

## CIGNA Medicare Select Plus Rx® (HMO)

A Medicare Advantage HMO Medical Plan with Part D Prescription Drug Coverage

## CIGNA Medicare Select Plus Rx® – Dual (HMO SNP)

A Medicare Advantage HMO Medical Plan with Part D Prescription Drug Coverage

# Medicare done right.



CIGNA's Medicare Advantage plans give you more benefits than Original Medicare – and that's just the beginning.

**We make getting care easier.**

**We give you more value for your money.**

**We put quality first – and it shows in our rating.**

### **Plan Highlights – More detail inside!**

- \$0 premium with no deductible
- \$10 copay for primary care physician visits
- Worldwide coverage for urgent and emergency care
- Hospital coverage
- Coverage for brand and generic drugs – nearly all generics covered through the gap
- \$200 reimbursement for gym membership or free home fitness kit

**Learn more inside.** Then call us for more information. Get the facts you need to make the RIGHT decision.

**Call CIGNA 1-800-592-9231 (TTY: 1-800-987-8816) 7 days a week, 8 am to 8 pm or call your insurance agent.**



## Quality coverage that's right for your health and your budget

Whether you are healthy, recovering from an illness or dealing with a chronic condition, our Medicare Advantage HMO plan gives you quality, affordable coverage you can count on no matter what life sends your way.

CIGNA's Medicare Advantage plans are different from other Medicare plans. We not only provide your health coverage, we also provide your medical care through Cigna Medical Group (CMG). By providing health coverage and medical care together, we offer you a coordinated team committed to caring for you.

## We make getting care easier

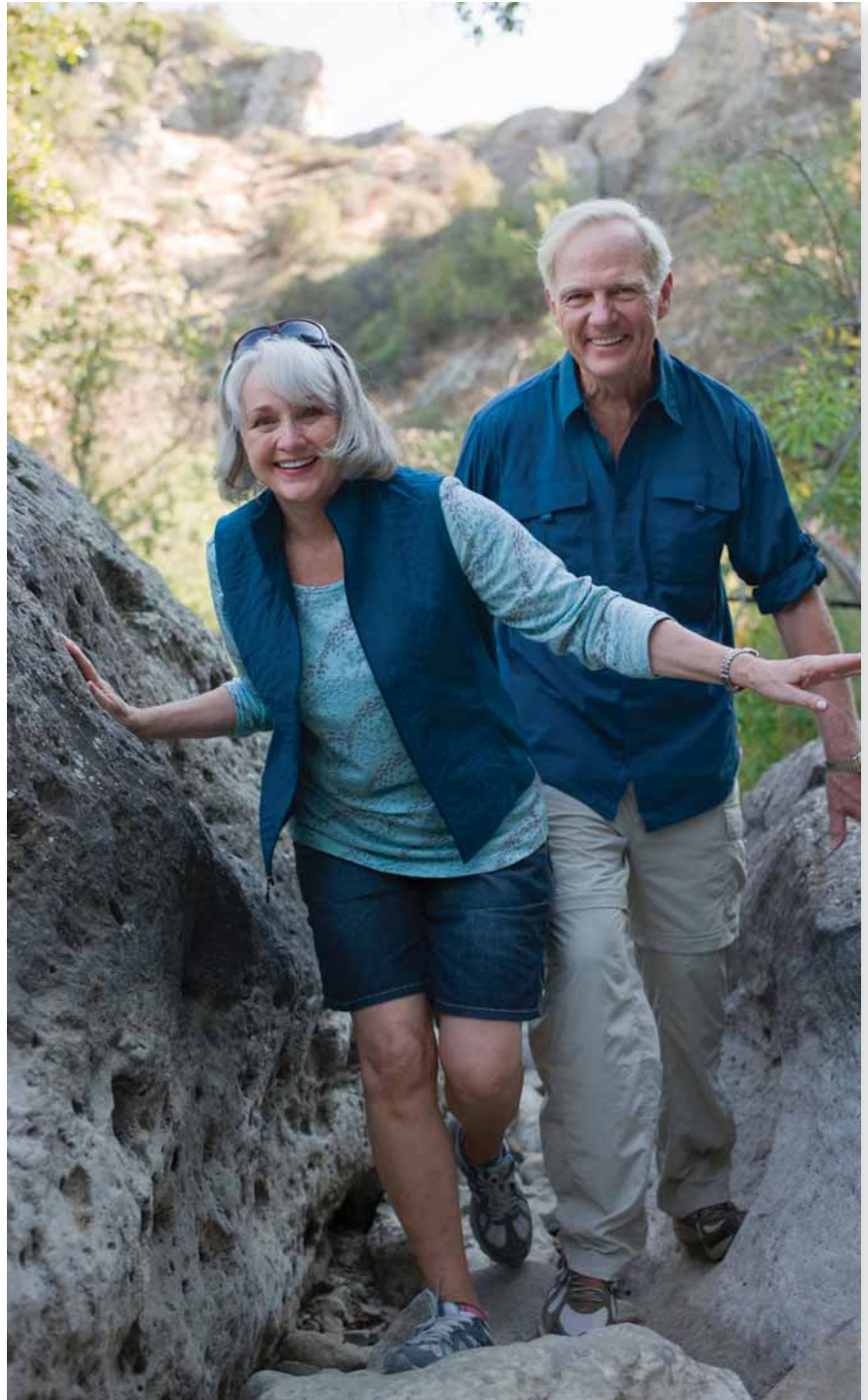
No more running around town. Our network gives you exclusive access to Cigna Medical Group (CMG). At most CMG offices you can see your doctor, get lab tests and imaging, and fill your prescriptions – all under one roof. With 32 locations in the Valley, there's one near you. And you'll also have options for care after hours and weekends. In addition to our CMG staff, you have access to an extended network of 2000+ specialists in the community.

## We give you more value for your money

You don't have to sacrifice quality to get affordable coverage. Our Medicare Advantage plan provides more coverage and more benefits than Original Medicare to help you manage your costs and keep your out-of-pocket costs low. It's coverage you can count on – from a company that has been serving the needs of Medicare beneficiaries in Maricopa County for nearly 40 years.

## We put quality first – and it shows in our rating.

We're proud of our quality results. In 2010, CIGNA earned 4½ stars (out of 5) in Medicare's Summary Rating of Health Plan Quality." For details, log on to [www.Medicare.gov](http://www.Medicare.gov).



### Summary Rating:



## Local people who care

Whether you have a health question or a plan question, we're here for you. In addition to your doctor, you have a whole team of people looking out for you.

- Medicare After-Hours Nurse Line – speak to a nurse about health concerns when your doctor's office is closed.
- Local Customer Advisors – to make your transition to CIGNA an easy one.
- Orientation seminars – to welcome you to the plan and answer all of your questions.
- Personalized help and health improvement programs – for those with chronic conditions.
- And if you require hospitalization, our Transition of Care nurses will help with discharge planning to ensure the move from hospital to home is smooth. They can even arrange home visits if medically necessary.

## That's not all — We take good health a step further

Your health is important to you and it's important to us. Many of our members enjoy long term relationships with their Cigna Medical Group doctors and the extended family of health care professionals. They work as a fully-coordinated care team to help you identify and manage health issues to help you achieve the best health you can. And Cigna Medical Group puts the emphasis on preventive care and education because they want to keep you healthy, not just to treat you when you're sick.

## Eligibility

### CIGNA Medicare Select Plus Rx (HMO) Plan

- You must be entitled to Medicare Part A and enrolled in Medicare Part B.
- You must reside in the service area of Maricopa County or within certain zip codes in Apache Junction or Queen Creek, Arizona.

### CIGNA Medicare Select Plus Rx – Dual (HMO SNP) Plan

- You must be entitled to Medicare Part A and enrolled in Medicare Part B.
- You must reside in the service area of Maricopa County or within certain zip codes in Apache Junction or Queen Creek, Arizona.
- You must be eligible for Medicaid assistance through the Arizona Health Care Cost Containment System (AHCCCS).



## Benefit highlights at-a-glance

CIGNA offers two Medicare Advantage HMO plans. One is for Medicare eligibles who do not qualify for Medicaid and the other plan is for people who do qualify for Medicaid (dual eligibility).

| Benefit                   | Original Medicare   | CIGNA Medicare Select Plus Rx                                | CIGNA Medicare Select Plus Rx-Dual* |
|---------------------------|---|--|-------------------------------------|
| Monthly plan premium      | Medicare Part B premium   | \$0 + Medicare Part B premium                                | \$0 + Medicare Part B premium       |
| PCP Visit                 | 20% coinsurance   | \$10   | \$0                                 |
| Specialist Visit          | 20% coinsurance   | \$30 — CMG;<br>\$45 — contracted                             | \$0 — CMG;<br>\$0–25 — contracted   |
| Inpatient Hospital Care   | In 2010:<br>Days 1–60: \$1100 deductible<br>Days 61–90: \$275 per day<br><b>2011 amounts will change.</b> | Days 1–5: \$230/day  | Days 1–5: \$0 or \$125/day          |
| Emergency Room Visit      | 20% coinsurance for doctor, plus hospital facility copay  | \$50 — worldwide   | \$0 or \$50                         |
| Urgent Care Visit         | 20% coinsurance or a set copay  | \$10 — CMG<br>\$25 — contracted & non-contracted out of area | \$0 — CMG<br>\$0 or 25 — contracted |
| Routine Chiropractic Care | Not covered   | \$30 — CMG;<br>\$40 — contracted                             | \$0 — CMG;<br>\$0–\$25 — contracted |
| Routine Vision Exam       | Not covered   | \$10 — CMG   | \$0 — CMG                           |
| Routine Hearing Exam      | Not covered   | \$10 — CMG   | \$0 — CMG                           |
| Dental Supplement         | Not available   | Additional \$17/month premium                                | Additional \$17/month premium       |
| Prescription Drugs-Tier 1 | Not covered   | \$5  | \$0–\$2.50                          |
| Prescription Drugs-Tier 2 | Not covered   | \$45   | \$0–\$6.30                          |
| Prescription Drugs-Tier 3 | Not covered   | \$75   | \$0–\$6.30                          |
| Prescription Drugs-Tier 4 | Not covered   | 25% coinsurance  | \$0–\$6.30                          |
| Health Education Classes  | Not covered   | \$0  | \$0                                 |
| Gym Membership            | Not covered   | Up to \$200 reimbursement                                    | Up to \$200 reimbursement           |
| Out-of-Pocket Maximum     | N/A   | \$6700   | \$6700                              |

\* Cost-sharing is based on your level of Medicaid eligibility.

**Call CIGNA 1-800-592-9231 (TTY 1-800-987-8816)  
7 days a week, 8 am to 8 pm or call your insurance agent**

The benefit information provided herein is a brief summary, but not a comprehensive description of available benefits. Additional information about benefits is available to assist you in making a decision about your coverage. This is an advertisement; for more information contact the plan.

“CIGNA Medicare Services,” “CIGNA Medicare Select Plus Rx” (HMO) and the “Tree of Life” logo are registered service marks of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries. CIGNA Medicare Select Plus Rx plans are offered by operating subsidiary CIGNA HealthCare of Arizona, Inc., and not by CIGNA Corporation. CIGNA HealthCare of Arizona, Inc. is a Medicare Advantage organization with a Medicare contract. As of the date of publication, CIGNA Medicare Select Plus Rx plans are offered to employers and individuals in Maricopa County and certain zip codes within Apache Junction and Queen Creek, Arizona only.

