



Getting the most from your prescription drug plan



Helping you navigate your benefits

With so much information in the news today about medical care, prescription drugs and rising costs, employees are more conscious than ever of the need to get the most from their prescription drug plan. Your plan offers you valuable benefits that can empower you to manage your health more proactively and plan for financial risks due to unexpected health events.

As consumers, we're challenged to become more engaged in our own health care in an effort to make more informed decisions and gain a better understanding of benefit costs. Our prescription drug plan is one of the areas where we can benefit from becoming more engaged.

In this newsletter, we've provided an overview of the tools and information available to you through sources like the myCIGNA.com web site and the CIGNA Tel-Drug Home Delivery Pharmacy. This information can empower you with the tools and tips to get the most from your CIGNA prescription drug plan.

Managing your prescription drug costs

The cost of prescription medications is on the rise. Fortunately, there are multiple drug choices available to treat a condition in most situations. Below are tips you can use to offset the steady cost increases of prescriptions:

- **Visit www.myCIGNA.com,** a resource designed to help you effectively manage all of your medical affairs. You'll find information to help you learn about your medication choices.
- **Ask your doctor if there is a lower-cost generic alternative that is right for you.** Learn about brand name drugs and their generic alternatives by visiting the CIGNA Prescription Drug List on myCIGNA.com.
- **Visit the DrugCompare tool on myCIGNA.com.** With this tool you can search and compare hundreds of different drugs.
- **Compare prices.** Shop around for the best retail prices, which differ by pharmacy.

- **Purchase your medications through the CIGNA Tel-Drug Home Delivery Pharmacy.**

Each time you use CIGNA Tel-Drug, you can save money, time and hassle.

- **Make stress management a priority.** Stress is one of the leading contributors to many types of disease. Balance the effects of stress with regular exercise and/or other extracurricular activities such as yoga, music, etc.

- **Stay active.** Take the stairs into the office in the morning. Thirty minutes of exercise every day has been found to reduce the effects of such conditions as high blood pressure.

Generic Drugs: Realize the Value

According to the U.S. Food and Drug Administration (FDA), generic drugs approved by the FDA are biologically and therapeutically equivalent (i.e., perform the same way in the body) to their brand name counterparts, and people can use them with confidence.

continued >

If you take prescription medications, you've probably heard about generic and brand-name drugs. But do you know the difference? It's all in the name and, more important, in the cost to you.

Because many brand name medications have less expensive generic alternatives, learning more about generic drugs could help you lower your drug costs.

Understanding Generics

When a new drug becomes available, it is sold under a brand name, and protected by patent. After the drug's patent expires, other manufacturers can begin offering drugs with the same ingredients as the brand name drug. These drugs are called generic drugs.

A generic drug must meet the same U.S. Food and Drug Administration standards for safety, strength and effectiveness as the equivalent brand name drug.

Know Your Options

CIGNA prescription drug plans provide generic drugs for covered prescriptions whenever they are available. By following the steps below, you could lower your out-of-pocket costs with generic drugs:

- **Be informed.** Research generic medications for your condition before you visit your doctor.
- **Talk to your doctor about whether generic drugs are right for you.** The brand name drugs you are prescribed may have generic alternatives that could lower your costs.
- **Talk with your doctor about "generic therapeutic alternatives."** If a generic version of your brand name drug is not available, other generic drugs with the same treatment effect may meet your needs.

Comparing medications on myCIGNA.com

You can take a more active role in choosing your medications with the **DrugCompare** tool on myCIGNA.com. With DrugCompare you can:

- Learn about drug treatment options for more than 50 medical conditions.
- Research thousands of medications, using the Medication Library to search by drug.
- Look at side-by-side drug comparisons.



- Learn about indications, side effects, drug interactions and costs.
- Read articles about specific medications.
- To access DrugCompare, go to www.myCIGNA.com and select the "Drug Information Tool" link on the Health Resources tab.

Enhance your health & wealth

You make choices every day: Choose the **CIGNA Tel-Drug Home Delivery Pharmacy Program**. Using CIGNA Tel-Drug is the smart, proven way to help cut out-of-pocket costs on the prescription drugs you or your covered dependents take on an ongoing basis.

Most maintenance medications are available, including those for specialty medications and the conditions below:

- Allergies
- Anxiety
- Arthritis
- Asthma
- Birth Control
- Blood Modification
- Diabetes
- Heart Disease
- High Blood Pressure
- Infertility
- Hepatitis C
- Multiple Sclerosis
- Osteoporosis
- Ulcer
- And many others

At home or away, you can log on to myCIGNA.com to order medication and check order status/history for prescriptions filled at CIGNA Tel-Drug. Call CIGNA Tel-Drug at **1.800.285.4812** to learn more about the convenience and savings available to you and your family.



Benefits of using CIGNA Tel-Drug to fill your prescriptions for maintenance medications:

- Fewer trips to the retail pharmacy to fill prescriptions
- Receive up to a 90-day supply of medication at a time
- Quick and easy refills as well as prescription transfers from your retail pharmacy
- Cost savings – many plans offer savings to members when you use CIGNA Tel-Drug. Even if your retail and home delivery coinsurance amounts are identical, you can still save with CIGNA Tel-Drug's built-in pricing discount of up to 5%.