# Your pharmacy network options.

Choose the network that works best for you.

#### Where do YOU want to fill prescriptions?

Choice and convenience are important – especially when it comes to filling your prescriptions. To help, you (and each of your covered family members) can now choose the major retail pharmacy chain you want in your network: CVS Pharmacy® or Walgreens® Pharmacy. To get you started, we've put you in a network that has one of these two pharmacies in it. You have the option to change your network if you want to.

#### Your network options.

Both networks have **over 55,000 pharmacies**\* in them, including local independent pharmacies, grocery stores, retail chains and wholesale warehouse stores – all places where you may already shop.

#### Option I: Network with CVS Pharmacy in it<sup>1</sup>

- You can fill 30-day supplies at any in-network retail pharmacy, including CVS.
- You can fill 90-day supplies<sup>2</sup> at select in-network retail pharmacies, including CVS.
- Walgreens is <u>not</u> in this network.<sup>3</sup> This means your plan may not cover any prescriptions you fill there.<sup>4</sup>

### Option 2: Network with Walgreens Pharmacy in it<sup>1</sup>

- You can fill 30-day supplies at any in-network retail pharmacy, including Walgreens.
- You can fill 90-day supplies<sup>2</sup> at select in-network retail pharmacies, including Walgreens.
- CVS is <u>not</u> in this network.<sup>6</sup> This means your plan may not cover any prescriptions you fill there.<sup>4</sup>
- Both networks include the option to fill **90-day prescriptions** through our home delivery pharmacy.<sup>5</sup>

#### Here are two ways to change your pharmacy network.<sup>7</sup>

- **I. By phone:** Call customer service using the toll-free number on your Cigna Healthcare<sup>SM</sup> ID card. Let them know you'd like to change your pharmacy network.
- **2. Online:** When your new plan year starts, log in to the **myCigna App** or **myCigna.com**. Go to the profile page and follow the on-screen instructions.



#### Frequently Asked Questions (FAQs)

# Q. Does my pharmacy network have both CVS and Walgreens in it?

**A.** No. Your plan offers you the option to choose your pharmacy network — one that has CVS (and its affiliate pharmacies) in it or one that has Walgreens (and its affiliate pharmacies) in it. **There's no network option that includes coverage at both CVS and Walgreens**.

## Q. What's an "affiliate pharmacy" and what does this mean for my network options?

**A.** An "affiliate pharmacy" is typically a smaller pharmacy that's owned by, or financially connected to, another pharmacy (typically a larger pharmacy).

#### Here's what this means for your network options:

If you choose the network with CVS in it, your medication won't be covered<sup>4</sup> at Walgreens or any of its affiliate pharmacies. If you choose the network with Walgreens in it, your medication won't be covered<sup>4</sup> at CVS or any of its affiliate pharmacies. So, if you're using an affiliate pharmacy of CVS or Walgreens, you should think about the network that will work best for you.

# Q. How do I know which affiliate pharmacies belong to CVS and Walgreens?

**A. CVS' affiliate pharmacies include:** Longs Drugs, Navarro Discount Pharmacies, Target® and Wellness Works Pharmacy.

Walgreens' affiliate pharmacies include: Ava Drug, Baxter Drug, Broadwater Drug, Carthage Discount Drug, Center for Living Well Pharmacy, Charley McCool's Prescription, Community, Cox Drug, DFHC Pharmacy, Dominguez, Drug Warehouse, Duane Reade™, Employers Healthcare Center, Ferguson Drug, Forbes Pharmacy, Golden Health Pharmacy, Hapeth Prescription Shoppe, Happy Harry's, Health Care Center Pharmacy, Ken's Discount, Kerr Drug, Linn Drug, Living Well Health & Wellness Center, Mansfield Drug, May's Drug, Med-X, Murphy Drugs & Gifts, Overturf Pharmacy, Parkway Drugs, Pharmacy for Living Well, Pioneer Pharmacy, Seymour Pharmacy, Stanley, Super D Drug, Taylor's Discount Pharmacy, USA Drug and Worksite Pharmacy.

#### Q. How do I know which pharmacy network I have?

A. We'll send you a letter to let you know which network you have. You can also log in to the myCigna App or myCigna.com and go to the Profile page to see your pharmacy network.

## Q. How did you decide which pharmacy network to give me?

**A.** We looked at which pharmacy (CVS or Walgreens) you use most often to fill prescriptions and we put you in the network that includes that retail pharmacy chain. If you don't use either of these two pharmacies, we put you in the network your plan picked or or the one picked by the cardholder (plan's subscriber).

## Q. I don't use CVS or Walgreens. How do I know which pharmacy network I have?

**A.** We'll send you a letter to let you know which network you have. You can also log in to the **myCigna App** or **myCigna.com** and go to the Profile page to see your pharmacy network.

# Q. I don't use CVS or Walgreens. Can I still use my current pharmacy?

**A.** Yes, as long as your pharmacy is in your network. Both of your network options have over 55,000 pharmacies\* in it, so you have many places to choose from. To learn more about your pharmacy network, log in to the **myCigna App** or **myCigna.com**.

## Q. I want to change my pharmacy network. How do I do that?

**A.** You (and your covered family members) can only change your network **one time in a calendar year**. Any change you make will take place within 24 hours. Here are two ways you can change your network:

- **I. By phone:** Call customer service using the toll-free number on your Cigna Healthcare ID card. Let them know you'd like to change your pharmacy network.
- **2. Online:** When your new plan year starts, log in to the **myCigna App** or **myCigna.com**. Go to the profile page and follow the on-screen instructions.

#### Frequently Asked Questions (FAQs) (cont.)

# Q. I use CVS, but my son uses Walgreens. Do we have to choose the same pharmacy network?

**A.** No. You and each of your covered family members have the option to choose the network that includes the major retail pharmacy chain you'd like to use, or use most often. So you can choose the network with CVS in it, and your son can choose the one with Walgreens in it. You can each choose the network that's right for you.

## Q. Can I use an out-of-network pharmacy to fill my prescription?

**A.** To get the most from your plan's coverage, you should use an in-network pharmacy. However, if you choose to use an out-of-network pharmacy, here's what you need to know:

- If you don't have out-of-network pharmacy benefits, your plan won't cover the cost of any medications you fill at an out-of-network pharmacy. You can pay the pharmacy's retail cash price for your medication out-of-pocket, directly to the pharmacy. The cost can't be applied to your annual deductible or out-of-pocket maximum.
- If you have out-of-network pharmacy benefits, you can pay cash for your medication and ask your plan to pay you back your out-of-network cost-share.



- \* Network as of April 2023. Subject to change.
- 1. There are thousands of pharmacies in this network including other major retail pharmacy chains (besides CVS or Walgreens), local pharmacies, grocery stores and wholesale warehouse stores. To find an in-network pharmacy, log in to the **myCigna App** or **myCigna.com** and click on the Prescriptions tab; then choose Price a Medication from the dropdown menu.
- 2. Some medications aren't available in a 90-day supply and may only be packaged in lesser amounts. For example, three packages of oral contraceptives equal an 84-day supply. Even though it's not a "90-day supply," it's still considered a 90-day prescription.
- 3. This includes Walgreens and its affiliate pharmacies. None of these pharmacies are in this network: Walgreens, Ava Drug, Boadwater Drug, Broadwater Drug, Carthage Discount Drug, Center for Living Well Pharmacy, Charley McCool's Prescription, Community, Cox Drug, DFHC Pharmacy, Dominguez, Drug Warehouse, Duane Reade, Employers Healthcare Center, Ferguson Drug, Forbes Pharmacy, Golden Health Pharmacy, Hapeth Prescription Shoppe, Happy Harry's, Health Care Center Pharmacy, Ken's Discount, Kerr Drug, Linn Drug, Living Well Health & Wellness Center, Mansfield Drug, May's Drug, Med-X, Murphy Drugs & Gifts, Overturf Pharmacy, Parkway Drugs, Pharmacy for Living Well, Pioneer Pharmacy, Seymour Pharmacy, Stanley, Super D Drug, Taylor's Discount Pharmacy, USA Drug and Worksite Pharmacy.
- 4. Please check your plan materials to learn about your network coverage. If you don't have out-of-network pharmacy benefits, your plan won't cover the cost of any medications you fill at this pharmacy. You'll have to switch to an in-network pharmacy for your medication to be covered. If you have out-of-network pharmacy benefits, you can pay cash for your medication and ask your plan to pay you back your out-of-network cost-share. To do this, log in to the **myCigna App** or **myCigna.com** and fill out the online reimbursement form or go to the "Forms Center" and print out a Claims Form to mail to Cigna Healthcare.
- 5. Not all plans offer home delivery as a covered pharmacy option. Log in to the **myCigna App** or **myCigna.com**, or check your plan materials, to learn more about the pharmacies in your plan's network. Cigna Healthcare maintains an ownership interest in Express Scripts Pharmacy's home delivery services and Accredo's specialty pharmacy services. However, you have the right to fill prescriptions at any pharmacy in your plan's network. You won't be penalized regardless of where you fill your prescriptions.
- 6. This includes CVS and its affiliate pharmacies. None of these pharmacies are in this network: CVS, Longs Drugs, Navarro Discount Pharmacies, Target and Wellness Works Pharmacy.
- 7. You (and your covered family members) can only change your network one time in a calendar year. Any change you make will take place within 24 hours.
- 8. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

#### Para obtener ayuda en español llame al número en su tarjeta de Cigna Healthcare.

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