

Help your clients find the best plan to fit their needs.

CIGNA Medicare Rx – Plan One A low premium pharmacy plan, with low copays to provide predictable pharmacy costs. Provides generics at a low copay after the deductible is met.	CIGNA Medicare Rx – Plan Two A no deductible pharmacy plan, with low copays to minimize your costs at the pharmacy. Additional coverage provides select generics for a \$0 copay to provide even more savings.	CIGNA Medicare Rx – Plan Three A pharmacy plan with expanded coverage to provide the greatest potential for low ongoing pharmacy costs. Includes coverage for select generics in the coverage gap (i.e. doughnut hole).
<p>Meet Don</p> <p><i>Don is a healthy 70 year-old and is looking for a plan with a low monthly premium. He is currently taking generic medications for high blood pressure and he fills an occasional heartburn medication.</i></p> <p>With Plan One he has:</p> <ul style="list-style-type: none"> • a basic plan that covers his few drug needs now and provides additional coverage in case his needs change • very low copays (\$2-\$3) for the drugs he is taking • a relatively broad list of covered drugs in case he needs other medications • a small deductible • predictable costs <p>Don is applying for low income assistance, and if he qualifies his costs will be even lower.</p>	<p>Meet Claudia</p> <p><i>Claudia is just turning 65 and picking her first Part D plan. She has multiple chronic conditions, including high blood pressure, diabetes and high cholesterol. Her doctor has prescribed several generics. She is very concerned about her costs at the pharmacy and her monthly premium payments.</i></p> <p>With Plan Two she has:</p> <ul style="list-style-type: none"> • \$0 copay for the generic medications she uses for all three chronic conditions • low copay for other generics she might need • no deductible • a relatively broad list of covered drugs 	<p>Meet Delores</p> <p><i>Delores is 80 years old and uses a variety of medications for high blood pressure, high cholesterol, osteoporosis and arthritis. Her medications include both brand name and generics, and she feels most comfortable staying with her current prescriptions. She wants to invest in a plan with enhanced benefits as she expects to reach the coverage gap (i.e. doughnut hole).</i></p> <p>With Plan Three she has:</p> <ul style="list-style-type: none"> • low copays for generic and brand drugs • no deductible • a very extensive list of covered drugs • coverage in the coverage gap for select generics at 25%



CIGNA Medicare
Rx[®] Plans

Medicare Part D Prescription Drug Plans

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2009 CIGNA Medicare Rx[®] Plan Offerings*

We offer plans that meet varied needs – Plan One, Plan Two and Plan Three. Find a design that best meets your client's prescription drug needs.

STATE	Plan One								Plan Two							Plan Three									
	For people who are looking for a low premium pharmacy plan, with copays to provide predictable pharmacy costs and generics at low cost after deductible.								For people who want a no deductible plan, with lower copays, and select generics for a \$0 copay to provide more savings.							For people who want a plan with expanded coverage providing the greatest potential for low ongoing pharmacy costs. Includes coverage for select generics even after yearly costs go over \$2,530 or \$2,630.									
	Monthly Premium	Annual Deductible	Initial Coverage				Coverage Gap After your yearly drug costs reach the amount listed below, you pay 100% of discounted drug costs	After Coverage Gap ²	Monthly Premium	Annual Deductible	Initial Coverage					Coverage Gap After your yearly drug costs reach the amount listed below, you pay 100% of discounted drug costs	After Coverage Gap ²	Monthly Premium	Annual Deductible	Initial Coverage				Coverage Gap After your yearly drug costs reach the amount listed below, you pay 25% ⁴ of select generics. All other drugs, you pay 100% discounted drug costs	After Coverage Gap ²
			Copay ¹			Coinsurance					Tier 1	Tier 2	Tier 3	Tier 4	Tier 5					Tier 1	Tier 2	Tier 3	Tier 4		
NH, ME	\$29.50	\$295 for all Drugs	\$2.50	\$33	\$81	25%	\$2,700	5% of Covered Drug Costs ³	\$36.10	No Deductible	\$0	\$6	\$38	\$80	33%	\$2,610	5% of Covered Drug Costs ³	\$66.60	No Deductible	\$6	\$35	\$60	33%	\$2,530	5% of Covered Drug Costs ³
CT, MA, RI, VT	\$29.50		\$3	\$33	\$86	25%	\$2,700		\$41.70		\$0	\$6	\$38	\$80	33%	\$2,510		\$78.60		\$6	\$35	\$60	33%	\$2,530	
NY	\$26.30		\$2	\$25	\$72.50	25%	\$2,700		\$44.00		\$0	\$6	\$38	\$85	33%	\$2,550		\$77.70		\$6	\$35	\$60	33%	\$2,530	
NJ	\$33.90		\$2.50	\$28	\$77	25%	\$2,700		\$42.80		\$0	\$6	\$36	\$80	33%	\$2,570		\$87.40		\$6	\$35	\$60	33%	\$2,530	
DE, DC, MD	\$30.50		\$2.50	\$30	\$83	25%	\$2,700		\$39.60		\$0	\$6	\$38	\$80	33%	\$2,550		\$70.20		\$6	\$35	\$60	33%	\$2,530	
PA, WV	\$28.90		\$2.50	\$30	\$94	25%	\$2,700		\$38.40		\$0	\$6	\$40	\$83	33%	\$2,560		\$71.60		\$6	\$35	\$60	33%	\$2,530	
VA	\$29.80		\$2.50	\$30	\$83	25%	\$2,700		\$38.70		\$0	\$6	\$38	\$80	33%	\$2,570		\$60.60		\$6	\$35	\$60	33%	\$2,530	
NC	\$34.00		\$2.50	\$30	\$75	25%	\$2,700		\$44.50		\$0	\$6	\$39	\$80	33%	\$2,560		\$67.10		\$6	\$35	\$60	33%	\$2,530	
SC	\$30.50		\$2.50	\$28	\$76	25%	\$2,700		\$34.90		\$0	\$6	\$38	\$80	33%	\$2,560		\$65.40		\$6	\$35	\$60	33%	\$2,530	
GA	\$30.30		\$2.50	\$30	\$73	25%	\$2,700		\$44.40		\$0	\$6	\$38	\$80	33%	\$2,580		\$70.30		\$6	\$35	\$60	33%	\$2,530	
FL	\$41.00		\$2.50	\$28	\$71	25%	\$2,700		\$40.70		\$0	\$6	\$36	\$80	33%	\$2,620		\$65.10		\$6	\$35	\$60	33%	\$2,630	
AL, TN	\$28.00		\$2.50	\$30	\$79	25%	\$2,700		\$40.40		\$0	\$6	\$38	\$80	33%	\$2,600		\$70.70		\$6	\$35	\$60	33%	\$2,530	
MI	\$31.90		\$2.50	\$33	\$88	25%	\$2,700		\$38.40		\$0	\$6	\$43	\$85	33%	\$2,490		\$75.20		\$6	\$35	\$60	33%	\$2,530	
OH	\$40.00		\$2.50	\$31	\$72	25%	\$2,700		\$40.40		\$0	\$6	\$38	\$81	33%	\$2,540		\$64.50		\$6	\$35	\$60	33%	\$2,530	
IN, KY	\$32.50		\$2.50	\$30	\$79	25%	\$2,700		\$40.10		\$0	\$6	\$38	\$80	33%	\$2,560		\$65.10		\$6	\$35	\$60	33%	\$2,530	
WI	\$33.80		\$3	\$33	\$87	25%	\$2,700		\$39.70		\$0	\$6	\$35	\$85	33%	\$2,700		\$70.60		\$6	\$35	\$60	33%	\$2,630	
IL	\$29.20		\$2.50	\$33	\$80	25%	\$2,700		\$42.80		\$0	\$6	\$38	\$80	33%	\$2,620		\$68.00		\$6	\$35	\$60	33%	\$2,630	
MO	\$40.70		\$2.50	\$30	\$86	25%	\$2,700		\$41.50		\$0	\$6	\$38	\$80	33%	\$2,600		\$67.80		\$6	\$35	\$60	33%	\$2,630	
AR	\$26.10		\$2.50	\$30	\$76	25%	\$2,700		\$39.20		\$0	\$6	\$38	\$80	33%	\$2,550		\$66.50		\$6	\$35	\$60	33%	\$2,530	
MS	\$30.10		\$2.50	\$30	\$73	25%	\$2,700		\$43.20		\$0	\$6	\$38	\$80	33%	\$2,610		\$62.60		\$6	\$35	\$60	33%	\$2,530	
LA	\$27.40		\$2.50	\$28	\$71	25%	\$2,700		\$38.70		\$0	\$6	\$36	\$80	33%	\$2,600		\$68.90		\$6	\$35	\$60	33%	\$2,630	
TX	\$24.80		\$2.50	\$28	\$75	25%	\$2,700		\$37.20		\$0	\$6	\$38	\$80	33%	\$2,610		\$65.40		\$6	\$35	\$60	33%	\$2,530	
OK	\$34.10		\$2.50	\$30	\$80	25%	\$2,700		\$43.60		\$0	\$6	\$38	\$85	33%	\$2,620		\$73.60		\$6	\$35	\$60	33%	\$2,530	
KS	\$44.70		\$2.50	\$30	\$88	25%	\$2,700		\$51.80		\$0	\$6	\$38	\$75	33%	\$2,700		\$75.90		\$6	\$35	\$60	33%	\$2,630	
IA, MN, MT, ND, SD, NE, WY	\$50.60		\$2.50	\$30	\$87	25%	\$2,700		\$44.90		\$0	\$6	\$38	\$85	33%	\$2,540		\$79.90		\$6	\$35	\$60	33%	\$2,630	
NM	\$28.70		\$2.50	\$28	\$60	25%	\$2,700		\$37.60		\$0	\$6	\$33	\$80	33%	\$2,590		\$65.10		\$6	\$35	\$60	33%	\$2,630	
CO	\$52.70		\$2.50	\$33	\$82	25%	\$2,700		\$47.80		\$0	\$6	\$44	\$85	33%	\$2,630		\$87.80		\$6	\$35	\$60	33%	\$2,530	
AZ	\$22.20		\$3	\$33	\$95	25%	\$2,700		\$46.70		\$0	\$6	\$38	\$80	33%	\$2,470		\$85.50		\$6	\$35	\$60	33%	\$2,530	
NV	\$32.40		\$2.50	\$28	\$80	25%	\$2,700		\$43.50		\$0	\$6	\$38	\$82	33%	\$2,550		\$79.40		\$6	\$35	\$60	33%	\$2,530	
OR, WA	\$35.30		\$2.50	\$33	\$82	25%	\$2,700		\$48.80		\$0	\$6	\$38	\$83	33%	\$2,560		\$79.10		\$6	\$35	\$60	33%	\$2,530	
ID, UT	\$37.40		\$3	\$33	\$91	25%	\$2,700		\$43.10		\$0	\$6	\$38	\$80	33%	\$2,500		\$72.20		\$6	\$35	\$60	33%	\$2,530	
CA	\$41.30		\$2.50	\$33	\$78	25%	\$2,700		\$47.10		\$0	\$6	\$39	\$80	33%	\$2,580		\$78.50		\$6	\$35	\$60	33%	\$2,530	
HI	\$26.60		\$2.50	\$33	\$83	25%	\$2,700		\$43.90		\$0	\$6	\$47	\$88	33%	\$2,380		\$87.70		\$6	\$35	\$60	33%	\$2,530	
AK	\$37.40	\$2.50	\$25	\$63	25%	\$2,700	\$38.80	\$0	\$6	\$38	\$80	33%	\$2,610	\$68.20	\$6	\$35	\$60	33%	\$2,530						

* All CIGNA Medicare Rx 2009 plan designs described in this document are pending government approval and are therefore subject to change.
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¹ Copays are for a 30-day supply at an in-network retail pharmacy. For a 90-day supply at retail, the copay is 3 times the above levels. For a 90-day mail order supply at our preferred mail-service pharmacy, the copay is 2.5 times the 30-day levels. For a 90-day mail order supply at other in-network mail-service pharmacies, the copay is 3 times the 30-day levels.

² After out-of-pocket drug costs reach \$4,350, you pay this amount.

³ Or you pay a copay of \$2.40 for generic (including brand name drugs treated as generic) and \$6.00 for all other drugs if the copay amount is greater than 5% of the cost.

⁴ 26% coinsurance at non-preferred mail order pharmacy.