Achieve (HMO SNP)	\$68.00	\$0	\$45	\$295 copay Days 1-6	\$6,700	Part D Deductible: \$280 (Tiers 3,4,5)  Preferred Retail: \$4/\$15/\$42/\$95/27%/\$5  Standard Retail: \$9/\$20/\$47/\$100/27%/\$6  Preferred Mail Order (3 month supply): \$9/\$20/\$47/\$100/27%/\$6
Counties: District of Columbia (DC), Kent (DE), Montgomery (MD), New Castle (DE), Prince George's (MD), Sussex (DE)						

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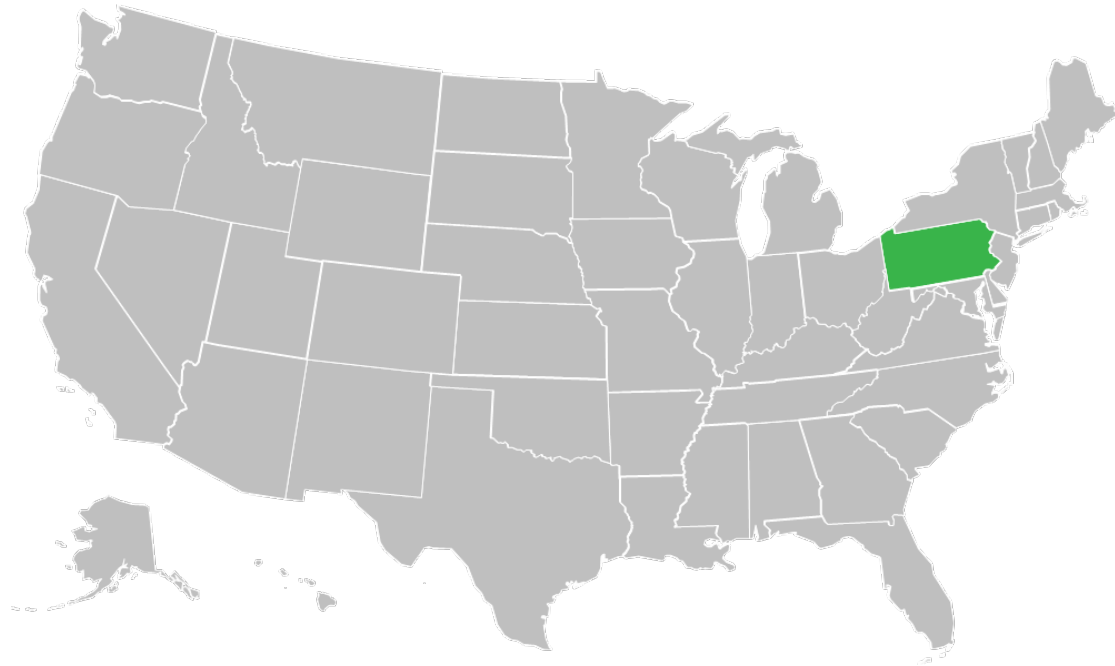


# Mid-Atlantic Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H2108-032-000 Cigna-HealthSpring PreventiveCare (HMO)	\$18.00	\$5	\$50	\$1,300 copay per stay	\$6,700	Part D Deductible: \$310 (Tiers 3,4,5)  Preferred Retail: \$4/\$15/\$42/\$95/26%  Standard Retail: \$9/\$20/\$47/\$100/26%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/\$285/N/A

*Counties: District of Columbia (DC), Kent (DE), Montgomery (MD), New Castle (DE), Prince George's (MD), Sussex (DE)*

# Pennsylvania Market Benefit Highlights



# Pennsylvania Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H3949-009-000 Cigna-HealthSpring TotalCare* (HMO SNP)	\$0 or \$34.10*	\$0 or 20%*	\$0 or \$40*	\$280 copay Days 1-6*	\$6,700	Medicare Part D Deductible  Standard Part D cost share
H3949-013-000 Cigna-HealthSpring Preferred Plus (HMO)	\$125.00	\$0	\$40	\$225 copay Days 1-7	\$6,700	Part D Deductible: \$0  Preferred Retail: \$1/\$2/\$42/\$95/33%  Standard Retail: \$6/\$7/\$47/\$100/33%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/\$285/N/A

*Counties: Bucks, Chester, Delaware, Lancaster, Montgomery, Philadelphia*

\* TotalCare premium/cost-sharing is based on beneficiary's level of Medicaid eligibility.



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# Pennsylvania Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5 and/or T6)
H3949-024-000 Cigna-HealthSpring Achieve (HMO SNP)	\$30.00	\$0	\$35	Tier 1: \$275 copay, days 1-6  Tier 2: \$295 copay, days 1-6	\$6,700	Part D Deductible: \$0  Preferred Retail: \$1/\$5/\$42/\$95/33%/\$5  Standard Retail: \$6/\$10/\$47/\$100/33%/\$5  Preferred Mail Order (3 month supply): \$0/\$0/\$126/\$285/N/A/\$10
H3949-030-000 Cigna-HealthSpring Preferred (HMO)	\$15.00	\$0	\$40	Tier 1: \$275 copay, days 1-6  Tier 2: \$295 copay, days 1-6	\$6,700	Part D Deductible: \$280 (Tiers 3,4,5)  Preferred Retail: \$1/\$10/\$42/\$95/27%  Standard Retail: \$6/\$15/\$47/\$100/27%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/\$285/N/A

*Counties: Bucks, Chester, Delaware, Lancaster, Montgomery, Philadelphia*

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# Pennsylvania Market

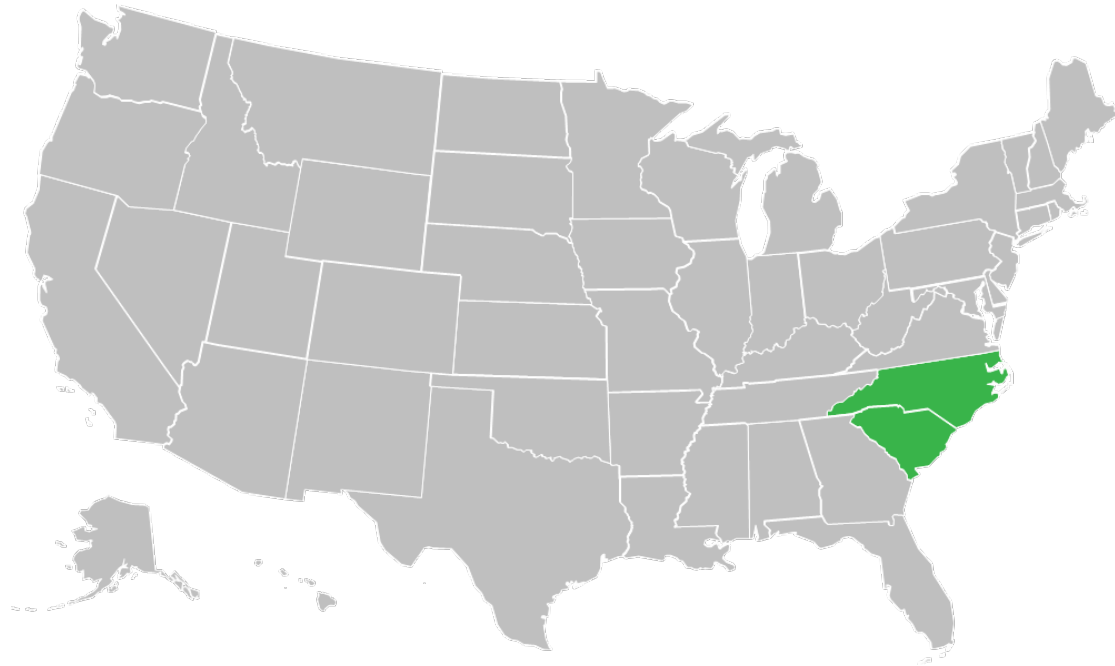
2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H3949-031-000 Cigna-HealthSpring Alliance (HMO)	\$0	\$0	\$35	Tier 1: \$275 copay, days 1-6  Tier 2: \$295 copay, days 1-6	\$6,700	Part D Deductible: \$0  Preferred Retail: \$1/\$10/\$42/\$95/33%  Standard Retail: \$6/\$15/\$47/\$100/33%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/\$285/N/A
<i>Counties: Bucks, Delaware, Montgomery, Philadelphia</i>						

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# Carolinas Market Benefit Highlights



# North Carolina Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H9725-001-000 Cigna-HealthSpring Preferred Direct (HMO)	\$0	\$0	\$40	\$295 copay Days 1-6	\$6,700	Part D Deductible: \$300 (Tiers 4,5)  Preferred Retail: \$2/\$10/\$42/50%/27%  Standard Retail: \$10/\$20/\$47/50%/27%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/50%/N/A
H9725-003-000 Cigna-HealthSpring TotalCare Direct* (HMO SNP)	\$0 or \$30.20*	\$0	\$0	\$0 or \$295 copay Days 1-6*	\$6,700	Medicare Part D Deductible  Standard Part D cost share
<p><i>No referrals required!</i></p> <p><i>No referrals required!</i></p> <p>Counties: Alexander, Cabarrus, Catawba, Cleveland, Davidson, Davie, Forsyth, Gaston, Guilford, Iredell, Lincoln, Polk, Rowan, Stokes, Union, Yadkin</p>						

\* TotalCare premium/cost-sharing is based on beneficiary's level of Medicaid eligibility.

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# North Carolina Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H9725-005-000 Cigna-HealthSpring Advantage Direct (HMO)	\$0	\$0	\$40	\$295 copay Days 1-6	\$6,700	Not Covered
<i>No referrals required!</i>						
H9725-006-000 Cigna-HealthSpring PreferredPlus Direct (HMO)	\$49.00	\$0	\$30	\$225 copay Days 1-6	\$4,900	Part D Deductible: \$0  Preferred Retail: \$0/\$10/\$42/47%/33%  Standard Retail: \$10/\$20/\$47/47%/33%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/47%/N/A
<i>No referrals required!</i>						
Counties: Alexander, Cabarrus, Catawba, Cleveland, Davidson, Davie, Forsyth, Gaston, Guilford, Iredell, Lincoln, Polk, Rowan, Stokes, Union, Yadkin						

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# South Carolina Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H7020-004-000 Cigna-HealthSpring Preferred (HMO)	\$0	\$0	\$40	\$295 copay Days 1-6	\$6,700	Part D Deductible: \$300 (Tiers 4 & 5)  Preferred Retail: \$2/\$10/\$42/50%/27%  Standard Retail: \$10/\$20/\$47/50%/27%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/50%/N/A
H7020-005-000 Cigna-HealthSpring Advantage (HMO)	\$0	\$0	\$40	\$295 copay Days 1-6	\$6,700	Not Covered
H7020-006-000 Cigna-HealthSpring PreferredPlus (HMO)	\$49.00	\$0	\$30	\$225 copay Days 1-6	\$4,900	Part D Deductible: \$0  Preferred Retail: \$0/\$10/\$42/49%/33%  Standard Retail: \$10/\$20/\$47/49%/33%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/49%/N/A

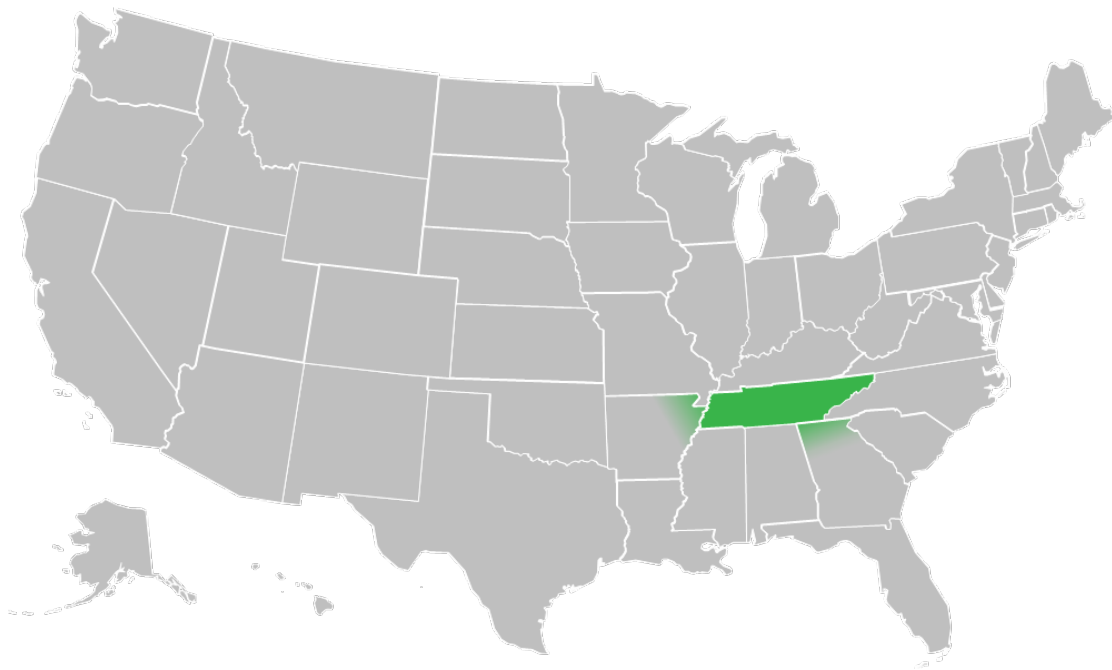
*Counties: Cherokee, Chester, Greenville, Lancaster, Spartanburg, Union, York*

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# Tennessee Market Benefit Highlights



# Tennessee Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
2018 H4454-012-000 Cigna-HealthSpring Advantage (HMO) cross-walked to:  H4513-033-000 Cigna-HealthSpring Advantage (HMO)	\$0	\$0	\$30	\$300 copay Days 1-5	\$6,700	Not Covered
<p>Counties: Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Cannon, Carroll, Cheatham, Chester, Clay, Cocke, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Gibson, Giles, Grainger, Grundy, Hamblen, Hamilton, Hardeman, Hardin, Haywood, Henderson, Hickman, Houston, Humphreys, Jackson, Jefferson, Knox, Lauderdale, Lawrence, Lewis, Lincoln, Loudon, Macon, Madison, Marion, Marshall, Maury, McNairy, Montgomery, Moore, Morgan, Overton, Perry, Pickett, Polk, Putnam, Robertson, Rutherford, Sequatchie, Sevier, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Union, Van Buren, Warren, Wayne, White, Williamson, Wilson</p>						

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# Tennessee Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
2018 H4454-020-000 Cigna-HealthSpring TotalCare (HMO SNP) cross-walked to:	\$0 or \$25.50*	\$0	\$0	\$0 or 2019 Standard Medicare Cost*	\$6,700	Medicare Part D Deductible  Standard Part D cost share
H4513-034-000 Cigna-HealthSpring TotalCare* (HMO SNP)						
<i>Counties: Bedford, Benton, Cannon, Carroll, Cheatham, Chester, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Gibson, Giles, Hardeman, Hardin, Haywood, Henderson, Hickman, Houston, Humphreys, Jackson, Lauderdale, Lawrence, Lewis, Lincoln, Macon, Madison, Marshall, Maury, McNairy, Montgomery, Moore, Overton, Perry, Pickett, Putnam, Robertson, Rutherford, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Van Buren, Warren, Wayne, White, Williamson, Wilson</i>						

\* TotalCare premium/cost-sharing is based on beneficiary's level of Medicaid eligibility.



# Tennessee Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
2018 H4454-028-000 Cigna-HealthSpring Primary (HMO) cross-walked to:	\$26.60	\$0	\$0	\$300 copay Per Stay	\$6,700	Medicare Part D Deductible  Standard Part D cost share
H4513-035-000 Cigna-HealthSpring Primary (HMO)						
<i>Counties: Anderson, Blount, Bradley, Cocke, Grainger, Grundy, Hamblen, Hamilton, Jefferson, Knox, Loudon, Marion, Morgan, Sequatchie, Sevier, Union</i>						

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# Tennessee Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
2018 H4454-030-000 Cigna-HealthSpring Premier (HMO-POS)* cross-walked to:	\$55.00	\$0	\$30	\$300 copay Days 1-5	\$6,700	Part D Deductible: \$200 (Tiers 4 & 5)  Preferred Retail: \$3/\$12/\$42/50%/29%  Standard Retail: \$10/\$20/\$47/50%/29%
H4513-036-000 Cigna-HealthSpring Premier (HMO-POS)*						Preferred Mail Order (3 month supply): \$0/\$0/\$126/50%/N/A
<p><i>Counties: Bedford, Benton, Bledsoe, Bradley, Cannon, Carroll, Cheatham, Chester, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Gibson, Giles, Grundy, Hamilton, Hardeman, Hardin, Haywood, Henderson, Hickman, Houston, Humphreys, Jackson, Lauderdale, Lawrence, Lewis, Lincoln, Macon, Madison, Marion, Marshall, Maury, McNairy, Montgomery, Moore, Overton, Perry, Pickett, Polk, Putnam, Robertson, Rutherford, Sequatchie, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Van Buren, Warren, Wayne, White, Williamson, Wilson</i></p>						

\* Benefits shown are for in-network providers.

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# Tennessee Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
2018 H4454-031-000 Cigna-HealthSpring Preferred KNX (HMO) cross-walked to:	\$0	\$0	\$30	\$300 copay Days 1-5	\$6,700	Part D Deductible: \$150 (Tiers 4 & 5)  Preferred Retail: \$2/\$10/\$42/49%/30%  Standard Retail: \$10/\$20/\$47/49%/30%
H4513-037-000 Cigna-HealthSpring Preferred KNX (HMO)						Preferred Mail Order (3 month supply): \$0/\$0/\$126/50%/N/A
Counties: Anderson, Blount, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Morgan, Sevier, Union						

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# Tennessee Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
2018 H4454-035-000 Cigna-HealthSpring TotalCare ETN (HMO SNP) cross-walked to:	\$0 or \$30.80*	\$0	\$0	\$0 or \$300 copay Days 1-5*	\$6,700	Medicare Part D Deductible  Standard Part D cost sharing
H4513-040-000 Cigna-HealthSpring TotalCare ETN* (HMO SNP)						
<hr/> <p><i>Counties: Bledsoe, Bradley, Grundy, Hamilton, Marion, Polk, Sequatchie</i></p> <hr/>						

\* TotalCare premium/cost-sharing is based on beneficiary's level of Medicaid eligibility.

# Tennessee Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H4513-042-000 Cigna-HealthSpring Alliance Direct (HMO)	\$0	\$0	\$30	\$300 copay Days 1-5	\$6,700	Part D Deductible: \$0  Preferred Retail: \$3/\$12/\$42/44%/33%  Standard Retail: \$10/\$20/\$47/46%/33%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/44%/N/A
<i>Counties: Davidson, Sumner, Williamson, Wilson</i>						
H4513-043-000 Cigna-HealthSpring PreferredPlus Direct (HMO)	\$79.00	\$0	\$25	\$300 per stay	\$6,700	Part D Deductible: \$0  Preferred Retail: \$3/\$12/\$42/43%/33%  Standard Retail: \$10/\$20/\$47/43%/33%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/43%/N/A
<i>Counties: Davidson, Rutherford, Sumner, Williamson, Wilson</i>						

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# Tennessee Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
2018 H4454-037-001 Cigna-HealthSpring Preferred (HMO) cross-walked to:	\$0	\$0	\$40	\$300 copay Days 1-5	\$6,700	Part D Deductible: \$150 (Tiers 4 & 5)  Preferred Retail: \$3/\$12/\$42/50%/30%  Standard Retail: \$10/\$20/\$47/50%/30%
H4513-049-001 Cigna-HealthSpring Preferred (HMO)						Preferred Mail Order (3 month supply): \$0/\$0/\$126/50%/N/A
Counties: Bedford, Benton, Bledsoe, Bradley, Cannon, Carroll, Chester, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Fayette, Fentress, Gibson, Giles, Grundy, Hamilton, Hardeman, Hardin, Haywood, Henderson, Houston, Humphreys, Jackson, Lauderdale, Lawrence, Lewis, Lincoln, Macon, Madison, Marion, Marshall, Maury, McNairy, Moore, Overton, Perry, Pickett, Polk, Putnam, Rutherford, Sequatchie, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Van Buren, Warren, Wayne, White, Williamson, Wilson						

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# Tennessee Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
2018 H4454-037-002 Cigna-HealthSpring Preferred (HMO) cross-walked to:	\$25.00	\$0	\$40	\$300 copay Days 1-5	\$6,700	Part D Deductible: \$150 (Tiers 4 & 5)  Preferred Retail: \$3/\$12/\$42/50%/30%  Standard Retail: \$10/\$20/\$47/50%/30%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/50%/N/A
H4513-049-002 Cigna-HealthSpring Preferred (HMO)						

Counties: Cheatham, Dickson, Hickman, Montgomery, Robertson



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# Tennessee Market (Arkansas)

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
<p>2018 H4454-033-000 Cigna-HealthSpring Preferred AR (HMO) cross-walked to:</p> <p>H4513-038-000 Cigna-HealthSpring Preferred AR (HMO)</p>	\$0	\$0	\$40	\$300 copay Days 1-5	\$6,700	<p>Part D Deductible: \$250 (Tiers 4 &amp; 5)</p> <p>Preferred Retail: \$3/\$15/\$42/50%/28%</p> <p>Standard Retail: \$10/\$20/\$47/50%28%</p> <p>Preferred Mail Order (3 month supply): \$0/\$0/\$126/50%/N/A</p>
<p>2018 H4454-034-000 Cigna-HealthSpring TotalCare AR (HMO SNP) cross-walked to:</p> <p>H4513-039-000 Cigna-HealthSpring TotalCare AR* (HMO SNP)</p>	\$0 or \$21.10*	\$0	\$0	\$0 or 2019 Standard Medicare cost share*	\$6,700	<p>Medicare Part D Deductible</p> <p>Standard Part D cost share</p>

Counties: Crittenden, Craighead, Greene, Lawrence, Mississippi, Poinsett

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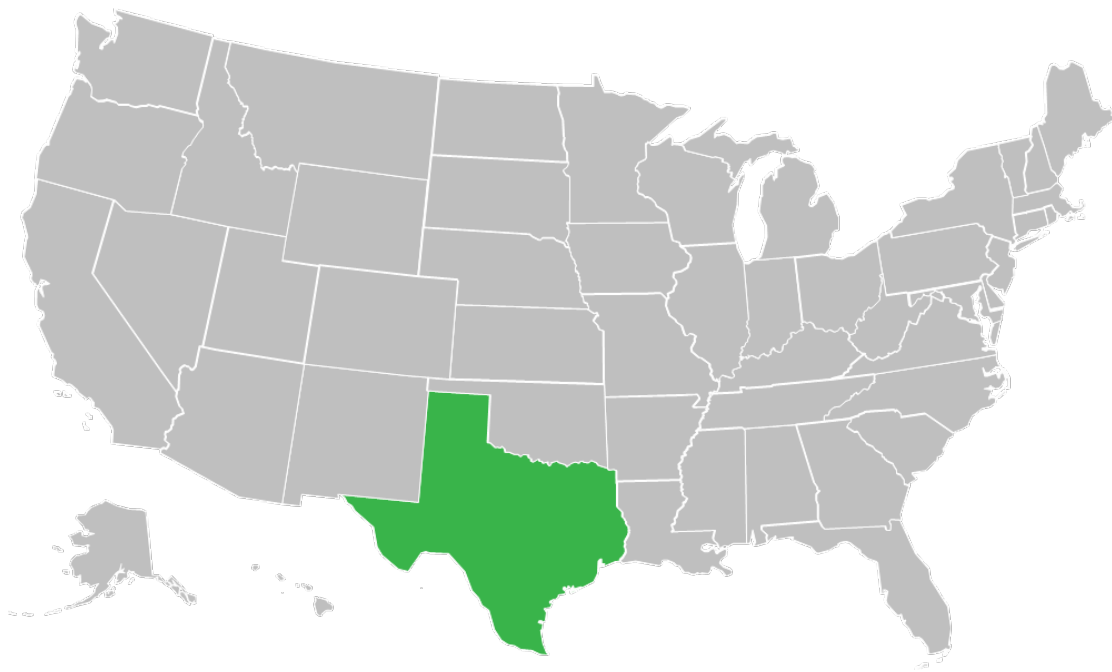




# Tennessee Market (North Georgia)

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H4513-030-000 Cigna-HealthSpring Preferred NGA (HMO)	\$21.00	\$0	\$40	\$300 copay Days 1-5	\$6,700	Part D Deductible: \$200 (Tiers 4,5)  Preferred Retail: \$3/\$12/\$42/50%/29%  Standard Retail: \$10/\$20/\$47/50%/29%  Preferred Mail Order (3 month supply): \$0/\$0/\$126/50%/N/A
<hr/> <p><i>Counties: Catoosa, Dade, and Walker</i></p> <hr/>						

# Texas Market Benefit Highlights



# Texas Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H4513-009-000 Cigna-HealthSpring Advantage (HMO)	\$0	\$0	\$35	\$500 copay Per stay	\$3,400	Not Covered
<i>Counties: Angelina, Brazoria, Cameron, Chambers, Fort Bend, Galveston (Partial), Hardin, Harris, Hidalgo, Jasper, Jefferson, Liberty, Montgomery, Nacogdoches, Newton, Orange, Polk, San Jacinto, Tyler, Walker, Waller, Webb, Willacy</i>						
H4513-010-000 Cigna-HealthSpring TotalCare* (HMO SNP)	\$0 or \$18.30*	\$0	\$0	\$0 copay Per stay	\$0	Medicare Part D Deductible  Standard Part D cost share
H4513-025-000 Cigna-HealthSpring Preferred (HMO)	\$0	\$0	\$30	\$350 copay Per stay	\$3,400	Part D Deductible: \$0  Preferred Retail: \$0/\$4/\$40/\$80/33%  Standard Pharmacy: \$5/\$9/\$45/\$85/33%  Preferred Mail Order (3 month supply): \$0/\$0/\$80/\$160/N/A
<i>Counties: Angelina, Brazoria, Cameron, Chambers, El Paso, Fort Bend, Galveston (Partial), Hardin, Harris, Hidalgo, Jasper, Jefferson, Liberty, Montgomery, Nacogdoches, Newton, Orange, Polk, San Jacinto, Tyler, Walker, Waller, Webb, Willacy</i>						

\* TotalCare premium/cost-sharing is based on beneficiary's level of Medicaid eligibility.

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# Texas Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H4513-026-000 Cigna-HealthSpring Preferred (HMO)	\$0	\$0	\$40	\$295 copay Days 1-5	\$3,400	Part D Deductible: \$0  Preferred Retail: \$3/\$8/\$35/\$70/33%  Standard Retail: \$8/\$13/\$40/\$75/33%  Preferred Mail Order (3 month supply): \$0/\$0/\$105/\$210/N/A
H4513-027-000 Cigna-HealthSpring TotalCare* (HMO SNP)	\$0 or \$23.30*	\$0	\$0	\$0 per stay	\$0	Medicare Part D Deductible  Standard Part D cost share

*Counties: Henderson, Rusk, Smith, Upshur, Van Zandt*

\* TotalCare premium/cost-sharing is based on beneficiary's level of Medicaid eligibility.

# Texas Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H4513-028-000 Cigna-HealthSpring Preferred (HMO)	\$29.00	\$0	\$40	\$225 copay Days 1-5	\$5,000	Part D Deductible: \$0  Preferred Retail: \$3/\$8/\$35/\$70/33%  Standard Retail: \$8/\$13/\$40/\$75/33%  Preferred Mail Order (3 month supply): \$0/\$0/\$105/\$210/N/A
H4513-029-000 Cigna-HealthSpring TotalCare* (HMO SNP)	\$0 or \$15.10*	\$0	\$0	\$0 or \$190 copay Days 1-5*	\$3,400	Medicare Part D Deductible  Standard Part D cost share
Counties: Bexar, Collin, Dallas, Denton, Hood, Johnson, Parker, Tarrant, Wise						

\* TotalCare premium/cost-sharing is based on beneficiary's level of Medicaid eligibility.



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# Texas Market

2019 Plans	Premium	PCP Cost Share	Specialist Cost Share	Inpatient Copay	OOP Max	Pharmacy (T1/T2/T3/T4/T5)
H7787-001-000 Cigna-HealthSpring Preferred (PPO)*	\$0	\$0	\$35	\$200 copay Days 1-4	In-network \$4,900;  In-network and Out-of-network \$6,700	Part D Deductible: \$0  Preferred Retail: \$0/\$4/\$40/\$80/33%  Standard Retail: \$5/\$9/\$45/\$85/33%  Preferred Mail Order (3 month supply): \$0/\$0/\$120/\$240/N/A
H7787-002-000 Cigna-HealthSpring Advantage (PPO)*	\$0	\$10	\$35	\$195 copay Days 1-5	In-network \$3,400;  In-network and Out-of-network \$5,100	Not Covered

*Counties: Collin, Dallas, Denton, Johnson, Tarrant*

\* Benefits shown are for in-network providers.

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