

CIGNA 90 NOWSM



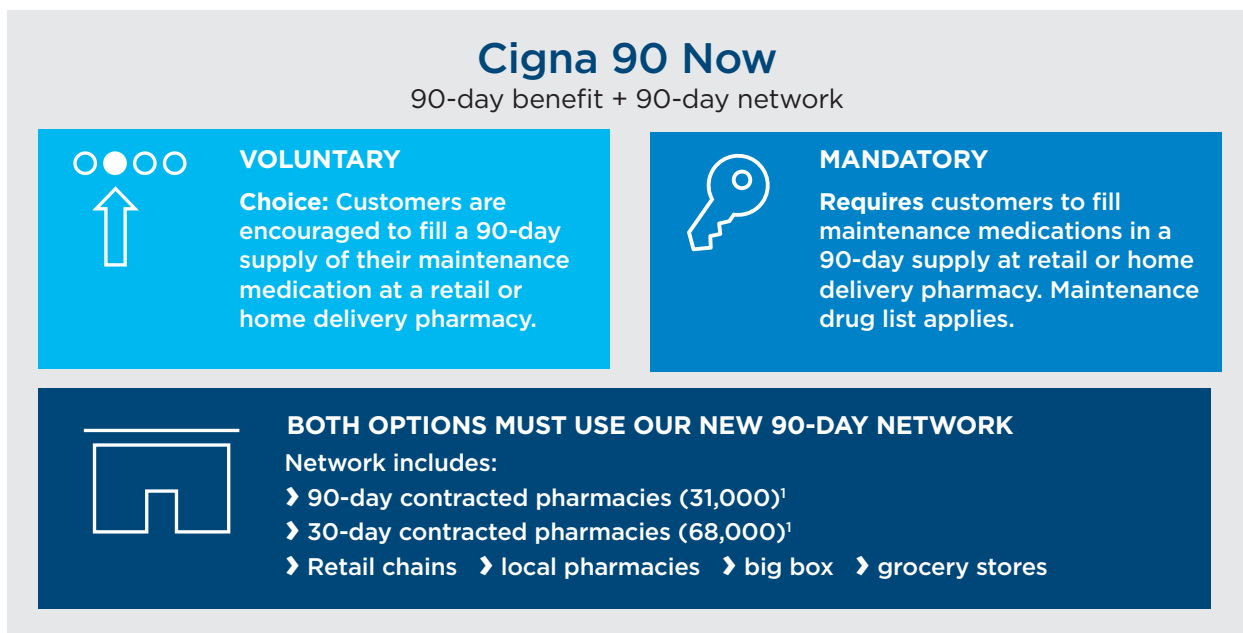
90-day benefit and network from Cigna Pharmacy Management[®]

There's no denying the value of a 90-day benefit. Potential cost savings and improved prescription adherence are at the top of the list. But for some, filling prescriptions through home delivery is not ideal. So having the option to fill at a retail pharmacy can add even more value for improving satisfaction and increasing participation. That's why we created Cigna 90 Now.

More choice and more savings – for you and your employees.

Cigna 90 Now combines the savings of a 90-day fill benefit with the flexibility and convenience of being able to choose how to fill prescriptions – at one of the 31,000¹ retail pharmacy locations in the 90-day network or through Cigna Home Delivery Pharmacy. And with two benefit design options for you to choose from, Cigna 90 Now lets you develop a pharmacy benefit that strikes the right balance between access, cost and customer satisfaction.

Here's how it works



Together, all the way.[®]



Did you know?

Those who fill at 90-day vs. those who fill at 30-day have 41% higher prescription adherence²

Why it matters to you:

Customers who take their medications as prescribed may be more likely to be healthy and productive.



Choose the benefit option that best aligns with your company's culture and savings needs.

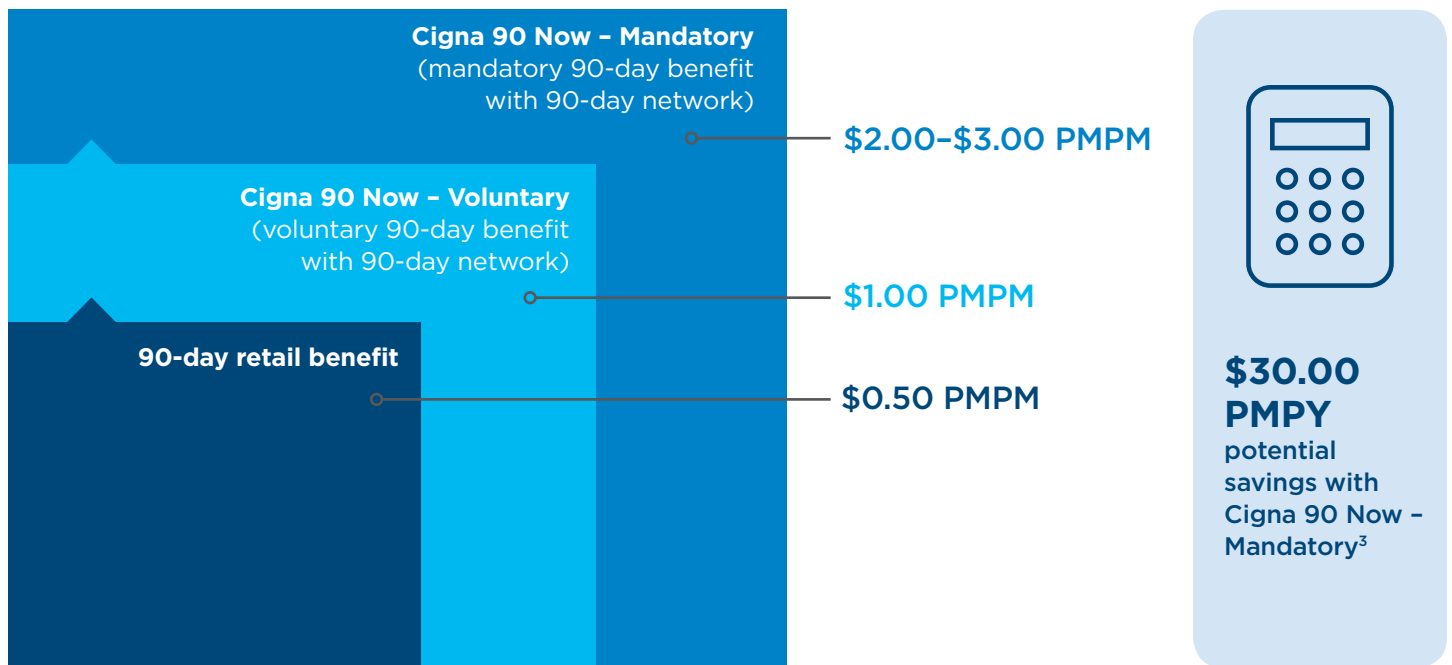
CIGNA 90 NOW	VOLUNTARY	MANDATORY
Details	<p>Allows customers to choose to fill a 30-day or 90-day supply as prescribed by their doctor.</p> <p>Clients benefit from better rates when employees fill 90-day within the 90-day network.</p>	<p>Requires customers to fill maintenance medications in a 90-day supply.</p> <ul style="list-style-type: none"> › Client allows employee to fill 30-day 1x, 2x or 3x before 90-day requirement applies › Maintenance Drug List applies › Does not include Specialty drugs or narcotics
Cost share	Employer's choice. 2.5x or 3x the 30-day retail copay is recommended.	
30-day supply restriction	None	<p>Non-maintenance medications: 30-day or 90-day</p> <p>Maintenance medications: 90-day only, once fill allowance is used</p>
90-day fill method	<p>90-day network must be used for both voluntary and mandatory Cigna 90 Now</p> <ul style="list-style-type: none"> › Includes retail chains, local pharmacies, big box and grocery stores <ul style="list-style-type: none"> - Over 31,000 pharmacies contracted for 90-day fills - Over 68,000 pharmacies contracted for 30-day fills › Offers specially negotiated 90-day and 30-day fill rates <p>OR</p> <p>Cigna Home Delivery Pharmacy</p> <ul style="list-style-type: none"> › Standard delivery to customers' home or other preferred location, at no additional cost. Overnight delivery available. › Reminders via text or email, so customers don't forget to fill their prescriptions › Licensed pharmacists available 24/7 	
30-day fill method	Use any 30-day contracted pharmacy (68,000)	<p>Maintenance medications cannot be filled in a 30-day supply after fill allowance is met</p> <p>For non-maintenance medications only, can use any 90-day contracted pharmacy (31,000)*</p>



* 30-day prescriptions can be filled at both 30-day and 90-day contracted pharmacies in the 90-day network.

Why choose Cigna 90 Now

Helping you achieve savings³



Pharmacies in the new 90-Day Network

Includes a limited network of pharmacies (31,000)¹ contracted for 90-day fills:

- ▶ **CVS** (including Target and Navarro)
- ▶ **Walmart**
- ▶ **Kroger** (including Harris Teeter Pharmacy, Pick N Save Pharmacy, Fred Meyer Pharmacy, Fry's Food and Drug)
- ▶ **Access Health** (including Benzer Pharmacy, Marcs, Big Y Pharmacy, Marsh Drugs, LLC, Snyder Drug Emporium)
- ▶ **Good Neighbor Pharmacies** (including Big Y Pharmacy, Super RX Pharmacy, Medical Center Pharmacy, Family Pharmacy, King Kullen Pharmacy)
- ▶ **Cardinal Health** (including Freds Pharmacy, Medicine Shoppe Pharmacy, Harris Teeter Pharmacy, Medicap Pharmacy)

Includes a large network of pharmacies (68,000)¹ contracted for 30-day fills

These are the same pharmacies that are in Cigna's National Network, which includes **CVS** and **Walgreens**



Dedicated support

- For customers with the mandatory offering, 30-day fills of maintenance medications will be covered until 30-day allowance is used. With each 30-day fill, an educational letter will be sent to guide customer to fill their medication in a 90-day supply.
- Customers filling outside the 90-day network will receive a letter letting them know they need to switch pharmacies to be covered
- General letters and flyers are available for clients to send to employees that outline the 90-day benefit (voluntary or mandatory) and new 90-day network
- Customer microsite that contains information and a search tool for the new 90-day network
- A fully-trained service center

Currently offer Home Delivery or 90-day retail?



You may be able to realize additional savings if you move to Voluntary or Mandatory Cigna 90 Now. Our 90-day rates will match what is offered through mail today, and the retail pharmacies in the new 90-day network offer deeper discounts than what is offered through our network at retail today.

Three common factors for prescription non-adherence:

- 1. Cost**
- 2. Access**
- 3. Inconvenience**

Cigna 90 Now can help with potential savings, flexible fill options and a 90-day prescription supply.

1. Network data as of November 2017. Subject to change.
2. Internal Cigna analysis performed March 2016, utilizing 2015 Cigna national book of business average medication adherence (customer adherent > 80% PDC), 90-day supply vs. those who received a 30-day supply taking antidiabetics, RAS antagonist and statins. Individual client results will vary and savings are not guaranteed.
3. Potential average client savings based on internal Cigna analysis performed February 2016, utilizing Cigna Commercial National Book of Business analytics, full year 2015. Individual client results will vary and savings are not guaranteed.



Product availability may vary by location and plan type and is subject to change. For costs and complete details of coverage, contact your Cigna sales representative.

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