First Look 2025

Medicare Advantage and PDP Preview

Offered by Cigna Health and Life Insurance Company or its affiliates.











Welcome to this year's First Look from Cigna!

Welcome to Cigna Healthcare's 2025 Medicare Advantage and Prescription Drug Plan First Look. We're excited to share our plans, benefits, and products for this upcoming year. While 2025 has the potential to be a year of disruption, we want you know that we remain committed and consistent in this time of change. We are dedicated to improving the lives of those we serve by delivering consistently high-quality care at the best possible value. We also are committed to partnering with you, the local broker, who helps our customers navigate their plan choices each year.

In the 2025 First Look, you can find information about what Cigna Healthcare has in store, the value we will bring you and your customers this AEP, and our featured plans and markets. This year, we are focused on our strength, our Medicare Advantage HMO plans. HMO plans are the foundation of managed care and are a part of Cigna Healthcare's Medicare DNA. Not only are they simple, but they also emphasize the holistic health of the customer by coordinating to ensure appropriate and necessary care while being more predictable and affordable.

Here's an overview of what we have in store for 2025:

- » Medicare Advantage plans in 29 states and the District of Colombia
- » Three prescription drug plans available nationwide (Saver and Extra continue to be commissionable)
- » Enhanced incentives and rewards for our MA/MAPD customers
- » New innovations with our Cigna Healthy Today card benefits
- » Expanded Part B giveback plans, including new full giveback plans in some markets
- » Year-over-year MA/MAPD plan consistency:
 - > Most plans continue be at \$0 Premium
 - > 98% of plans include \$0 cost-share for PCP visits
 - > Stable pharmacy benefits, formulary, and \$0 deductible on all non-SNP plans
 - > Dental, vision, and hearing included on all MA/MAPD plans

Cigna Healthcare has a full portfolio of products to meet the needs of your customers and several that compliment, or fill the gaps, in some Medicare Advantage plans. As a **consistent and committed** leader in the Medicare Supplement space, we also offer competitive Hospital Indemnity, Critical Illness, Short Term Care and Dental, Vision, Hearing (DVH) plans.

Need training or support? We've got that too. Our local Broker Management team has been expanded to include Virtual Broker Managers in every market we serve. This virtual team is available to assist with strategy, training, and to answer a quick question about one of our plans. Speaking of questions, our Cigna Agent Resource Line (CARL) wants to talk to you and continues to be available by phone, email, or chat.

At Cigna Healthcare, we are the **committed and consistent** partner to the broker channel. You are an integral part of our business, and we can accomplish so much more when we work together. We look forward to continuing to be your go-to Medicare partner today, tomorrow, and in the future because we truly are **better together**.



Elizabeth Davis

Elizabeth DavisVP, National Broker Strategy





4 About Cigna Healthcare

Mission

Values

History

By the Numbers

9 Why Cigna Healthcare Medicare Advantage

This is Why!

Local and Virtual Broker Managers

CignaforBrokers

Cigna's Enrollment Platform

Enrollment Options

Health Risk Assessment (HRA)

Value Based Enrollment Program (VBE)

Cigna Healthcare Agent Resource Line (CARL)

Most Commonly Accessed Tools

19 Supplemental Health Benefits

Dental

Vision

Hearing

Transportation

OTC

[cont'd]

Fitness

Home Delivered Meals

Homethrive's Companionship+ Program

Caregiver Support

Cigna Healthy Today Card

28 | 2025 Updates

Our 2025 Footprint

2025 Plan Overview

Cigna Healthcare Medicare for Veterans

Courage Plan

Pharmacy Benefits

Customer Incentives for 2025

Stand-alone PDP

40 2025 State & Featured Plans

Featured Products & Customer Profiles

Plan by State

Southeast

Northeast

West

35







Our Mission



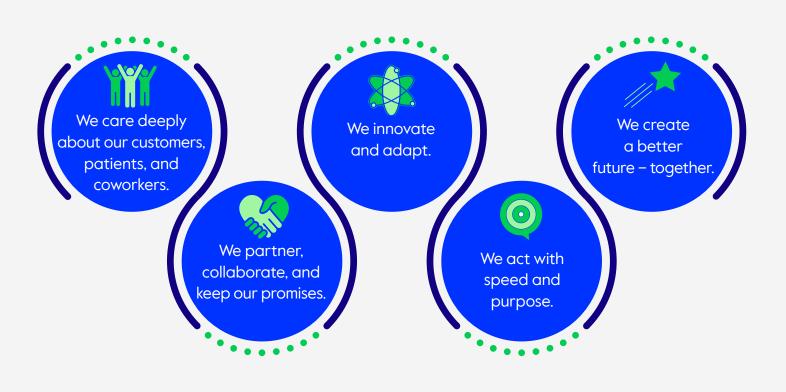
Powered by our people and brands, we advance our mission to improve the health and vitality of those we serve.







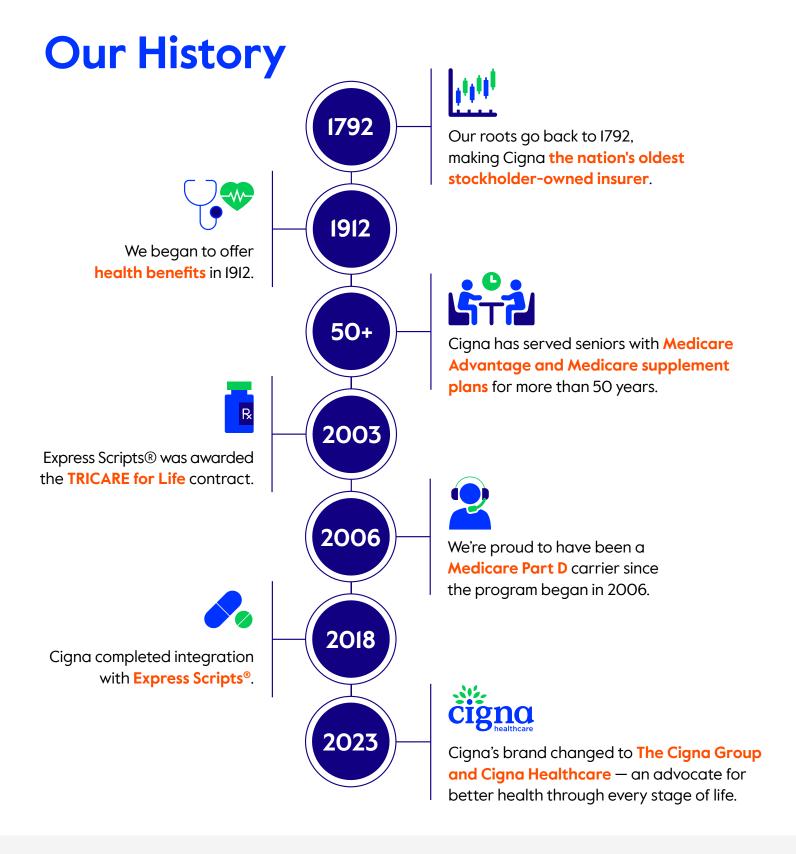
Our Values





About Cigna Healthcare









By the Numbers

More than

554k

Medicare providers in our network for 2024 representing over 20% YOY growth. More than

Ilk yrs

of combined industry experience on the Cigna Healthcare Medicare team. 600

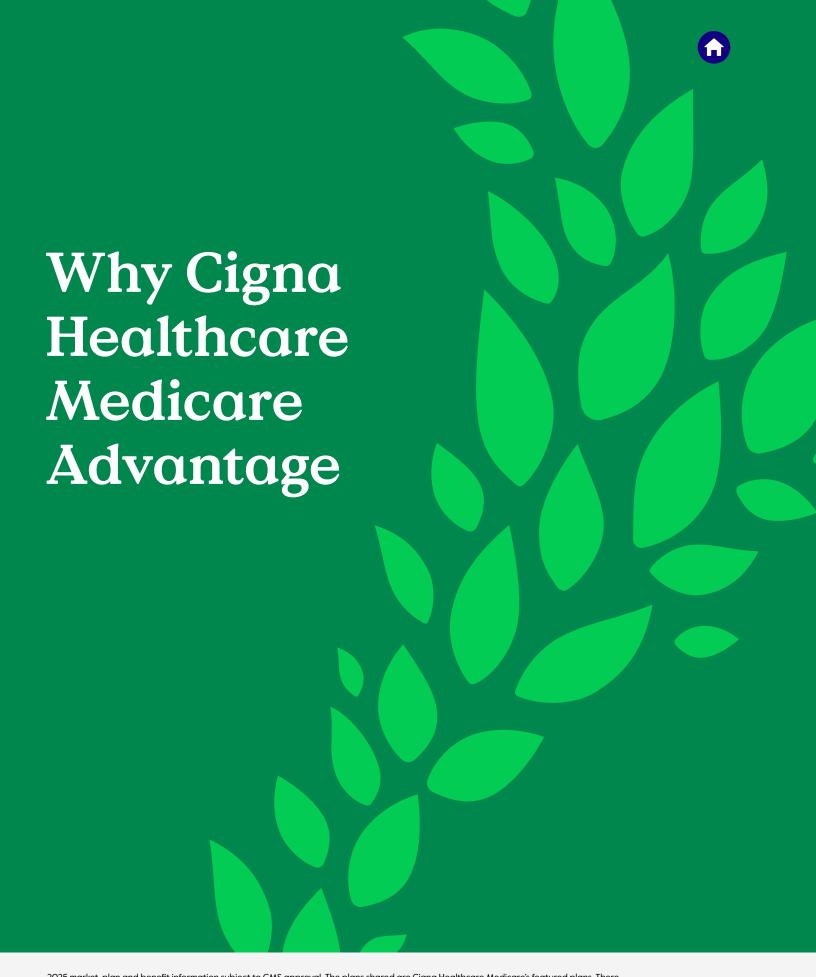
counties with a Cigna Healthcare Medicare Advantage plan.



by the Cigna Healthcare team. The Cigna Group is a

Fortune 16

company for 2024.







This is Why!



We take care of your customers

Customer Service KPIs*

- » 99% of calls answered within 30 seconds
- » 90% of issued resolved on first call
- » 96% call quality score



We take care of our brokers

Cigna Agent Resource Line KPIs*

- » 91% of calls answered within 30 seconds
- » 94% of issues resolved on the same day
- » Accessible by: phone, email or chat

^{*} Source: Cigna Internal Call Center Data, 2023







Local and Virtual Broker Managers

Our local and virtual Broker Managers have one goal: ensuring that you have an excellent experience every time you interact with Cigna Healthcare. Our Broker Manager team can help you in so many ways – they are your Growth Officer. Reach out to them for assistance with any of the following:

- » Local market knowledge and support related to product and plan details, provider partnerships, and marketing and community events.
- » Developing lead generation strategies for growth, such as cultivating new business and retaining current clients.
- » Grassroots marketing Helping agents build community presence to drive year round business.
- » Technological support with Cigna Healthcare's systems and resources.
- » Subject matter experts for industry knowledge, competitive intelligence, and product positioning.
- » Training, training, training!



Local Broker Contacts August 2024

Download a full list of Cigna Local and Virtual Broker Managers listed by Market to find help in your area.







CignaforBrokers

CignaforBrokers is our broker portal that serves as your one-stop-shop for managing all of your Cigna Healthcare business: Commercial, Individual and Family Plans, Cigna Supplemental Benefits, Medicare Advantage and Part-D. Available 24/7/365, CignaForBrokers provides access to a wide range of self-service tools and resources, many of which do not require additional login credentials.

- » Salesforce: is used to track application status, manage leads and events and discover valuable book of business insights.
- » CustomPoint: for ordering sales kits, event supplies, as well as standard and custom marketing materials.
- » **Producers' University**: for annual certification, training materials, job aids and other Medicare Advantage and Part-D resources.

The Medicare Advantage portal also includes access to important sales tools such as:

- » Online Provider Directory
- » Formulary and Rx Finder
- » Medicare Plan Finder

- » Enrollment Tools
- » Health Risk Assessment
- » Medicare and Medicaid Eligibility Tool*

^{*} Available in some states.

^{*} Available in some states.





Cigna's Enrollment Platform

Connecture DRX

Access through single sign on at CignaforBrokers or log in directly at ConnectureDRX.

Share information

» Share information on one or more Cigna Healthcare plans that a customer can review and compare on their own time, day or night. Available in English and Spanish.

Personalized URL (PURL)

» Available through ConnectureDRX, is an easy way to share plan information and pricing. This is unique to you and is easy to set up.

Provide quotes

» Offer a purely digital way to provide a quote for the plan that best meets your customer's needs.

Electronic sales kit

When applications are submitted using ConnectureDRX, electronic sales kits will be emailed to the customer.

Digital enrollment

- » Easy digital enrollment, including text to enroll, that keeps you assigned as the Agent of Record (AOR) on the sale.
- » Tracks virtual Scope of Appointment (vScope).
- » Records phone calls and captures electronic signatures.
- » Face-to-face interactions.
- » Provides a robust collection of sales related materials and tools including: Summary of Benefits and Coverage, formularies, access to quotes, and provider look-up tools.
- » Create Customer Medicine Cabinet.
- » New for 2025: customer profile, when agent entered, will roll over from year to year.



Check out our new enrollment kit process on page 31.





Enrollment Options

eEnrollment

eEnrollment is an on-line tool used by sales agents and brokers to enroll a customer in a medicare Advantage plan face to face and allows both the customer and broker to sign the application digitally.

Access eEnrollment through single sign on at CignaforBrokers. Capabilities include:

- » Submit an electronic scope of appointment (SOA)
- » Submit new enrollments available in English and Spanish
- » Off-line application available in English and Spanish

- » Submit eligibility verification form
- » Access provider directory
- » Access HRA survey tool
- » Ability to easily track and monitor SOAs, enrollments, and eligibility verifications.







Value Based Enrollment (VBE) Program

The Value Based Enrollment Program (VBE) is a Cigna Healthcare quality initiative that improves our ability to service our customers and keep agents in compliance with application timeliness. We do this by leveraging the point of enrollment to capture important customer information in a **digitally** submitted application.

External brokers can earn up to \$50 per approved digital application for new Cigna Healthcare Medicare Advantage (MA) customers. Here's how:

- » Earn \$30 for including a valid in-network PCP on the digital application.
- » Earn \$20 for including a valid customer email address on the digital application.

Capturing a customer's valid PCP and email address at the time of enrollment gives Cigna Healthcare important information to provide better care for our customers.

Better care results in higher customer satisfaction and retention rates, as well as higher net promoter scores (NPS). This means you can spend more time selling and growing your business and less time addressing customer concerns.

Additional information:

- » The VBE Program is available year-round to qualified agents.
- » Must qualify as "Ready to Sell" to complete the enrollment application with the customer.



For more information on our VBE program, please review our VBE Program Broker FAQ.

* The VBE program may be discontinued and payment amounts may change at any time.







Health Risk Assessment (HRA)

Our health risk assessment (HRA) is part of our Value Based Enrollment initiative. Facilitating an HRA for your customers allows you to engage with your customers and connect them with their new Cigna Healthcare Medicare Advantage plan.

By facilitating an HRA for your customers, you can also earn extra money in your pocket! Here's how:

- » Earn \$75 when you facilitate an HRA for your non-SNP customers.
- » Earn \$125 when you facilitate an HRA for your eligible D-SNP and C-SNP customers.

The following plans are eligible for the \$125 HRA payment:

- » All Dual Eligible Special Needs Plans (D-SNP).
- » All Chronic Condition Special Needs Plans (C-SNP).



Keep in mind that in order to be authorized to facilitate the Value Based Enrollment HRA, you must be the Agent of Record (AOR) who wrote the policy, and you must complete VBE HRA training via Producers' University, and qualify as "Ready to Sell" to complete the enrollment application with the customer.

If you have any questions, please reach out to your local Broker Manager team.

^{*} The value based enrollment HRA program may be discontinued and payment amounts may change at any time.







Cigna Healthcare Agent Resource Line (CARL)

Our support team can assist you in both Spanish and English.

CARL is Cigna Healthcare's Medicare Advantage and Part D help center staffed by **local** Cigna Healthcare employees who provide valuable support to our brokers. **The dedicated professionals at CARL can support you with the following:**

- » Application status
- » Medicare and Medicaid eligibility
- » Producers' University
- Password resets for Salesforce,
 Producers' University, and
 CignaforBrokers
- » Commissions, licensing, and appointment questions

- » CustomPoint assistance
- » Provider directory and formulary requests
- » Phone number and email address updates
- » Cigna Medicare contacts (local markets, departments, etc.)
- » eEnrollment plan information
- » Product and benefit information

Available Customer Support

- » Requests for ID cards
- » Requests for Welcome Kits

- » Updates to Primary Care Provider
- » Update to mailing address







Cigna Healthcare Agent Resource Line [cont'd]

CARL help center



carl@cignahealthcare.com



866-442-7516

Other services

TeleScope (SOA)



866-398-6055

Customer plan change



855-649-5105



Find the Live Agent Chat button in Salesforce to chat with a dedicated agent.

CARL hours of operation

OEP - (01/02/2024 - 03/31/2024)

Monday – Saturday

8:00 am - 8:00 pm EST

Lock-In - (04/01/2024 - 09/30/2024)

Monday – Friday

8:00 am - 7:00 pm EST

AEP - (IO/OI/2024 - II/30/2024)

Monday - Saturday

8:00 am - 9:00 pm EST

Sunday

12:00 pm - 5:00 pm EST

AEP - (12/01/2024 - 12/07/2024)

Monday – Saturday

8:00 am - 10:00 pm EST

Sunday

12:00 pm - 7:00 pm EST

Post AEP - (12/08/2024 - 12/31/2024)

Monday – Friday

8:00 am - 7:00 pm EST





Most Commonly Accessed Tools

We want to make selling Cigna Healthcare Medicare Advantage and Part D products easy for you. CignaforBrokers is your one stop shop for managing your Cigna Healthcare business virtually. Access it by going to **CignaForBrokers.com**. While CignaforBrokers is your "go to", see below for an overview of the Cigna Healthcare resources available to you. Reach out to your local Broker Manager team if you have any questions.

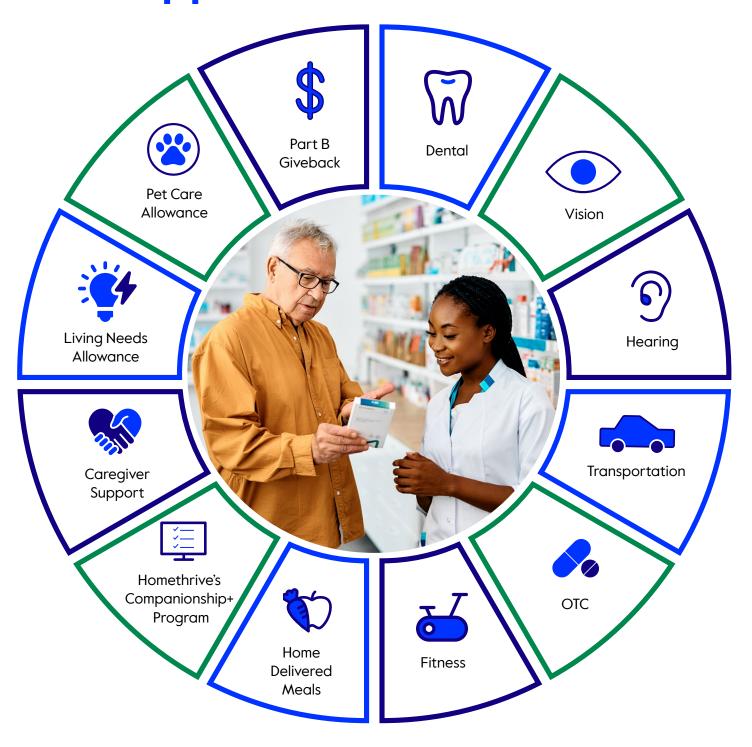
Resources	Description	Link
Salesforce	Customer Relationship Management (CRM) platform – Create sales events, access reporting, manage leads, create and manage retail and sales events, and check status of applications.	CignaforBrokers
Cigna Medicare Producers' University	Learning portal – One-stop shop for market insight, sales advice, Medicare information, job aids, training, certification, and more.	Producers' University
Online Provider Directory	Cigna Healthcare provider lookup tool – Find doctors, specialists, hospitals, etc.	OLPD
ConnectureDRX	Enrollment tool – Enroll customers, create customer profiles, look up drugs, pharmacies, etc.	ConnectureDRX
CustomPoint	Portal to order sales kits, event supplies, and marketing materials for agents.	CustomPoint
Scope of Appointment (SOA) TeleScope 866-398-6055	SOA job aids and reference guides Tip: Search for "Scope of Appointment" on Producers' University to find SOA job aids and reference guides.	Producers' University
Medicare/Medicaid Eligibility	This tool allows you to check the Medicare status of your customers in all states. If your customer has LIS, you can also check their Medicaid status.* * Medicaid look up is not available in all states.	Medicare/Medicaid Eligibility







Our Supplemental Health Benefits







Our Supplemental Health Benefits

At Cigna Healthcare, part of our commitment to our customers' whole health means giving them more ways to get healthier - and stay healthier. That is why our Medicare Advantage customers will have all the coverage of original Medicare plus a wide range of added benefits.

These added benefits include helpful services and programs designed to **improve our customers' health, well-being, and peace of mind**.

Dental

- » In 2025, we will be offering dental benefits on 100% of our plans.
 Dental benefits include: preventive, comprehensive, or an allowance, depending on the market.
- » Dental allowance offers preventive and comprehensive services, including a discount on in-network services delivered by Cigna Dental Allowance providers.
- » Dental HMO plans include traditional preventive and comprehensive plans. We offer 4 benefit designs including a plan with \$0 costs.



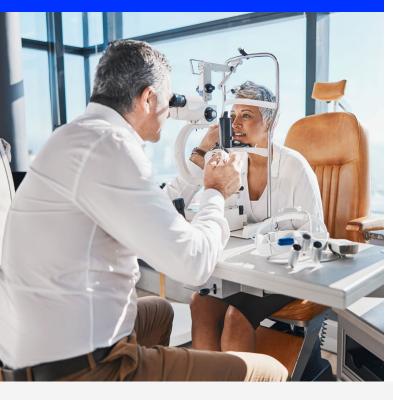




Vision

We offer a nationwide network for convenient vision service access that includes large retail providers as well as independent doctors.

- » 100% of our plans offer routine eye exams in 2025
- » Flexible frame and lenses or contacts
- Medicare covered after cataract surgery glasses (lenses and frames or contacts), from in-network providers



Hearing

Hearing benefits are available on 100% of our plans in 2025. We partner with Hearing Care Solutions (HCS) to provide easy access to routine hearing exams/evaluations, fittings, and distribution of hearing aids devices for our customers.

A copay structure will be in place for all markets in 2025.

Hearing Care Solutions

- » Provides a nationwide network with over 2,000 locations for convenient access to hearing services
- » Fixed pricing for hearing aids based on the level of technology
- » Access to a wide selection of major manufacturers and devices
- » 4 year supply of batteries are included (up to 64 cells per ear, per year)





Transportation

We partner with Modivcare, an industry recognized transportation manager to provide easy access to high quality, non-emergency medical transportation for our customers.

» Customers will be able to use an app, a website, or the telephone to schedule their rides

» A concierge-type service will be available to those with special needs





OTC

We partner with Convey Health Solutions to provide easy access and availability of a wide variety of overthe-counter (OTC) products.

- » Convenient shopping options include: online, retail through your Cigna Healthy Today card, or by phone
- » Extensive national retail network includes Walgreen.com, and most large retailers, makes it easy for your customers to access benefits





Fitness

- » Fitness center membership & health coaching
- » Fitness programs & online classes
- » Home Fitness Kit, including a wearable tracker to help customers stay on top of their health





Home Delivered Meals

- » We partner with GA Foods, a leader in the meal industry, to create and deliver high quality nutritious meals for our customers
- » Each meal includes a frozen entrée, two vegetables, bread, fruit, juice, or dessert
- » Customers can receive healthy, medical diet appropriate, frozen meals delivered to their home postinpatient hospital or skilled nursing facility stay
- » HMO customers diagnosed with ESRD and enrolled in ESRD care management program can receive up to 56 meals





Homethrive's Companionship+

Our partners at Homethrive administer our Companionship+ Program. This program combats social isolation and loneliness by connecting with members digitally and/or telephonically. The Companionship+ Program conduct check-ins with the member, coordinate group activities like virtual games, and research local organizations that align to the customer's hobbies and interests.

Additionally, Companionship+
Program can assist the customer with researching and scheduling non-clinical support services like transportation, housekeeping, and meal or grocery delivery. Companionship+ Program personalize their approach to each customer's unique situation to make certain the right support, services, and resources are in place to benefit the member long-term. All services are offered digitally and/or telephonically, and the benefit is available on select plans.

Please check plan summaries for details. Not all benefits are available on all plans.



Caregiver Support

It's important that the caregiver have appropriate and timely resources available to help them navigate the health care system and to ease the strain of managing care for their loved one while ensuring they take care of themselves as well in the process.

- » Our Caregiver benefit delivers a support system for both our members and their caregivers by providing resources and assistance for everyday issues that arise.
- » Support is available through all phases of the caregiving journey.
- » Caregivers will work I-on-I with a Caregiver Coach, either telephonically and/or digitally, for help to address their caregiving needs.





Cigna Healthy Today Card

The Cigna Healthy Today card is our one-card solution to utilize multiple plan benefits. Every customer enrolled in a Cigna Medicare Advantage plan will receive a pre-activated Visa debit card that is loaded with the benefits in their specific plan along with earned incentive rewards.

- » All customers receive a pre-activated card upon enrollment.
- » Cigna Healthy Today Card benefit funds are loaded on a quarterly basis to the reusable card which can be used similarly to a debit card.
- » The card can be used at over 65,000 in-network retailers, including Walgreens.com, making the benefit go further for our customers.
- » All customers can earn up to \$200 by completing a variety of preventive health screenings or healthy reward activities. Once earned, rewards are loaded on the Cigna Healthy Today card.
- » NEW for 2025: Living Needs Allowance that allows customers on select DSNP plans more options and flexibility on how they spend their money.







Cigna Healthy Today card [cont'd]

- » Benefits included (depending on the plan):
 - > Over-the-counter allowance
 - > Pet care allowance
 - > Living Needs Allowance
 - Combined healthy grocery, utility services, gas & transportation, and cleaning supplies allowance



The Cigna Healthy Today Card program is designed for ease of access to supplemental benefits

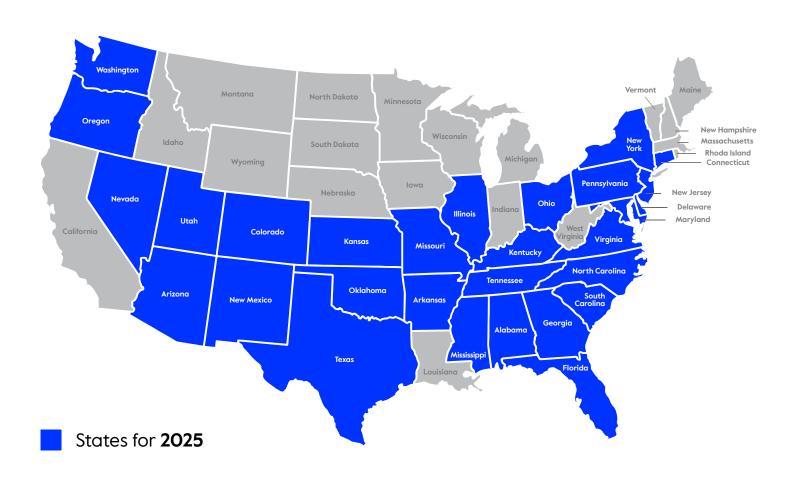








Cigna Medicare Advantage 2025 Footprint







2025 Plan Overview

2025 Highlights

- » Updated incentives and rewards
- » All plans offer dental, vision, and hearing
- » Most plans offer meals and fitness benefits
- » New innovations with Cigna Heathy Today card benefits
- » Part B giveback plans expanded

- » Most plans continue to be at \$0 Premium
- » 98% of plans include \$0 cost-share for PCP visits
- » Stable pharmacy benefits, formulary and \$0 Rx deductible on all non-SNP plans
- » All in-network routine labs are \$0



Simplified Enrollment Kit Process – making it easier for you!

Cigna will electronically deliver enrollment materials on your behalf when you complete an application online or over the phone. Simply provide the customer's email address on the enrollment application and we'll handle the rest. You do not need to provide a printed kit when you complete these steps. You are required to provide a printed enrollment kit whenever the client completes a paper application. This electronic kit delivery process will eliminate the stress of making sure you have enough kits on hand and reduce the amount of storage space you need for enrollment materials.





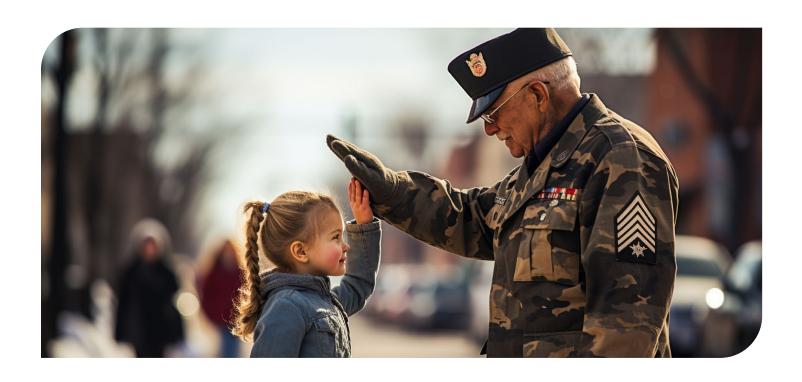
Cigna Healthcare Medicare for Veterans

Expanded for 2025, Cigna Healthcare offers a choice of Medicare Advantage plan options for Veterans. This includes plans with and without prescription drug coverage.

Our Courage plans often compliment a Veteran's earned healthcare. Courage plans do not have prescription drug benefits and fit well with TRICARE or the VA health coverages.

There are also times when an MAPD plan can fill coverage gaps for veterans with those benefits. In fact, if a veteran is part of the 65% without TRICARE or access to VA benefits, then one of our MAPD plans can provide coverage to meet their needs.

Whether it is a Courage (MA-only), MAPD, D-SNP, or LIS plan, we have an option to fit most veterans' needs.







Courage Plan

Cigna Healthcare's Courage plans are MA-only plans focused on the healthcare needs of our Veteran Medicare beneficiaries. While tailored to a Veteran, a customer does not have to be a veteran to enroll in one of these plans.

In 2025, we will offer Courage plans in a total of **23 states**; **adding 3 news states**: **Oklahoma, Oregan, and Utah**. There are HMO or PPO options, depending on the market.

As with all Cigna Healthcare's Medicare Advantage plans, the Cigna Healthcare's Courage plan has strong core medical benefits. Additionally, to meet the special needs of the Veterans population, we enhanced certain benefits and added the supplemental benefits that Veterans want such as:

- » \$0 mental health, and telehealth visits
- » Comprehensive dental benefits
- » Hearing and vision benefits
- » Over-the-counter (OTC) benefits*

- » Transportation benefits*
- » Many more benefits including Fitness, Pet Care Allowance, Part B Giveback, Home Delivered Meals, and Caregiver Support*

*Benefits vary by plan and state.







Pharmacy Benefits

Our benefits are designed to support membership and increase home delivery Rx and cost effectiveness for customers.

- » Number of contracted pharmacies is ~62,000
- » All non-dual plans have a \$0 Tier I Rx at preferred retail pharmacies and \$0 Tiers I and 2 Rx for 90-day supplies at home delivery
- » 100% of non-dual plans* include lifestyle drugs
- » All non-dual plans* include IOO-day supply for Tiers I and 2 Rx at 90-day cost-share
- » 100% of non-dual plans* offer \$0 Medical deductible
- » More than 90% all D-SNP plans will have part D LIS cost-share removal
 - In these plans, LIS customers pay \$0 cost-share for all covered drugs in all phases
- » A \$35 cost-share will apply to all covered insulin drugs for a 30-day supply

*Excluding 2 Primary plans in TN





Customer Incentives for 2025

Our mission states, the health and peace of mind of our customers is important. To help keep our customers healthy, here are a few of the incentives we are offering for 2025.

Maximum reward total for 2025: \$200

Stay healthier	Reward	Limit
Health Risk Assessment (HRA) - SNP plans only	\$50	I per year
Yearly Health Check-up	\$30	I per year
Bonus for Yearly Health Check-up completed by June 30, 2025	\$20	I per year
Mammogram	\$25	I per year
Diabetes Management Must complete two different screenings	\$30	I per year
Colorectal Screening Get one screening	\$15 (I or 3-yr) \$25 (5 or IO-yr)	I per year
Routine Vision Exam	\$20	I per year
Routine Hearing Exam	\$20	I per year
Acute Care Follow-Up with a PCP within 30 days of an ER or over-night hospital visit	\$20	2 per year
Stay prepared	Reward	Limit
Advance Care Planning with Koda Health	\$IO	I per year
Update Contact Information at myCigna.com or by calling customer service	\$IO	I per year
Opt In to Paperless Communications at myCigna.com to receive emails	\$IO	I per year
		New reward for 2025







Prescription Drug Plans (PDP)

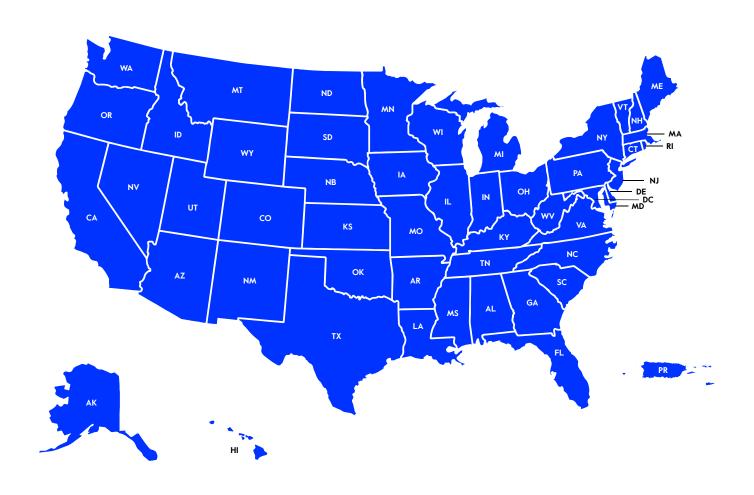
Cigna Healthcare will offer three PDP plans in 2025: Assurance, Saver and Extra. These plans are available across the US, in Washington DC and Puerto Rico. They offer the flexibility our customers demand at the price they can afford. Learn more about Cigna Healthcare's PDP plans by visiting Producers' University for:

» PDP plans and pricing

» English brochure

» Enrollment guide

» Spanish brochure







Prescription Drug Plans (PDP) [cont'd]



In 2025, Cigna Healthcare is paying commission on our Enhanced plans: the Cigna Healthcare Saver Rx (PDP) and the Cigna Healthcare Extra Rx (PDP).

Plan	Cigr	na Healthcare Saver Rx	(PDP)
Positioning		A good fit for a person who needs modest coverage along with savings on generics. This plan has \$0 to low premiums, low generic copays and more.	
Average monthly plan premium		\$16*	
Annual deductible	\$C	(Tiers I,2), \$590 (Tiers 3 -	- 5)
Initial coverage	Preferred pharmacies	Standard pharmacies	Preferred home delivery
	30-days	30-days	90-days
Tier I: Preferred generic	\$O**	\$6-\$11**	\$O **
Tier 2: Generic	\$5**	\$13-\$20**	\$3-\$4**
Tier 3: Preferred brand	16%-19%**	20%-25%**	16%-19%**
Tier 4: Non-preferred drugs	41%-50%**	41%-50%**	41%-50%**
Tier 5: Specialty tier	25%**	25%**	N/A
Catastrophic coverage	You will pay \$0 for cove costs reach \$2,000.	ered Part D drugs once t	otal out-of-pocket

^{*}Monthly plan premium varies by state.

^{**}Cost sharing shown is not a range for medications within a tier, the range reflects that here is a different cost-sharing by state.





Prescription Drug Plans (PDP) [cont'd]

Plan	Cigna	Healthcare Assurance F	Rx (PDP)
Positioning		Best fit for those who receive Extra Help. Ideal for someone seeking basic coverage with moderate premiums and low copays.	
Average monthly plan premium		\$54*	
Annual deductible		\$590 (All Tiers)	
Initial coverage	Preferred pharmacies	Standard pharmacies	Preferred home delivery
	30-days	30-days	90-days
Tier I: Preferred generic	\$O**	\$4-\$9**	\$O**
Tier 2: Generic	\$2-\$3**	\$10-\$20**	\$3**
Tier 3: Preferred brand	I6%-20%**	18%-24%**	16%-20%**
Tier 4: Non-preferred drugs	41%-50%**	41%-50%**	41%-50%**
Tier 5: Specialty tier	25%**	25%**	N/A
Catastrophic coverage	You will pay \$0 for cove costs reach \$2,000.	ered Part D drugs once t	otal out-of-pocket

 $[\]hbox{*Monthly plan premium varies by state}.$

^{**}Cost sharing shown is not a range for medications within a tier, the range reflects that here is a different cost-sharing by state.





Prescription Drug Plans (PDP) [cont'd]

Plan	Cigr	na Healthcare Extra Rx ((PDP)
Positioning		A great option for someone looking for flexible coverage with a large pharmacy network and robust drug list.	
Average monthly plan premium		\$98*	
Annual deductible	\$0	\$0 (Tiers I,2), \$175 (Tiers 3 – 5)	
	Preferred pharmacies	Standard pharmacies	Preferred home delivery
Initial coverage	30-days	30-days	90-days
Tier I: Preferred generic	\$I-\$3**	\$6-\$I2**	\$O**
Tier 2: Generic	\$6-\$IO**	\$14-\$20**	\$4-\$6**
Tier 3: Preferred brand	16-20%**	19-24%**	16%-20%**
Tier 4: Non-preferred drugs	41%-50%**	41%-50%**	41-50%**
Tier 5: Specialty tier	31%**	31%**	N/A
Catastrophic coverage	You will pay \$0 for covered Part D drugs once total out-of-pocket costs reach \$2,000.		

 $[\]hbox{*Monthly plan premium varies by state}.$

^{**}Cost sharing shown is not a range for medications within a tier, the range reflects that here is a different cost-sharing by state.







Featured Products & Customer Profiles

	Cigna Healthcare Featured Plans	Customer Profile
	Cigna Alliance Medicare (HMO)	Ideally suited for those wanting a plan supported by a dedicated group of providers with no referrals in most markets. Most have dental allowances. Available in select markets.
	Cigna Preferred Full Savings Medicare (HMO)	Well suited for beneficiaries who prefer a medically focused in-network MAPD plan with full Part B giveback to help offset other monthly expenses.
	Cigna Preferred Savings Medicare (HMO)	Well suited for beneficiaries who prefer a medically focused in-network MAPD plan with Part B giveback to help offset other monthly expenses.
НМО	Cigna Preferred Medicare (HMO)	Well suited for beneficiaries who prefer a \$0 premium medically focused in-network MAPD plan. No referrals in most markets.
	Cigna Courage Medicare (HMO)	Great choice for Veterans with creditable drug coverage through the VA or TFL who are looking for an MA-only plan, as well as those seeking a plan with a Part B giveback available in the plan in most markets.
	Cigna Preferred Plus Medicare (HMO)	Well suited for beneficiaries who prefer a medically focused in-network MAPD plan with a reasonable premium in exchange for lower customer cost shares and richer benefits than our Preferred plan.
	Cigna Premier Medicare (HMO-POS)	For those beneficiaries who desire a medically focused MAPD plan with some OON flexibility and a strong network of in network providers and comprehensive supplemental services.
	Cigna Preferred Select Medicare (HMO)	Well suited for those looking for a \$0 premium MAPD HMO plan with no referrals required, and comprehensive dental coverage through our DHMO network. Available in some NC markets.





Featured Products & Customer Profiles

	Cigna Healthcare Featured Plans	Customer Profile
D-SNP	Cigna TotalCare (HMO D-SNP)	Well-suited for beneficiaries who are eligible for Medicare and Medicaid who desire an all-in one medical and prescription drug plan with supplemental benefits including dental, vision, hearing, OTC, transportation, and flex cards (utilities, groceries, gas) in most markets.
Cigna TotalCare Plus (HMO D-SNP)		Well-suited for beneficiaries who are fully eligible for Medicare and Medicaid who desire an all-in one medical and prescription drug plan with rich supplemental benefits including dental, vision, hearing, OTC, transportation, and flex cards (utilities, groceries, gas) in most markets.

	Cigna Healthcare Featured Plans	Customer Profile
PPO	Cigna True Choice Courage Medicare (PPO)	Plan focused on the needs for Veterans with creditable drug coverage through the VA or TFL who are looking for an MA-only plan with rich benefits and the flexibility to seek healthcare services out of network.
	Cigna True Choice Medicare (PPO)	Well suited for Medicare beneficiaries who want a medically focused MAPD which offers out-of- network coverage for maximum flexibility in seeking care and a flexible dental allowance. It is a great choice for those who travel.





Click to view a plan by state.



- » Alabama
- » Arizona
- » Arkansas
- » Colorado
- » Connecticut
- » Delaware
- » District of Columbia
- » Florida
- » Georgia
- » Illinois

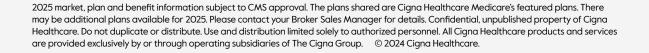
- » Kansas
- » Kentucky
- » Maryland
- » Mississippi
- » Missouri
- » Nevada
- » New Jersey
- » New Mexico
- » New York
- » North Carolina

- » Ohio
- » Oklahoma
- » Oregon
- » Pennsylvania
- » South Carolina
- » Tennessee
- » Texas
- » Utah
- » Virginia
- » Washington





Southeast Region

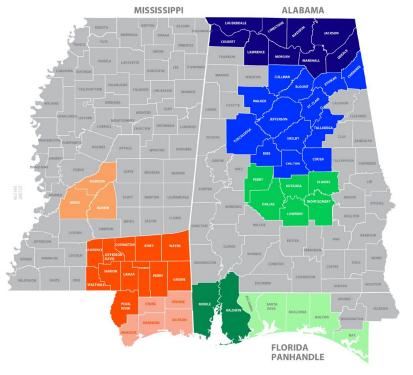






Alabama, North Florida, and Southern Mississippi

2025 Overview



Huntsville AL

The following plans are offered in these counties:

H4513-077-002 Cigna Preferred Medicare (HMO) H4513-087-002 Cigna Preferred Plus Medicare (HMO) H4513-045 Cigna Courage Medicare (HMO) H4513-055 Cigna TotalCare (HMO D-SNP) H4513-056 Cigna TotalCare Plus (HMO D-SNP)

Colbert, DeKalb, Jackson, Lauderdale, Lawrence, Limestone, Madison, Marshall, Morgan (AL)

Montgomery AL The following plans are offered in these counties:

H4513-077-004 Cigna Preferred Medicare (HMO) H4513-087-004 Cigna Preferred Plus Medicare (HMO) H4513-045 Cigna Courage Medicare (HMO) H4513-055 Cigna TotalCare (HMO D-SNP) H4513-063 Cigna TotalCare Plus (HMO D-SNP)

Autauga, Dallas, Elmore, Lowndes, Montgomery, Perry (AL)

The following plans are offered in these counties:

H5410-018 Cigna Preferred Medicare (HMO) H5410-004 Cigna Courage Medicare (HMO) H5410-042 Cigna TotalCare Plus (HMO D-SNP)

Bay, Escambia, Okaloosa, Santa Rosa, Walton (FL)

Jackson MS

The following plans are offered in these counties:

H4407-030-003 Cigna Preferred Medicare (HMO) H4407-011 Cigna Courage Medicare (HMO) H4407-004 Cigna TotalCare (HMO D-SNP) H4407-029 Cigna TotalCare Plus (HMO D-SNP)

Hinds, Madison, Rankin (MS)

Birmingham AL

The following plans are offered in these counties:

H4513-077-001 Cigna Preferred Medicare (HMO) H4513-088 Cigna Preferred Full Savings Medicare (HMO) H4513-087-001 Cigna Preferred Plus Medicare (HMO) H4513-045 Cigna Courage Medicare (HMO) H4513-055 Cigna TotalCare (HMO D-SNP) H4513-063 Cigna TotalCare Plus (HMO D-SNP)

Bibb, Blount, Cherokee, Chilton, Coosa, Cullman, Etowah, Jefferson, Shelby, St. Claire, Talladega, Tuscaloosa, Walker (AL)

Mobile AL

■ The following plans are offered in these counties:

H4513-077-003 Cigna Preferred Medicare (HMO) H4513-089 Cigna Preferred Full Savings Medicare (HMO) H4513-087-003 Cigna Preferred Plus Medicare (HMO) H4513-045 Cigna Courage Medicare (HMO) H4513-055 Cigna TotalCare (HMO D-SNP) H4513-063 Cigna TotalCare Plus (HMO D-SNP)

Baldwin, Mobile (AL)

Gulf Coast MS

The following plans are offered in these counties:

H4407-030-001 Cigna Preferred Medicare (HMO) H4407-011 Cigna Courage Medicare (HMO) H4407-004 Cigna TotalCare (HMO D-SNP) H4407-029 Cigna TotalCare Plus (HMO D-SNP)

George, Hancock, Harrison, Jackson, Stone (MS)

Hattiesburg MS

The following plans are offered in these counties:

H4407-030-002 Cigna Preferred Medicare (HMC) H4407-011 Cigna Ccurage Medicare (HMC) H7849-135 Cigna Truc Choice Medicare (PPC) H4407-004 Cigna TotalCare (HMC) D-SNP) H4407-029 Cigna TotalCare Plus (HMC) D-SNP)







Alabama

2025 Overview



Huntsville AL

■ The following plans are offered in these counties:

H4513-077-002 Cigna Preferred Medicare (HMO) H4513-087-002 Cigna Preferred Plus Medicare (HMO) H4513-045 Cigna Courage Medicare (HMO) H4513-055 Cigna TotalCare (HMO D-SNP) H4513-063 Cigna TotalCare Plus (HMO D-SNP)

Colbert, DeKalb, Jackson, Lauderdale, Lawrence, Limestone, Madison, Marshall, Morgan (AL)

Montgomery AL

The following plans are offered in these counties:

H4513-077-004 Cigna Preferred Medicare (HMO) H4513-087-004 Cigna Preferred Plus Medicare (HMO) H4513-045 Cigna Courage Medicare (HMO) H4513-055 Cigna TotalCare (HMO D-SNP) H4513-063 Cigna TotalCare Plus (HMO D-SNP)

Autauga, Dallas, Elmore, Lowndes, Montgomery, Perry (AL)

Columbus GA

The following plans are offered in these counties:

H0439-002 Cigna TotalCare (HMO D-SNP) H0439-012 Cigna TotalCare Plus (HMO D-SNP)

Harris, Muscogee (GA)

No featured plans are offered in this county:

Russell (AL)

Birmingham AL

The following plans are offered in these counties:

H4513-077-001 Cigna Preferred Medicare (HMO) H4513-088 Cigna Preferred Full Savings Medicare (HMO) H4513-087-001 Cigna Preferred Plus Medicare (HMO) H4513-045 Cigna Courage Medicare (HMO) H4513-055 Cigna TotalCare (HMO D-SNP) H4513-063 Cigna TotalCare Plus (HMO D-SNP)

Bibb, Blount, Cherokee, Chilton, Coosa, Cullman, Etowah, Jefferson, Shelby, St. Claire, Talladega, Tuscaloosa, Walker (AL)

Mobile AL

The following plans are offered in these counties:

H4513-077-003 Cigna Preferred Medicare (HMO) H4513-089 Cigna Preferred Full Savings Medicare (HMO) H4513-087-003 Cigna Preferred Plus Medicare (HMO) H4513-045 Cigna Courage Medicare (HMO) H4513-055 Cigna TotalCare (HMO D-SNP) H4513-063 Cigna TotalCare Plus (HMO D-SNP)

Baldwin, Mobile (AL)

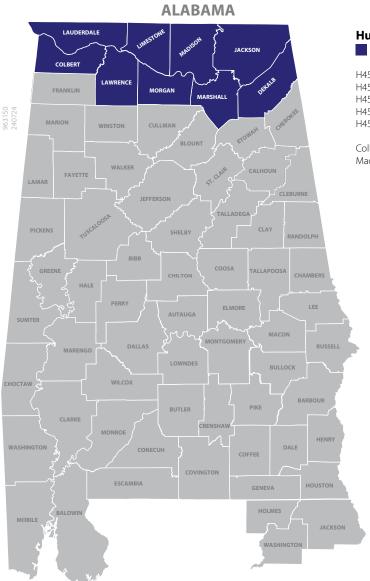






Alabama: Huntsville

2025 Overview



Huntsville AL

The following plans are offered in these counties:

H4513-077-002 Cigna Preferred Medicare (HMO) H4513-087-002 Cigna Preferred Plus Medicare (HMO) H4513-045 Cigna Courage Medicare (HMO) H4513-055 Cigna TotalCare (HMO D-SNP) H4513-063 Cigna TotalCare Plus (HMO D-SNP)

Colbert, DeKalb, Jackson, Lauderdale, Lawrence, Limestone, Madison, Marshall, Morgan (AL)





Alabama

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-077-002
Counties	Colbert, DeKalb, Jackson, Lauderdale, Lawrence, Limestone, Madison, Marshall, Morgan
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,900
Cost share – PCP/specialist	\$O/\$IO
Inpatient acute care hospital	\$295 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$249
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,300 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$70/quarter





Alabama

Plan name	Cigna Preferred Plus Medicare (HMO)
Plan ID	H45I3-087-002
Counties	Colbert, DeKalb, Jackson, Lauderdale, Lawrence, Limestone, Madison, Marshall, Morgan
Total premium	\$19
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,750
Cost share – PCP/specialist	\$O/\$IO
Inpatient acute care hospital	\$275 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$I95
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter





Alabama

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H45I3-O45
Counties	Autauga, Baldwin, Bibb, Blount, Cherokee, Chilton, Colbert, Coosa, Cullman, Dallas, DeKalb, Elmore, Etowah, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Madison, Marshall, Mobile, Montgomery, Morgan, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker
Total premium	\$O
Part B premium giveback	\$75
Max out-of-pocket (MOOP)	\$5,750
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$330 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$375
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards



Alabama

Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	H45I3-O55
Counties	Autauga, Baldwin, Bibb, Blount, Cherokee, Chilton, Colbert, Coosa, Cullman, Dallas, DeKalb, Elmore, Etowah, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Madison, Marshall, Mobile, Montgomery, Morgan, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker
Total premium	\$24
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,900
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$150 per day for days 1-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$5O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 40 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$75 /quarter, \$350/quarter Living Needs Allowance





Alabama

Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H45I3-O63
Counties	Autauga, Baldwin, Bibb, Blount, Cherokee, Chilton, Colbert, Coosa, Cullman, Dallas, DeKalb, Elmore, Etowah, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Madison, Marshall, Mobile, Montgomery, Morgan, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker
Total premium	\$23.10
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,000
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$0 per stay
Ambulatory surgical center (ASC)	\$O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$350 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$225 /quarter, \$350/quarter Living Needs Allowance







Alabama: Montgomery

2025 Overview



Montgomery AL

The following plans are offered in these counties:

H4513-077-004 Cigna Preferred Medicare (HMO) H4513-087-004 Cigna Preferred Plus Medicare (HMO) H4513-045 Cigna Courage Medicare (HMO) H4513-055 Cigna TotalCare (HMO D-SNP) H4513-063 Cigna TotalCare Plus (HMO D-SNP)

Autauga, Dallas, Elmore, Lowndes, Montgomery, Perry (AL)





Alabama

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-077-004
Counties	Autauga, Dallas, Elmore, Lowndes, Montgomery, Perry
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,900
Cost share – PCP/specialist	\$O/\$I5
Inpatient acute care hospital	\$310 per day for days 1-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,750 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$55/quarter





Alabama

Plan name	Cigna Preferred Plus Medicare (HMO)
Plan ID	H45I3-087-004
Counties	Autauga, Dallas, Elmore, Lowndes, Montgomery, Perry
Total premium	\$19
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,750
Cost share – PCP/specialist	\$O/\$IO
Inpatient acute care hospital	\$275 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$2OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter





Alabama

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H45I3-O45
Counties	Autauga, Baldwin, Bibb, Blount, Cherokee, Chilton, Colbert, Coosa, Cullman, Dallas, DeKalb, Elmore, Etowah, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Madison, Marshall, Mobile, Montgomery, Morgan, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker
Total premium	\$O
Part B premium giveback	\$75
Max out-of-pocket (MOOP)	\$5,750
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$330 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$375
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards





Alabama

Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	H45I3-O55
Counties	Autauga, Baldwin, Bibb, Blount, Cherokee, Chilton, Colbert, Coosa, Cullman, Dallas, DeKalb, Elmore, Etowah, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Madison, Marshall, Mobile, Montgomery, Morgan, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker
Total premium	\$24
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,900
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$150 per day for days 1-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$5O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 40 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$75 /quarter, \$350/quarter Living Needs Allowance





Alabama

Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H45I3-O63
Counties	Autauga, Baldwin, Bibb, Blount, Cherokee, Chilton, Colbert, Coosa, Cullman, Dallas, DeKalb, Elmore, Etowah, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Madison, Marshall, Mobile, Montgomery, Morgan, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker
Total premium	\$23.10
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,000
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$0 per stay
Ambulatory surgical center (ASC)	\$O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$350 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$225 /quarter, \$350/quarter Living Needs Allowance







Alabama: Birmingham

2025 Overview



Birmingham AL

The following plans are offered in these counties:

H4513-077-001 Cigna Preferred Medicare (HMO) H4513-088 Cigna Preferred Full Savings Medicare (HMO) H4513-087-001 Cigna Preferred Plus Medicare (HMO) H4513-045 Cigna Courage Medicare (HMO) H4513-055 Cigna TotalCare (HMO D-SNP) H4513-063 Cigna TotalCare Plus (HMO D-SNP)

Bibb, Blount, Cherokee, Chilton, Coosa, Cullman, Etowah, Jefferson, Shelby, St. Claire, Talladega, Tuscaloosa, Walker (AL)





Alabama

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-077-00I
Counties	Bibb, Blount, Cherokee, Chilton, Coosa, Cullman, Etowah, Jefferson, St. Clair, Shelby, Talladega, Tuscaloosa, Walker
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,750
Cost share – PCP/specialist	\$O/\$IO
Inpatient acute care hospital	\$306 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$25O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	\$1,850 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 20 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$75/quarter





Alabama

Plan name	Cigna Preferred Full Savings Medicare (HMO)
Plan ID	H45I3-O88
Counties	Bibb, Blount, Cherokee, Chilton, Coosa, Cullman, Etowah, Jefferson, St. Clair, Shelby, Talladega, Tuscaloosa, Walker
Total premium	\$O
Part B premium giveback	\$174.70
Max out-of-pocket (MOOP)	\$5,750
Cost share – PCP/specialist	\$0/\$40
Inpatient acute care hospital	\$445 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$375
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%
Dental	\$1,200 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$225 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$35/quarter





Alabama

Plan name	Cigna Preferred Plus Medicare (HMO)
Plan ID	H45I3-087-00I
Counties	Bibb, Blount, Cherokee, Chilton, Coosa, Cullman, Etowah, Jefferson, St. Clair, Shelby, Talladega, Tuscaloosa, Walker
Total premium	\$19
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,750
Cost share – PCP/specialist	\$O/\$IO
Inpatient acute care hospital	\$275 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$2OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter





Alabama

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H45I3-O45
Counties	Autauga, Baldwin, Bibb, Blount, Cherokee, Chilton, Colbert, Coosa, Cullman, Dallas, DeKalb, Elmore, Etowah, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Madison, Marshall, Mobile, Montgomery, Morgan, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker
Total premium	\$O
Part B premium giveback	\$75
Max out-of-pocket (MOOP)	\$5,750
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$330 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$375
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards





Alabama

Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	H45I3-O55
Counties	Autauga, Baldwin, Bibb, Blount, Cherokee, Chilton, Colbert, Coosa, Cullman, Dallas, DeKalb, Elmore, Etowah, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Madison, Marshall, Mobile, Montgomery, Morgan, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker
Total premium	\$24
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,900
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$150 per day for days 1-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$5O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 40 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$75 /quarter, \$350/quarter Living Needs Allowance



Alabama

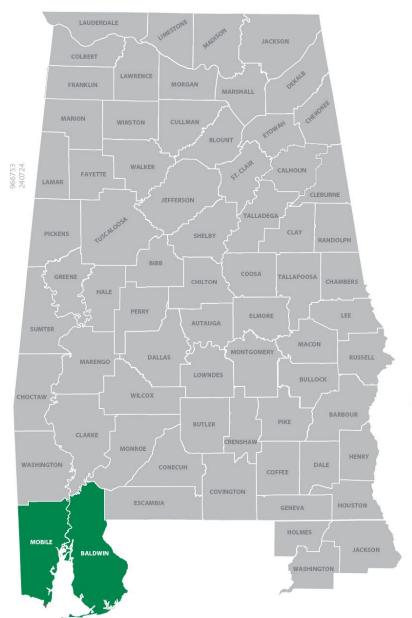
Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H45I3-063
Counties	Autauga, Baldwin, Bibb, Blount, Cherokee, Chilton, Colbert, Coosa, Cullman, Dallas, DeKalb, Elmore, Etowah, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Madison, Marshall, Mobile, Montgomery, Morgan, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker
Total premium	23.10
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,000
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$0 per stay
Ambulatory surgical center (ASC)	\$O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$350 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$225 /quarter, \$350/quarter Living Needs Allowance





Alabama: Mobile

2025 Overview



Mobile AL

The following plans are offered in these counties:

H4513-077-003 Cigna Preferred Medicare (HMO) H4513-089 Cigna Preferred Full Savings Medicare (HMO) H4513-087-003 Cigna Preferred Plus Medicare (HMO) H4513-045 Cigna Courage Medicare (HMO) H4513-055 Cigna TotalCare (HMO D-SNP) H4513-063 Cigna TotalCare Plus (HMO D-SNP)

Baldwin, Mobile (AL)





Alabama

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-077-003
Counties	Baldwin, Mobile
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,900
Cost share – PCP/specialist	\$O/\$I5
Inpatient acute care hospital	\$310 per day for days 1-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$85/quarter





Alabama

Plan name	Cigna Preferred Full Savings Medicare (HMO)
Plan ID	H45I3-O89
Counties	Baldwin, Mobile
Total premium	\$O
Part B premium giveback	\$174.70
Max out-of-pocket (MOOP)	\$5,750
Cost share – PCP/specialist	\$0/\$40
Inpatient acute care hospital	\$410 per day for days 1-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$375
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%
Dental	\$1,150 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$225 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$35/quarter





Alabama

Plan name	Cigna Preferred Plus Medicare (HMO)
Plan ID	H45I3-087-003
Counties	Baldwin, Mobile
Total premium	\$19
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,750
Cost share – PCP/specialist	\$O/\$IO
Inpatient acute care hospital	\$275 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$2OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$55/quarter





Alabama

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H45I3-O45
Counties	Autauga, Baldwin, Bibb, Blount, Cherokee, Chilton, Colbert, Coosa, Cullman, Dallas, DeKalb, Elmore, Etowah, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Madison, Marshall, Mobile, Montgomery, Morgan, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker
Total premium	\$O
Part B premium giveback	\$75
Max out-of-pocket (MOOP)	\$5,750
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$330 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$375
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards





Alabama

Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	H45I3-O55
Counties	Autauga, Baldwin, Bibb, Blount, Cherokee, Chilton, Colbert, Coosa, Cullman, Dallas, DeKalb, Elmore, Etowah, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Madison, Marshall, Mobile, Montgomery, Morgan, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker
Total premium	\$24
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,900
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$150 per day for days 1-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$5O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 40 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$75 /quarter, \$350/quarter Living Needs Allowance





Alabama

Alabama

Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H45I3-O63
Counties	Autauga, Baldwin, Bibb, Blount, Cherokee, Chilton, Colbert, Coosa, Cullman, Dallas, DeKalb, Elmore, Etowah, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Madison, Marshall, Mobile, Montgomery, Morgan, Perry, Shelby, St. Clair, Talladega, Tuscaloosa, Walker
Total premium	\$23.10
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,000
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$0 per stay
Ambulatory surgical center (ASC)	\$O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$350 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$225 /quarter, \$350/quarter Living Needs Allowance

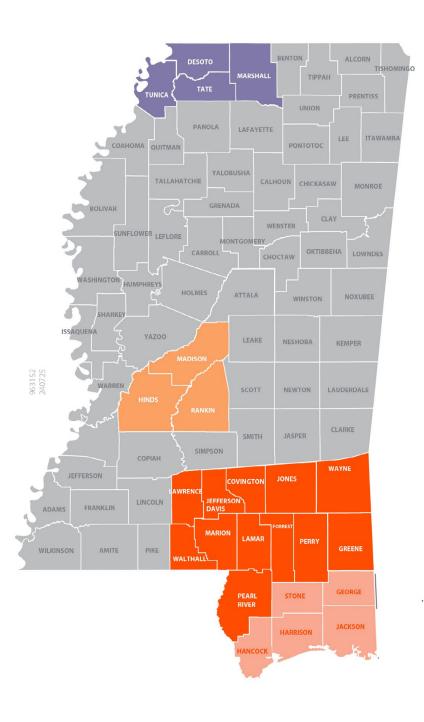






Mississippi

2025 Overview



Memphis (North MS Counties)

The following plans are offered in these counties:

H4407-028 Cigna Preferred Medicare (HMO) H7849-140-001 Cigna True Choice Medicare (PPO)

Desoto, Marshall, Tate, Tunica

Jackson MS

The following plans are offered in these counties:

H4407-030-003 Cigna Preferred Medicare (HMO) H4407-011 Cigna Courage Medicare (HMO) H4407-004 Cigna TotalCare (HMO D-SNP) H4407-029 Cigna TotalCare Plus (HMO D-SNP)

Hinds, Madison, Rankin (MS)

Hattiesburg MS

The following plans are offered in these counties:

H4407-030-002 Cigna Preferred Medicare (HMO) H4407-011 Cigna Courage Medicare (HMO) H7849-135 Cigna True Choice Medicare (PPO) H4407-004 Cigna TotalCare (HMO D-SNP) H4407-029 Cigna TotalCare Plus (HMO D-SNP)

Covington, Forrest, Greene, Jefferson Davis, Jones, Lamar, Lawrence, Marion, Pearl River, Perry, Walthall, Wayne (MS)

Gulf Coast MS

The following plans are offered in these counties:

H4407-030-001 Cigna Preferred Medicare (HMO) H4407-011 Cigna Courage Medicare (HMO) H4407-004 Cigna TotalCare (HMO D-SNP) H4407-029 Cigna TotalCare Plus (HMO D-SNP)

George, Hancock, Harrison, Jackson, Stone (MS)





Tennessee

North Mississippi

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H4407-028
Counties	Desoto, Marshall, Tate, Tunica
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$6,350
Cost share – PCP/specialist	\$O/\$35
Inpatient acute care hospital	\$285 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$295
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%
Dental	\$1,750 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399-\$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards





Tennessee

Tennessee

Plan name	Cigna True Choice Medicare (PPO)	
Plan ID	H7849-I40-00I	
Counties	MS: Desoto, Marshall, Tate, Tunica TN: Fayette, Lauderdale, Shelby, Tipton	
Network	In network	Out of network
Total premium	\$ O	
Part B premium give back	\$0	
Max out-of-pocket (MOOP)	\$5,350	\$10,000 combined with in-network
Cost share – PCP/specialist	\$0/\$45	\$40/\$55
Inpatient acute care hospital	\$310 per day for days 1-5; \$0 per day for days 6-90	40% per stay
Ambulatory surgical center (ASC)	\$O - \$285	40%
Routine lab services	\$ O	40%
Medical deductible	\$275	\$275
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%	N/A
Dental	\$1,300 Dental Allowance	Combined with in-network
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year	Medicare-covered eye exams 40% OON; Routine eye exam 50%
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Medicare-covered hearing exams 40% OON; Routine hearing exam 50%
Fitness	\$0 for Physical Fitness; Activity Tracker	Combined with in-network
Meals	Not covered	Not covered
Transportation	Not covered	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards	

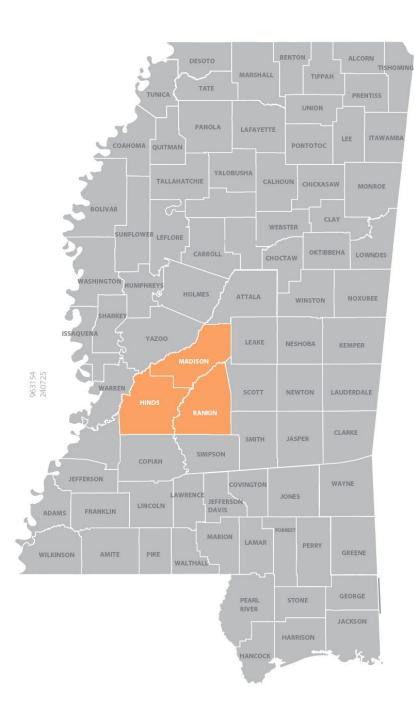






Mississippi: Jackson

2025 Overview



Jackson MS

The following plans are offered in these counties:

H4407-030-003 Cigna Preferred Medicare (HMO) H4407-011 Cigna Courage Medicare (HMO) H4407-004 Cigna TotalCare (HMO D-SNP) H4407-029 Cigna TotalCare Plus (HMO D-SNP)

Hinds, Madison, Rankin (MS)





Alabama

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H4407-030-003
Counties	Hinds, Madison, Rankin
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$6,751
Cost share – PCP/specialist	\$O/\$I5
Inpatient acute care hospital	\$256 per day for days I- 6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$8/\$47/\$100/33%
Dental	\$1,250 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$25/quarter





Alabama

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H4407-0II
Counties	Covington, Forrest, George, Greene, Hancock, Harrison, Hinds, Jackson, Jefferson Davis, Jones, Lamar, Lawrence, Madison, Marion, Pearl River, Perry, Rankin, Stone, Walthall, Wayne
Total premium	\$O
Part B premium giveback	\$60
Max out-of-pocket (MOOP)	\$5,900
Cost share – PCP/specialist	\$0/\$25
Inpatient acute care hospital	\$295 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$25O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399-\$1,800 per device for 2 every year
Fitness	\$O for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards





Alabama

Plan name	Cigna TotalCare (HMO D-SNP)	
Plan ID	H4407-004	
Counties	Covington, Forrest, George, Greene, Hancock, Harrison, Hinds, Jackson, Jefferson Davis, Jones, Lamar, Lawrence, Madison, Marion, Pearl River, Perry, Rankin, Stone, Walthall, Wayne	
Total premium	\$17.90	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$6,750	
Cost share – PCP/specialist	\$O/\$O	
Inpatient acute care hospital	\$195 per day for days I-6; \$0 per day for days 7-90	
Ambulatory surgical center (ASC)	O - 20%	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$O	
Dental	\$2,500 Dental Allowance	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for unlimited one-way trips	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$115/quarter, \$350/quarter Living Needs Allowance	





Alabama

Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H4407-029
Counties	Covington, Forrest, George, Greene, Hancock, Harrison, Hinds, Jackson, Jefferson Davis, Jones, Lamar, Lawrence, Madison, Marion, Pearl River, Perry, Rankin, Stone, Walthall, Wayne
Total premium	\$10.50
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,350
Cost share – PCP/specialist	20%/20%
Inpatient acute care hospital	Standard Medicare
Ambulatory surgical center (ASC)	O - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 fro I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$155/quarter, \$350/quarter Living Needs Allowance

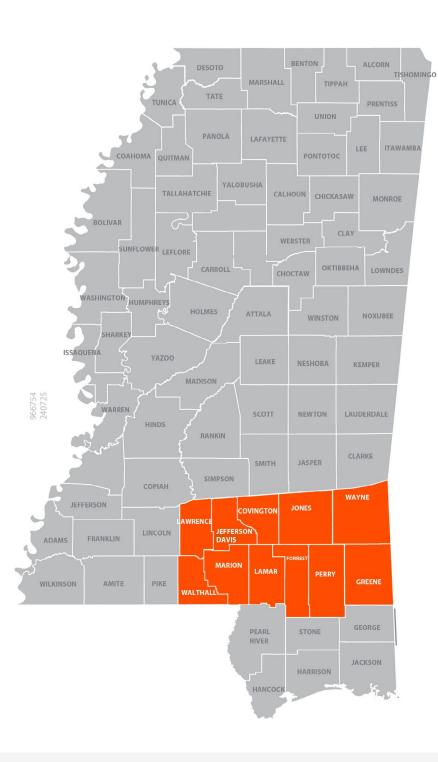






Mississippi: Hattiesburg

2025 Overview



Hattiesburg MS

The following plans are offered in these counties:

H4407-030-002 Cigna Preferred Medicare (HMO) H4407-011 Cigna Courage Medicare (HMO) H7849-135 Cigna True Choice Medicare (PPO) H4407-004 Cigna TotalCare (HMO D-SNP) H4407-029 Cigna TotalCare Plus (HMO D-SNP)

Covington, Forrest, Greene, Jefferson Davis, Jones, Lamar, Lawrence, Marion, Pearl River, Perry, Walthall, Wayne (MS)





Alabama

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H4407-030-002
County Expansion	Covington, Forrest, Greene, Jefferson Davis, Jones, Lamar, Lawrence, Marion, Pearl River, Perry, Walthall, Wayne
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,800
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$285 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$8/\$47/\$IOO/33%
Dental	\$1,700 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter





Alabama

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H4407-0II
Counties	Covington, Forrest, George, Greene, Hancock, Harrison, Hinds, Jackson, Jefferson Davis, Jones, Lamar, Lawrence, Madison, Marion, Pearl River, Perry, Rankin, Stone, Walthall, Wayne
Total premium	\$O
Part B premium giveback	\$60
Max out-of-pocket (MOOP)	\$5,900
Cost share – PCP/specialist	\$0/\$25
Inpatient acute care hospital	\$295 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$25O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399-\$1,800 per device for 2 every year
Fitness	\$O for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards





Alabama

Plan name	Cigna True Choice Medicare (PPO)	
Plan ID	H7849-I35	
Counties	Covington, Forrest, Greene, Jefferson Davis, Jones, Lamar, Lawrence, Marion, Pearl River, Perry, Walthall, Wayne	
Network	In network	Out of network
Total premium	\$	0
Part B premium give back	\$	60
Max out-of-pocket (MOOP)	\$4,200	\$8,500 combined with in-network
Cost share – PCP/specialist	\$0/\$20	\$20/\$50
Inpatient acute care hospital	\$295 per day for days I-7; \$0 per day for days 8-90	40% per stay
Ambulatory surgical center (ASC)	\$O - \$2OO	\$200
Routine lab services	\$ O	\$50
Medical deductible	\$ O	\$ O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	N/A
Dental	\$1,700 Dental Allowance	Combined with in-network
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$350 every year	Eye exam 50%
Rtn. hearing ex./Rtn. hearing ex./ hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Hearing exam 50%
Fitness	\$0 for Physical Fitness; Activity Tracker	Combined with in-network
Meals	Post-discharge meals \$0 for I4 meals	Combined with in-network
Transportation	Not covered	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$65/quarter	Combined with in-network





Alabama

Plan name	Cigna TotalCare (HMO D-SNP)	
Plan ID	H4407-004	
Counties	Covington, Forrest, George, Greene, Hancock, Harrison, Hinds, Jackson, Jefferson Davis, Jones, Lamar, Lawrence, Madison, Marion, Pearl River, Perry, Rankin, Stone, Walthall, Wayne	
Total premium	\$17.90	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$6,750	
Cost share – PCP/specialist	\$O/\$O	
Inpatient acute care hospital	\$195 per day for days 1-6; \$0 per day for days 7-90	
Ambulatory surgical center (ASC)	0 - 20%	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$O	
Dental	\$2,500 Dental Allowance	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for unlimited one-way trips	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$115/quarter, \$350/quarter Living Needs Allowance	





Alabama

Plan name	Cigna TotalCare Plus (HMO D-SNP)	
Plan ID	H4407-029	
Counties	Covington, Forrest, George, Greene, Hancock, Harrison, Hinds, Jackson, Jefferson Davis, Jones, Lamar, Lawrence, Madison, Marion, Pearl River, Perry, Rankin, Stone, Walthall, Wayne	
Total premium	\$10.50	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$9,350	
Cost share – PCP/specialist	20%/20%	
Inpatient acute care hospital	Standard Medicare	
Ambulatory surgical center (ASC)	O - 20%	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$O	
Dental	\$3,000 Dental Allowance	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year	
Rtn. hearing ex./hearing aids	\$0 fro I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 50 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$155/quarter, \$350/quarter Living Needs Allowance	







Mississippi: Gulf Coast

2025 Overview



Gulf Coast MS

The following plans are offered in these counties:

H4407-030-001 Cigna Preferred Medicare (HMO) H4407-011 Cigna Courage Medicare (HMO) H4407-004 Cigna TotalCare (HMO D-SNP) H4407-029 Cigna TotalCare Plus (HMO D-SNP)

George, Hancock, Harrison, Jackson, Stone (MS)





Alabama

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H4407-030-00I
Counties	George, Hancock, Harrison, Jackson, Stone
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,800
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$290 per day for days I-6; \$0 per days 7-90
Ambulatory surgical center (ASC)	\$O - \$25O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$8/\$47/\$100/33%
Dental	\$1,650 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 fro I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Custoemr Incentives & Rewards, OTC \$30/quarter





Alabama

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H4407-0II
Counties	Covington, Forrest, George, Greene, Hancock, Harrison, Hinds, Jackson, Jefferson Davis, Jones, Lamar, Lawrence, Madison, Marion, Pearl River, Perry, Rankin, Stone, Walthall, Wayne
Total premium	\$O
Part B premium giveback	\$60
Max out-of-pocket (MOOP)	\$5,900
Cost share – PCP/specialist	\$0/\$25
Inpatient acute care hospital	\$295 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$25O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399-\$1,800 per device for 2 every year
Fitness	\$O for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards





Alabama

Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	H4407-004
Counties	Covington, Forrest, George, Greene, Hancock, Harrison, Hinds, Jackson, Jefferson Davis, Jones, Lamar, Lawrence, Madison, Marion, Pearl River, Perry, Rankin, Stone, Walthall, Wayne
Total premium	\$17.90
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$6,750
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$195 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	O - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for unlimited one-way trips
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$115/quarter, \$350/quarter Living Needs Allowance





Alabama

Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H4407-029
Counties	Covington, Forrest, George, Greene, Hancock, Harrison, Hinds, Jackson, Jefferson Davis, Jones, Lamar, Lawrence, Madison, Marion, Pearl River, Perry, Rankin, Stone, Walthall, Wayne
Total premium	\$10.50
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,350
Cost share – PCP/specialist	20%/20%
Inpatient acute care hospital	Standard Medicare
Ambulatory surgical center (ASC)	O - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$155/quarter, \$350/quarter Living Needs Allowance

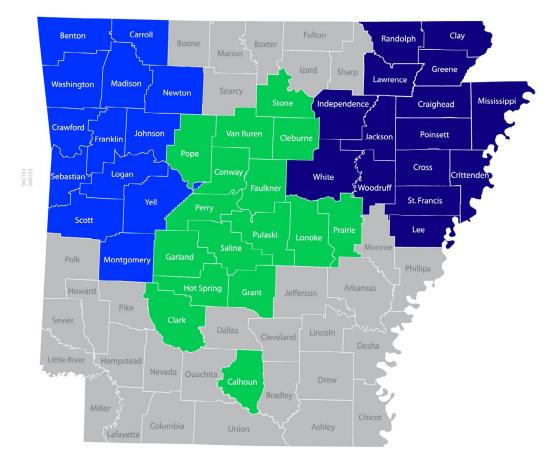






Arkansas

2025 Overview



Northwest AR

The following plans are offered in these counties:

H4513-052 Cigna Preferred Medicare (HMO) H4513-078 Cigna Courage Medicare (HMO) H4513-081 Cigna TotalCare (HMO-D-SNP) H4513-039 Cigna TotalCare Plus (HMO D-SNP)

Benton, Carroll, Crawford, Franklin, Johnson, Logan, Madison, Montgomery, Newton, Scott, Sebastian, Washington, Yell

Central AR

The following plans are offered in these counties:

H4513-050 Cigna Preferred Medicare (HMO) H4513-078 Cigna Courage Medicare (HMO) H4513-081 Cigna TotalCare (HMO D-SNP) H4513-039 Cigna TotalCare Plus (HMO D-SNP)

Calhoun, Clark, Cleburne, Conway, Faulkner, Garland, Grant, Hot Spring, Lonoke, Perry, Pope, Prairie, Pulaski, Saline, Stone, Van Buren

Jonesboro

The following plans are offered in these counties:

H4513-038 Cigna Preferred Medicare (HMO) H4513-078 Cigna Courage Medicare (HMO) H4513-081 Cigna TotalCare (HMO D-SNP) H4513-039 Cigna TotalCare Plus (HMO D-SNP)

Clay, Craighead, Crittenden, Cross, Greene, Independence, Jackson, Lawrence, Lee, Mississippi, Poinsett, Randolph, St. Fancis, White, Woodruff

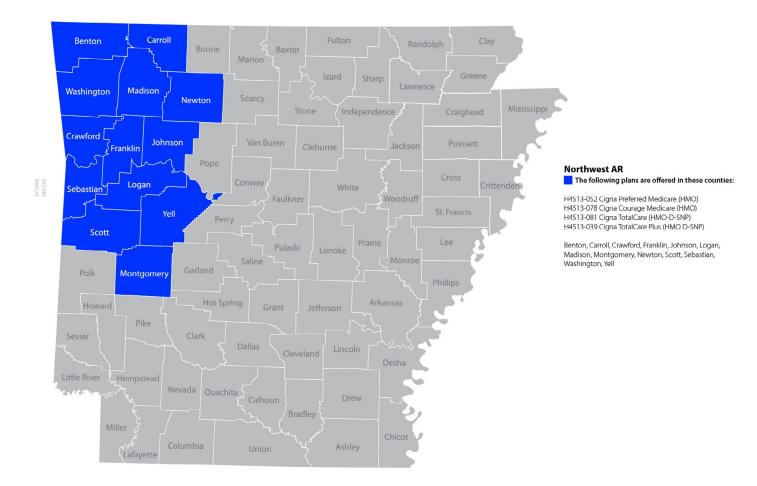






Arkansas: Northwest

2025 Overview







Tennessee

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-O52
County Expansion	Benton, Carroll, Crawford, Franklin, Johnson, Logan, Madison, Montgomery, Newton, Scott, Sebastian, Washington, Yell
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,400
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$315 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$3OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%
Dental	\$1,300 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$45/quarter



Tennessee

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H45I3-O78
Counties	Benton, Calhoun, Carroll, Clark, Clay, Cleburne, Conway, Craighead, Crawford, Crittenden, Cross, Faulkner, Franklin, Garland, Grant, Greene, Hot Spring, Independence, Jackson, Johnson, Lawrence, Lee, Logan, Lonoke, Madison, Mississippi, Montgomery, Newton, Perry, Poinsett, Pope, Prairie, Pulaski, Randolph, Saline, Scott, Sebastian, St. Francis, Stone, Van Buren, Washington, White, Woodruff, Yell
Total premium	\$O
Part B premium giveback	\$80
Max out-of-pocket (MOOP)	\$4,500
Cost share – PCP/specialist	\$O/\$35
Inpatient acute care hospital	\$295 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$25O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100/quarter, Pet Allowance \$75/quarter



Tennessee

Plan name	Cigna TotalCare (HMO-D-SNP)
Plan ID	H45I3-O8I
Counties	Benton, Calhoun, Carroll, Clark, Clay, Cleburne, Conway, Craighead, Crawford, Crittenden, Cross, Faulkner, Franklin, Garland, Grant, Greene, Hot Spring, Independence, Jackson, Johnson, Lawrence, Lee, Logan, Lonoke, Madison, Mississippi, Montgomery, Newton, Perry, Poinsett, Pope, Prairie, Pulaski, Randolph, Saline, Scott, Sebastian, St. Francis, Stone, Van Buren, Washington, White, Woodruff, Yell
Total premium	\$20.90
Part B premium giveback	\$0.00
Max out-of-pocket (MOOP)	\$7,700
Cost share – PCP/specialist	\$0/20%
Inpatient acute care hospital	\$222 per day for days I-IO; \$0 per day for days II-90
Ambulatory surgical center (ASC)	O - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 40 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100/quarter, \$225/quarter Living Needs Allowance



Tennessee

Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H45I3-O39
Counties	Benton, Calhoun, Carroll, Clark, Clay, Cleburne, Conway, Craighead, Crawford, Crittenden, Cross, Faulkner, Franklin, Garland, Grant, Greene, Hot Spring, Independence, Jackson, Johnson, Lawrence, Lee, Logan, Lonoke, Madison, Mississippi, Montgomery, Newton, Perry, Poinsett, Pope, Prairie, Pulaski, Randolph, Saline, Scott, Sebastian, St. Francis, Stone, Van Buren, Washington, White, Woodruff, Yell
Total premium	\$20.90
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,350
Cost share – PCP/specialist	20%/20%
Inpatient acute care hospital	Standard Medicare
Ambulatory surgical center (ASC)	O - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,950 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	"O for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 40 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100 /quarter, \$225/quarter Living Needs Allowance

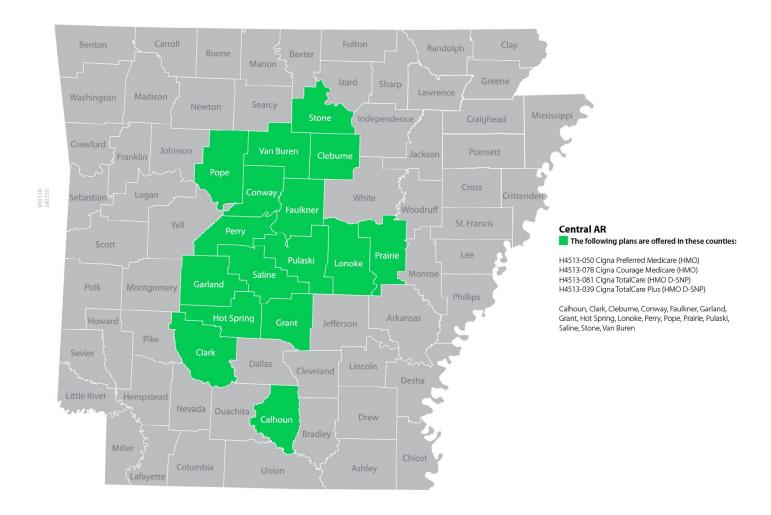






Arkansas: Central

2025 Overview







Tennessee

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-050
Counties	Calhoun, Clark, Cleburne, Conway, Faulkner, Garland, Grant, Hot Spring, Lonoke, Perry, Pope, Prairie, Pulaski, Saline, Stone, Van Buren
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,050
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$315 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$3OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%
Dental	\$1,400 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$45 /quarter



Tennessee

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H45I3-O78
Counties	Benton, Calhoun, Carroll, Clark, Clay, Cleburne, Conway, Craighead, Crawford, Crittenden, Cross, Faulkner, Franklin, Garland, Grant, Greene, Hot Spring, Independence, Jackson, Johnson, Lawrence, Lee, Logan, Lonoke, Madison, Mississippi, Montgomery, Newton, Perry, Poinsett, Pope, Prairie, Pulaski, Randolph, Saline, Scott, Sebastian, St. Francis, Stone, Van Buren, Washington, White, Woodruff, Yell
Total premium	\$O
Part B premium giveback	\$80
Max out-of-pocket (MOOP)	\$4,500
Cost share – PCP/specialist	\$O/\$35
Inpatient acute care hospital	\$295 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$25O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100/quarter, Pet Allowance \$75/quarter



Tennessee

Plan name	Cigna TotalCare (HMO-D-SNP)
Plan ID	H45I3-O8I
Counties	Benton, Calhoun, Carroll, Clark, Clay, Cleburne, Conway, Craighead, Crawford, Crittenden, Cross, Faulkner, Franklin, Garland, Grant, Greene, Hot Spring, Independence, Jackson, Johnson, Lawrence, Lee, Logan, Lonoke, Madison, Mississippi, Montgomery, Newton, Perry, Poinsett, Pope, Prairie, Pulaski, Randolph, Saline, Scott, Sebastian, St. Francis, Stone, Van Buren, Washington, White, Woodruff, Yell
Total premium	\$20.90
Part B premium giveback	\$0.00
Max out-of-pocket (MOOP)	\$7,700
Cost share – PCP/specialist	\$0/20%
Inpatient acute care hospital	\$222 per day for days I-IO; \$0 per day for days II-90
Ambulatory surgical center (ASC)	O - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 40 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100/quarter, \$225/quarter Living Needs Allowance



Tennessee

Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H45I3-O39
Counties	Benton, Calhoun, Carroll, Clark, Clay, Cleburne, Conway, Craighead, Crawford, Crittenden, Cross, Faulkner, Franklin, Garland, Grant, Greene, Hot Spring, Independence, Jackson, Johnson, Lawrence, Lee, Logan, Lonoke, Madison, Mississippi, Montgomery, Newton, Perry, Poinsett, Pope, Prairie, Pulaski, Randolph, Saline, Scott, Sebastian, St. Francis, Stone, Van Buren, Washington, White, Woodruff, Yell
Total premium	\$20.90
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,350
Cost share – PCP/specialist	20%/20%
Inpatient acute care hospital	Standard Medicare
Ambulatory surgical center (ASC)	0 - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,950 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	"O for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 40 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100 /quarter, \$225/quarter Living Needs Allowance

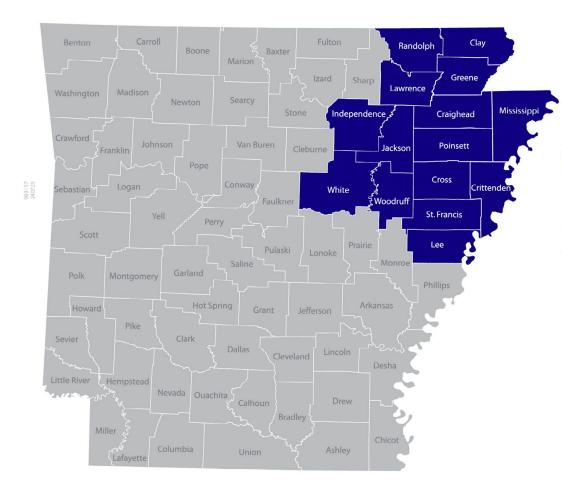






Arkansas: Jonesboro

2025 Overview



Jonesboro

The following plans are offered in these counties:

H4513-038 Cigna Preferred Medicare (HMO) H4513-078 Cigna Courage Medicare (HMO) H4513-081 Cigna TotalCare (HMO D-SNP) H4513-039 Cigna TotalCare Plus (HMO D-SNP)

Clay, Craighead, Crittenden, Cross, Greene, Independence, Jackson, Lawrence, Lee, Mississippi, Poinsett, Randolph, St. Fancis, White, Woodruff





Tennessee

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-O38
Counties	Clay, Craighead, Crittenden, Cross, Greene, Independence, Jackson, Lawrence, Lee, Mississippi, Poinsett, Randolph, St. Francis, White, Woodruff
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,750
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$285 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$25O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$8/\$47/\$100/33%
Dental	\$1,350 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$275 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$60/quarter



Tennessee

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H45I3-O78
Counties	Benton, Calhoun, Carroll, Clark, Clay, Cleburne, Conway, Craighead, Crawford, Crittenden, Cross, Faulkner, Franklin, Garland, Grant, Greene, Hot Spring, Independence, Jackson, Johnson, Lawrence, Lee, Logan, Lonoke, Madison, Mississippi, Montgomery, Newton, Perry, Poinsett, Pope, Prairie, Pulaski, Randolph, Saline, Scott, Sebastian, St. Francis, Stone, Van Buren, Washington, White, Woodruff, Yell
Total premium	\$O
Part B premium giveback	\$80
Max out-of-pocket (MOOP)	\$4,500
Cost share – PCP/specialist	\$O/\$35
Inpatient acute care hospital	\$295 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$25O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100/quarter, Pet Allowance \$75/quarter





Tennessee

Plan name	Cigna TotalCare (HMO-D-SNP)
Plan ID	H45I3-O8I
Counties	Benton, Calhoun, Carroll, Clark, Clay, Cleburne, Conway, Craighead, Crawford, Crittenden, Cross, Faulkner, Franklin, Garland, Grant, Greene, Hot Spring, Independence, Jackson, Johnson, Lawrence, Lee, Logan, Lonoke, Madison, Mississippi, Montgomery, Newton, Perry, Poinsett, Pope, Prairie, Pulaski, Randolph, Saline, Scott, Sebastian, St. Francis, Stone, Van Buren, Washington, White, Woodruff, Yell
Total premium	\$20.90
Part B premium giveback	\$0.00
Max out-of-pocket (MOOP)	\$7,700
Cost share – PCP/specialist	\$0/20%
Inpatient acute care hospital	\$222 per day for days I-IO; \$0 per day for days II-90
Ambulatory surgical center (ASC)	0 - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 40 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100/quarter, \$225/quarter Living Needs Allowance



Tennessee

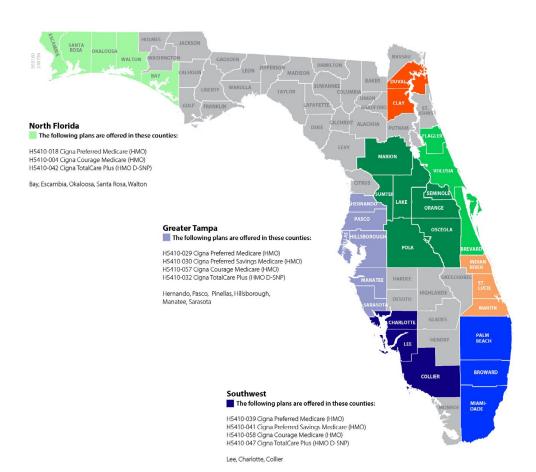
Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H45I3-O39
Counties	Benton, Calhoun, Carroll, Clark, Clay, Cleburne, Conway, Craighead, Crawford, Crittenden, Cross, Faulkner, Franklin, Garland, Grant, Greene, Hot Spring, Independence, Jackson, Johnson, Lawrence, Lee, Logan, Lonoke, Madison, Mississippi, Montgomery, Newton, Perry, Poinsett, Pope, Prairie, Pulaski, Randolph, Saline, Scott, Sebastian, St. Francis, Stone, Van Buren, Washington, White, Woodruff, Yell
Total premium	\$20.90
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,350
Cost share – PCP/specialist	20%/20%
Inpatient acute care hospital	Standard Medicare
Ambulatory surgical center (ASC)	O - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,950 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	"O for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 40 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100 /quarter, \$225/quarter Living Needs Allowance





Florida

2025 Overview



Jacksonville

following plans are offered in these counties:

H5410-043 Cigna Preferred Medicare (HMO) H5410-044 Cigna Preferred Savings Medicare (HMO) H5410-057 Cigna Courage Medicare (HMO) H5410-031 Cigna TotalCare Plus (HMO D-SNP)

Clay, Duval

Daytona

The following plans are offered in these counties:

H5410-027 Cigna Preferred Medicare (HMO) H5410-028 Cigna Preferred Savings Medicare (HMO) H5410-057 Cigna Courage Medicare (HMO) H5410-031 Cigna TotalCare Plus (HMO D-SNP)

Brevard, Flagler, Volusia

Greater Orlando

The following plans are offered in these counties:

H5410- 024 Cigna Preferred Medicare (HMO) H5410- 026 Cigna Preferred Savings Medicare (HMO) H5410- 057 Cigna Courage Medicare (HMO) H5410- 025 Cigna Total Care Plus (HMO D-SNP)

Marion, Sumter, Lake, Orange, Seminole, Osceola, Polk

Treasure Coast

The following plans are offered in these counties:

H5410-037 Cigna Preferred Medicare (HMO) H5410-040 Cigna Preferred Savings Medicare (HMO) H5410-058 Gigna Courage Medicare (HMO) H5410-047 Cigna TotalCare Plus (HMO D-SNP)

Indian River, St. Lucie, Martin

Southeast

The following plans are offered in these counties:

H5410-048 Cigna Preferred Medicare (HMO) H5410-050 Cigna Preferred Savings Medicare (HMO)

Broward

H5410-051 Cigna Preferred Medicare (HMO) H5410-052 Cigna Preferred Savings Medicare (HMO)

Miami-Dade

H5410-053 Cigna Preferred Medicare (HMO) H5410-054 Cigna Preferred Savings Medicare (HMO)

Palm Beach

H5410-058 Cigna Courage Medicare (HMO)

Broward, Miami-Dade, Palm Beach

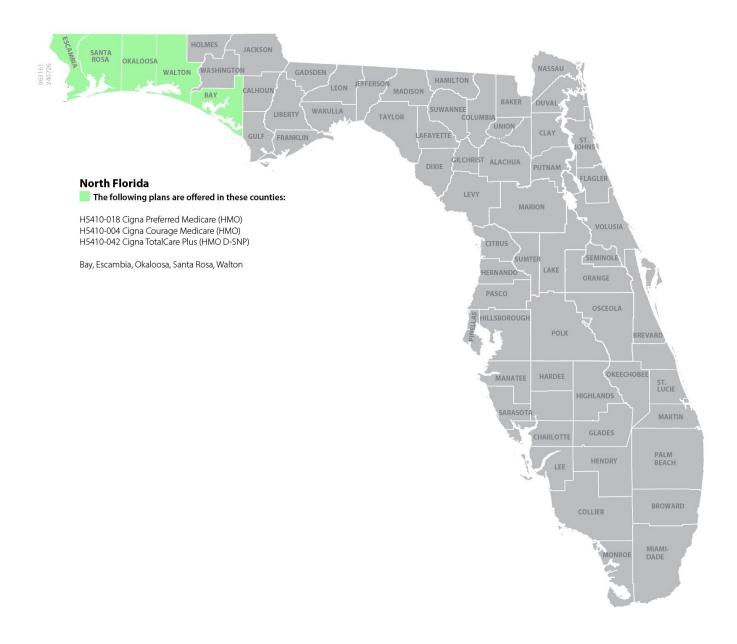






Florida: North Florida

2025 Overview







Alabama

North Florida

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H54IO-OI8
Counties	Bay, Escambia, Okaloosa, Santa Rosa, Walton
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,750
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$295 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$8/\$47/\$100/33%
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards





Alabama

North Florida

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H54IO-004
Counties	Bay, Escambia, Okaloosa, Santa Rosa, Walton
Total premium	\$O
Part B premium giveback	\$70
Max out-of-pocket (MOOP)	\$5,500
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$285 per day for days I-8; \$0 per day for days 9-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$1,250 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards





Alabama

North Florida

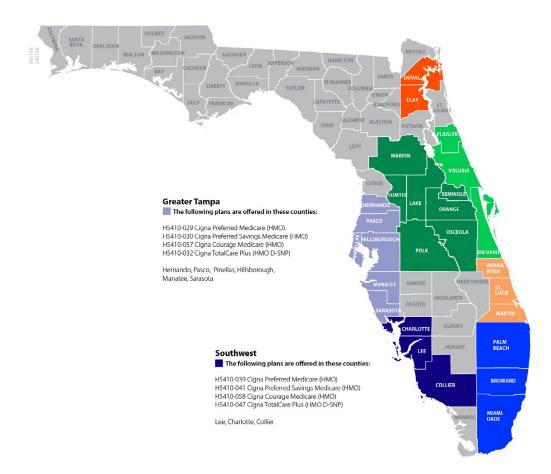
Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H54IO-O42
Counties	Bay, Escambia, Okaloosa, Santa Rosa, Walton
Total premium	\$13.90
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,000
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$0 per stay
Ambulatory surgical center (ASC)	\$O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$350 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for unlimited one-way trips
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$110/quarter, \$350/quarter Living Needs Allowance





Florida: Central and South

2025 Overview



Jacksonville

The following plans are offered in these counties:

H5410-043 Cigna Preferred Medicare (HMO) H5410-044 Cigna Preferred Savings Medicare (HMO) H5410-057 Cigna Courage Medicare (HMO) H5410-031 Cigna TotalCare Plus (HMO D-SNP)

Clay, Duval

Daytona

The following plans are offered in these counties:

H5410-027 Cigna Preferred Medicare (HMO) H5410-028 Cigna Preferred Savings Medicare (HMO) H5410-057 Cigna Courage Medicare (HMO) H5410-031 Cigna TotalCare Plus (HMO D-SNP)

Brevard, Flagler, Volusia

Greater Orlando

The following plans are offered in these counties:

H5410- 024 Cigna Preferred Medicare (HMO) H5410- 026 Cigna Preferred Savings Medicare (HMO) H5410- 057 Cigna Courage Medicare (HMO) H5410- 025 Cigna Total Care Plus (HMO D-SNP)

Marion, Sumter, Lake, Orange, Seminole, Osceola, Polk

Treasure Coast

The following plans are offered in these counties:

H5410-037 Cigna Preferred Medicare (HMO) H5410-040 Cigna Preferred Savings Medicare (HMO) H5410-058 Cigna Courage Medicare (HMO) H5410-047 Cigna TotalCare Plus (HMO D-SNP)

Indian River, St. Lucie, Martin

Southeast

The following plans are offered in these counties:

H5410-048 Cigna Preferred Medicare (HMO) H5410-050 Cigna Preferred Savings Medicare (HMO)

Broward

H5410-051 Cigna Preferred Medicare (HMO) H5410-052 Cigna Preferred Savings Medicare (HMO)

Miami-Dade

H5410-053 Cigna Preferred Medicare (HMO) H5410-054 Cigna Preferred Savings Medicare (HMO)

Palm Beach

H5410-058 Cigna Courage Medicare (HMO)

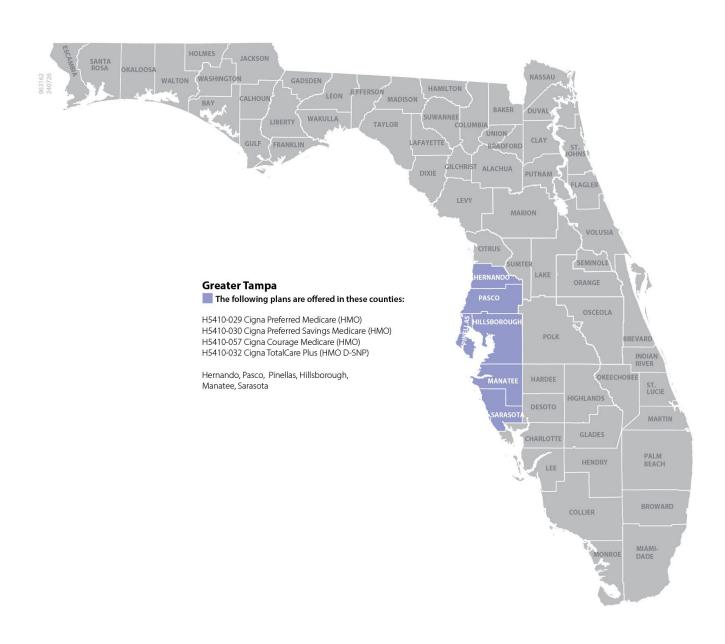
Broward, Miami-Dade, Palm Beach





Florida: Greater Tampa

2025 Overview







Central Florida

Tampa

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H54IO-029
Counties	Hernando, Hillsborough, Manatee, Pasco, Pinellas, Sarasota
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$2,700
Cost share – PCP/specialist	\$O/\$I5
Inpatient acute care hospital	\$125 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$75
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,750 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$130/quarter





Central Florida

Tampa

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H54IO-030
Counties	Hernando, Hillsborough, Manatee, Pasco, Pinellas, Sarasota
Total premium	\$O
Part B premium giveback	\$139
Max out-of-pocket (MOOP)	\$3,200
Cost share – PCP/specialist	\$O/\$35
Inpatient acute care hospital	\$190 per day for days 1-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$95
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$75/quarter





Central Florida

Central Florida

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H54IO-057
Counties	Brevard, Clay, Duval, Flagler, Hernando, Hillsborough, Lake, Manatee, Marion, Orange, Osceola, Pasco, Pinellas, Polk, Sarasota, Seminole, Sumter, Volusia
Total premium	\$O
Part B premium giveback	\$122
Max out-of-pocket (MOOP)	\$3,400
Cost share – PCP/specialist	\$0/\$50
Inpatient acute care hospital	\$370 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$35O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$2,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 24 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, Pet Allowance \$75/quarter





Central Florida

Tampa

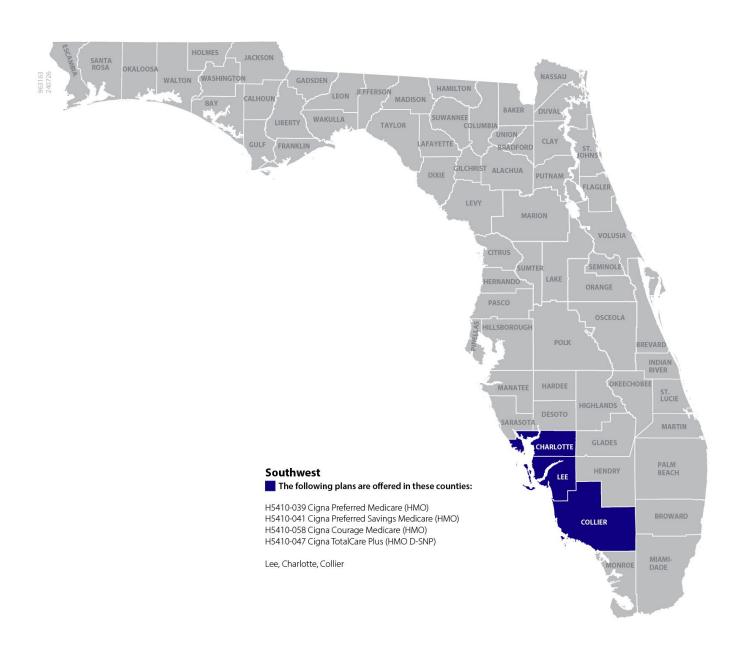
Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H54IO-032
Counties	Hernando, Hillsborough, Manatee, Pasco, Pinellas, Sarasota
Total premium	\$16.70
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$1,500
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$0 per stay
Ambulatory surgical center (ASC)	\$O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for unlimited one-way trips
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100/quarter, \$325/quarter Living Needs Allowance





Florida: Southwest

2025 Overview







South Florida

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H54IO-039
Counties	Charlotte, Collier, Lee
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$3,400
Cost share – PCP/specialist	\$O/\$IO
Inpatient acute care hospital	\$125 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$75
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,600 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$225 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$145/quarter





South Florida

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H54IO-04I
Counties	Charlotte, Collier, Lee
Total premium	\$O
Part B premium giveback	\$117
Max out-of-pocket (MOOP)	\$3,900
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$265 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$125
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter





South Florida

South Florida

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H54IO-058
Counties	Broward, Charlotte, Collier, Indian River, Lee, Martin, Miami-Dade, Palm Beach, St. Lucie
Total premium	\$O
Part B premium giveback	\$130
Max out-of-pocket (MOOP)	\$3,400
Cost share – PCP/specialist	\$10/\$50
Inpatient acute care hospital	\$395 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$35O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$2,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, Pet Allowance \$75/quarter





South Florida

South Florida

Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H54IO-047
Counties	Charlotte, Collier, Indian River, Lee, Martin, St. Lucie
Total premium	\$18.IO
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$1,500
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$0 per stay
Ambulatory surgical center (ASC)	\$O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$4,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for unlimited one-way trips
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$95/quarter, \$350/quarter Living Needs Allowance

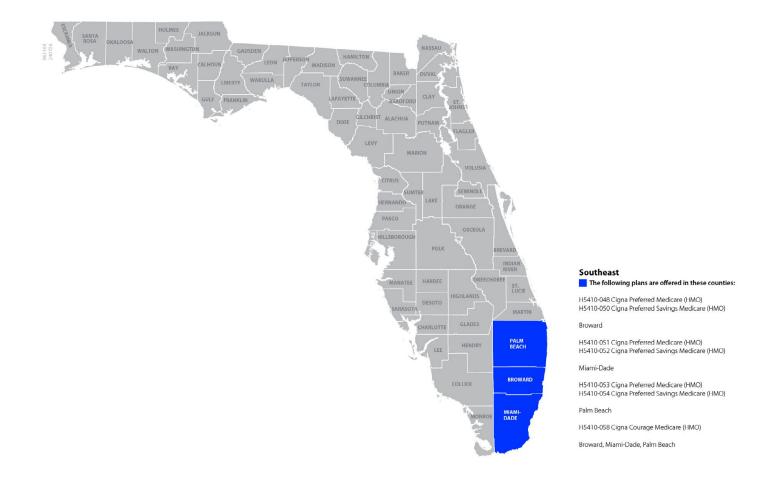






Florida: Southeast

2025 Overview







South Florida

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H54IO-O48
Counties	Broward
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$2,200
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$0 per stay
Ambulatory surgical center (ASC)	\$O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$4,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$225 /quarter





South Florida

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H54IO-050
Counties	Broward
Total premium	\$O
Part B premium giveback	\$125
Max out-of-pocket (MOOP)	\$3,800
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$250 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$I25
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$2,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$135/quarter





South Florida

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H54IO-05I
Counties	Miami-Dade
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$1,450
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$0 per stay
Ambulatory surgical center (ASC)	\$O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$4,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$155/quarter





South Florida

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H54IO-052
Counties	Miami-Dade
Total premium	\$O
Part B premium giveback	\$150
Max out-of-pocket (MOOP)	\$3,100
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$60 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$4O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	\$1,850 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 20 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$120/quarter





South Florida

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H54IO-053
Counties	Palm Beach
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$3,100
Cost share – PCP/specialist	\$O/\$5
Inpatient acute care hospital	\$60 per day for days I-4; \$0 per day for days 5-90
Ambulatory surgical center (ASC)	\$O - \$4O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$2,600 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$275 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for unlimited one-way trips
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$190/quarter





South Florida

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H54IO-054
Counties	Palm Beach
Total premium	\$O
Part B premium giveback	\$120
Max out-of-pocket (MOOP)	\$3,100
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$165 per day for days 1-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$I25
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$110/quarter





South Florida

South Florida

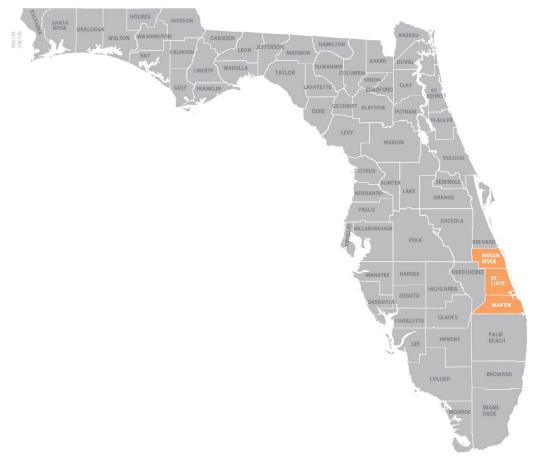
Plan name	Cigna Courage Medicare (HMO)
Plan ID	H54IO-058
Counties	Broward, Charlotte, Collier, Indian River, Lee, Martin, Miami-Dade, Palm Beach, St. Lucie
Total premium	\$O
Part B premium giveback	\$130
Max out-of-pocket (MOOP)	\$3,400
Cost share – PCP/specialist	\$10/\$50
Inpatient acute care hospital	\$395 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$35O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$2,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, Pet Allowance \$75/quarter





Florida: Treasure Coast

2025 Overview



Treasure Coast

The following plans are offered in these counties:

H5410-037 Cigna Preferred Medicare (HMO) H5410-040 Cigna Preferred Savings Medicare (HMO) H5410-058 Cigna Courage Medicare (HMO) H5410-047 Cigna TotalCare Plus (HMO D-SNP)

Indian River, St. Lucie, Martin





South Florida

Treasure Coast

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H54IO-037
Counties	Indian River, Martin, St. Lucie
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$3,250
Cost share – PCP/specialist	\$O/\$I5
Inpatient acute care hospital	\$95 per day for days I-8; \$0 per day for days 9-90
Ambulatory surgical center (ASC)	\$O - \$75
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$90/quarter





South Florida

Treasure Coast

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H54IO-040
Counties	Indian River, Martin, St. Lucie
Total premium	\$O
Part B premium giveback	\$116
Max out-of-pocket (MOOP)	\$3,800
Cost share – PCP/specialist	\$0/\$25
Inpatient acute care hospital	\$270 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$IOO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	\$1,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$O for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$80/quarter





South Florida

South Florida

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H54IO-058
Counties	Broward, Charlotte, Collier, Indian River, Lee, Martin, Miami-Dade, Palm Beach, St. Lucie
Total premium	\$O
Part B premium giveback	\$130
Max out-of-pocket (MOOP)	\$3,400
Cost share – PCP/specialist	\$10/\$50
Inpatient acute care hospital	\$395 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$35O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$2,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, Pet Allowance \$75/quarter





South Florida

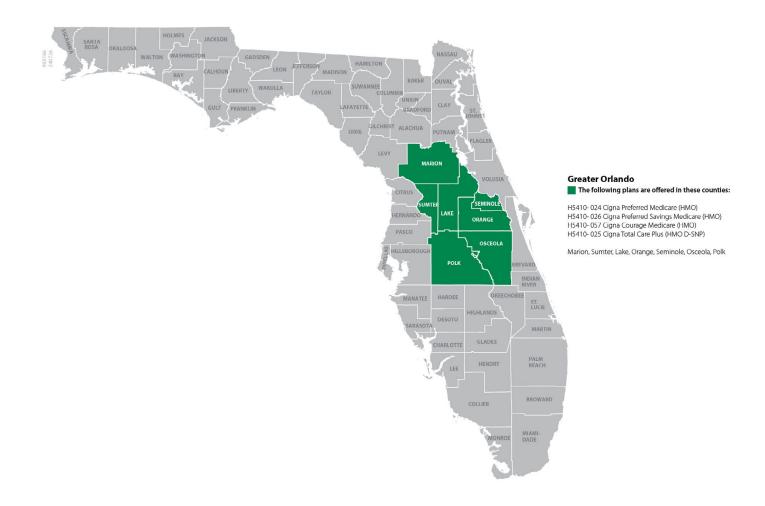
Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H54IO-047
Counties	Charlotte, Collier, Indian River, Lee, Martin, St. Lucie
Total premium	\$18.IO
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$1,500
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$0 per stay
Ambulatory surgical center (ASC)	\$O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$4,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for unlimited one-way trips
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$95/quarter, \$350/quarter Living Needs Allowance





Florida: Greater Orlando

2025 Overview







Central Florida

Orlando

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H54IO-024
Counties	Lake, Marion, Orange, Osceola, Polk, Seminole, Sumter
Total premium	\$O
Part B premium giveback	\$5
Max out-of-pocket (MOOP)	\$2,650
Cost share – PCP/specialist	\$O/\$IO
Inpatient acute care hospital	\$40 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$4O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$210 /quarter





Central Florida

Orlando

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H54IO-026
Counties	Lake, Marion, Orange, Osceola, Polk, Seminole, Sumter
Total premium	\$O
Part B premium giveback	\$135
Max out-of-pocket (MOOP)	\$3,200
Cost share – PCP/specialist	\$O/\$25
Inpatient acute care hospital	\$200 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$175
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$65/quarter





Central Florida

Central Florida

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H54IO-057
Counties	Brevard, Clay, Duval, Flagler, Hernando, Hillsborough, Lake, Manatee, Marion, Orange, Osceola, Pasco, Pinellas, Polk, Sarasota, Seminole, Sumter, Volusia
Total premium	\$O
Part B premium giveback	\$122
Max out-of-pocket (MOOP)	\$3,400
Cost share – PCP/specialist	\$0/\$50
Inpatient acute care hospital	\$370 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$35O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$2,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 24 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, Pet Allowance \$75/quarter





Central Florida

Orlando

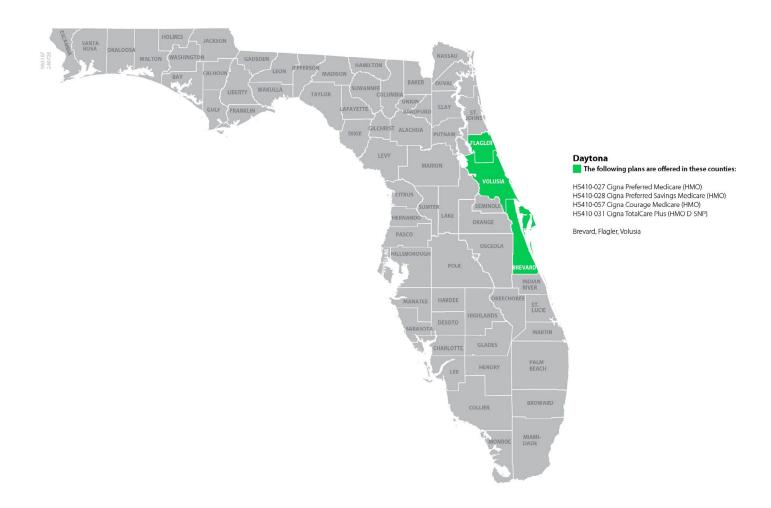
Plan name	Cigna Total Care Plus (HMO D-SNP)
Plan ID	H54IO-025
Counties	Lake, Marion, Orange, Osceola, Polk, Seminole, Sumter
Total premium	\$20.30
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$1,500
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$0 per stay
Ambulatory surgical center (ASC)	\$O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for unlimited one-way trips
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$180/quarter, \$350/quarter Living Needs Allowance





Florida: Daytona

2025 Overview







Central Florida

Daytona

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H54IO-027
Counties	Brevard, Flagler, Volusia
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$2,500
Cost share – PCP/specialist	\$O/\$I5
Inpatient acute care hospital	\$150 per day for days 1-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$IOO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	\$1,700 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$350 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$155/quarter





Central Florida

Daytona

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H54IO-028
Counties	Brevard, Flagler, Volusia
Total premium	\$O
Part B premium giveback	\$114
Max out-of-pocket (MOOP)	\$3,300
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$220 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$2OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$75/quarter





Central Florida

Central Florida

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H54IO-057
Counties	Brevard, Clay, Duval, Flagler, Hernando, Hillsborough, Lake, Manatee, Marion, Orange, Osceola, Pasco, Pinellas, Polk, Sarasota, Seminole, Sumter, Volusia
Total premium	\$O
Part B premium giveback	\$122
Max out-of-pocket (MOOP)	\$3,400
Cost share – PCP/specialist	\$0/\$50
Inpatient acute care hospital	\$370 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$35O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$2,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 24 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, Pet Allowance \$75/quarter





Central Florida

Central Florida

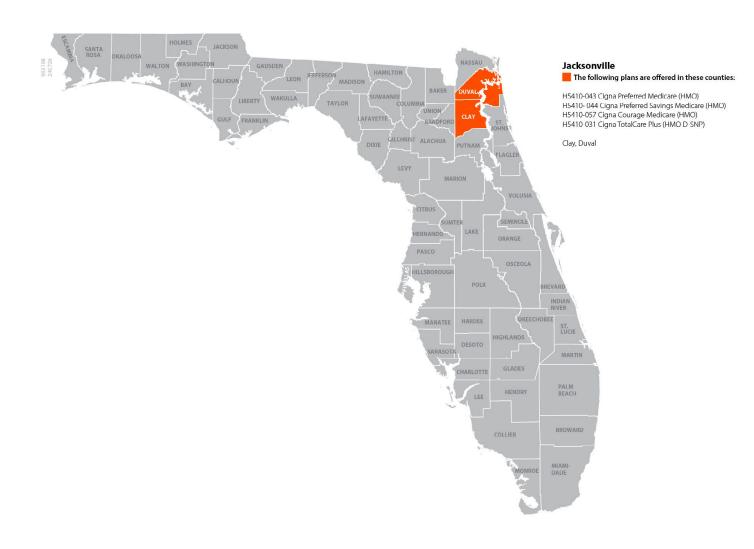
Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H54IO-03I
Counties	Brevard, Clay, Duval, Flagler, Volusia
Total premium	\$16.40
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$1,500
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$0 per stay
Ambulatory surgical center (ASC)	\$O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for unlimited one-way trips
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$155/quarter, \$350/quarter Living Needs Allowance







Florida: Central and South







Central Florida

Jacksonville

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H54IO-O43
Counties	Clay, Duval
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$3,200
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$160 per day for days 1-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$75
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	\$2,100 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 20 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$165/quarter





Central Florida

Jacksonville

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H54IO-044
Counties	Clay, Duval
Total premium	\$O
Part B premium giveback	\$105
Max out-of-pocket (MOOP)	\$4,000
Cost share – PCP/specialist	\$O/\$35
Inpatient acute care hospital	\$250 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$I25
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	\$1,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$175 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter





Central Florida

Central Florida

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H54IO-057
Counties	Brevard, Clay, Duval, Flagler, Hernando, Hillsborough, Lake, Manatee, Marion, Orange, Osceola, Pasco, Pinellas, Polk, Sarasota, Seminole, Sumter, Volusia
Total premium	\$O
Part B premium giveback	\$122
Max out-of-pocket (MOOP)	\$3,400
Cost share – PCP/specialist	\$0/\$50
Inpatient acute care hospital	\$370 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$35O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$2,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 24 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, Pet Allowance \$75/quarter





Central Florida

Central Florida

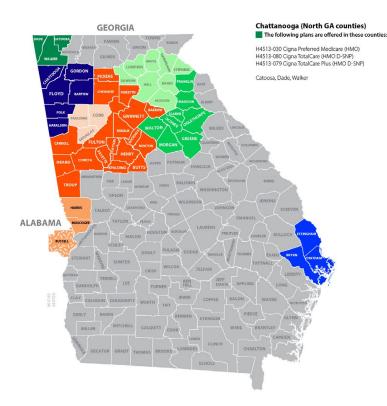
Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H54IO-03I
Counties	Brevard, Clay, Duval, Flagler, Volusia
Total premium	\$16.40
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$1,500
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$0 per stay
Ambulatory surgical center (ASC)	\$O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for unlimited one-way trips
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$155/quarter, \$350/quarter Living Needs Allowance





Georgia

2025 Overview



Northwest GA

The following plans are offered in these counties:

H0439-011 Cigna Preferred Medicare (HMO) H0439-002 Cigna TotalCare (HMO D-SNP) H0439-012 Cigna TotalCare Plus (HMO D-SNP)

Bartow, Chattooga, Floyd, Gordon, Haralson, Polk

West Metro Atlanta GA

The following plans are offered in these counties:

H0439-008 Cigna Preferred Medicare (HMO) H0439-002 Cigna TotalCare (HMO D-SNP) H0439-012 Cigna TotalCare Plus (HMO D-SNP)

Cobb, Douglas, Paulding

Columbus GA

The following plans are offered in these counties:

H0439-002 Cigna TotalCare (HMO D-SNP) H0439-012 Cigna TotalCare Plus (HMO D-SNP)

Harris, Muscogee

No featured plans are offered in this county:

Russell (Al

Savannah GA

The following plans are offered in these counties:

H0439-013 Cigna Preferred Medicare (HMO) H0439-002 Cigna TotalCare (HMO D-SNP) H0439-012 Cigna TotalCare Plus (HMO D-SNP)

Bryan, Chatham, Effingham

Northeast GA

The following plans are offered in these counties:

H0439-010 Cigna Preferred Medicare (HMO) H0439-002 Cigna TotalCare (HMO D-SNP) H0439-012 Cigna TotalCare Plus (HMO D-SNP)

Banks, Dawson, Habersham, Hall, Jackson, Lumpkin, Stephens, White

Athens GA

The following plans are offered in these counties:

H0439-009 Cigna Preferred Medicare (HMO) H0439-002 Cigna TotalCare (HMO D-SNP) H0439-012 Cigna TotalCare Plus (HMO D-SNP)

Clarke, Franklin, Greene, Madison, Morgan, Oconee, Oglethorpe, Walton

Metro Atlanta GA

The following plans are offered in these counties:

H0439-015-001/002 Cigna Preferred Medicare (HMO)* H0439-002 Cigna TotalCare (HMO D-SNP) H0439-012 Cigna TotalCare Plus (HMO D-SNP)

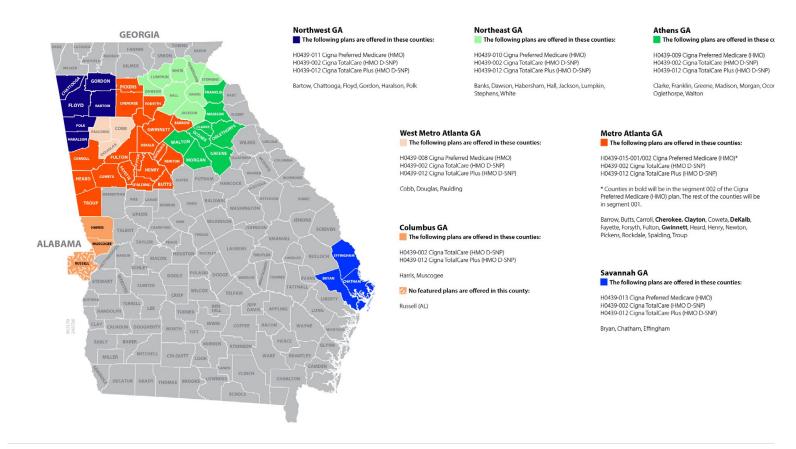
* Counties in bold will be in the segment 002 of the Cigna Preferred Medicare (HMO) plan. The rest of the counties will be in segment 001.

Barrow, Butts, Carroll, **Cherokee, Clayton**, Coweta, **DeKalb**, Fayette, Forsyth, Fulton, **Gwinnett**, Heard, Henry, Newton, Pickens, Rockdale, Spalding, Troup





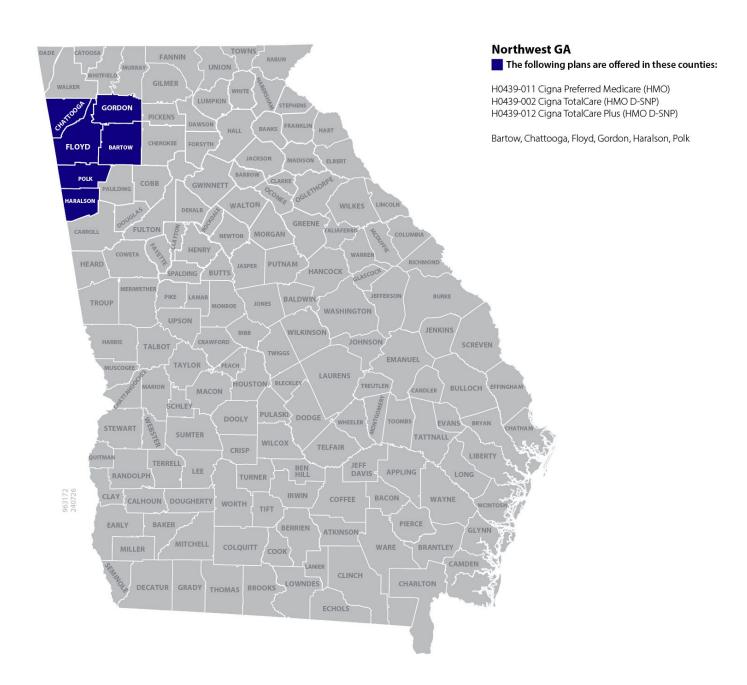
Georgia: Atlanta, Athens, Columbus, Northeast, Northwest, and Savannah







Georgia: Northwest







Georgia

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	HO439-0II
Counties	Bartow, Chattooga, Floyd, Gordon, Haralson, Polk
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$6,950
Cost share – PCP/specialist	\$O/\$35
Inpatient acute care hospital	\$285 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$35O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$8/\$47/\$100/33%
Dental	\$1,600 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$275 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$60/quarter





Georgia

Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	HO439-002
Counties	Banks, Barrow, Bartow, Bryan, Butts, Carroll, Chatham, Chattooga, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Effingham, Fayette, Floyd, Forsyth, Franklin, Fulton, Gordon, Greene, Gwinnett, Habersham, Hall, Haralson, Harris, Heard, Henry, Jackson, Lumpkin, Madison, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Pickens, Polk, Rockdale, Spalding, Stephens, Troup, Walton, White
Total premium	\$32.80
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$7,200
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$2,020 per stay
Ambulatory surgical center (ASC)	0 - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$160/quarter, \$325/quarter Living Needs Allowance





Georgia

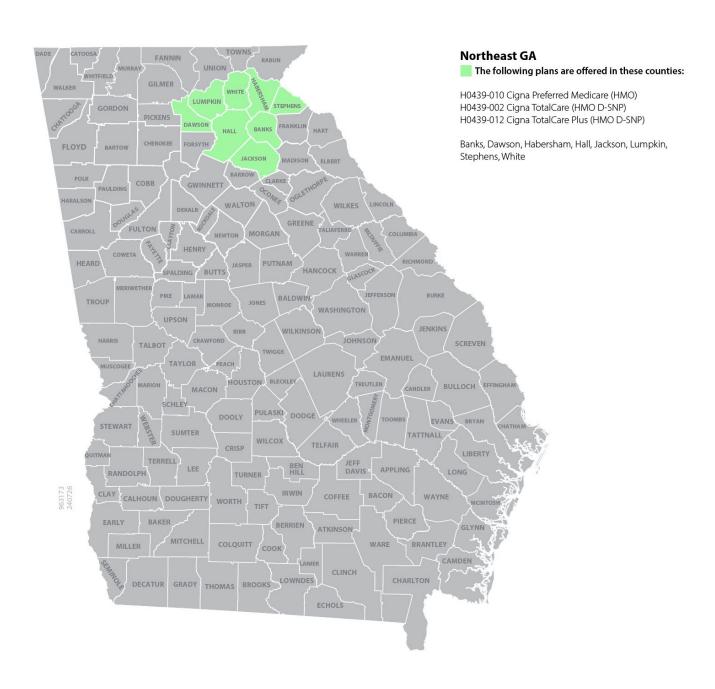
Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	HO439-012
Counties	Banks, Barrow, Bartow, Bryan, Butts, Carroll, Chatham, Chattooga, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Effingham, Fayette, Floyd, Forsyth, Franklin, Fulton, Gordon, Greene, Gwinnett, Habersham, Hall, Haralson, Harris, Heard, Henry, Jackson, Lumpkin, Madison, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Pickens, Polk, Rockdale, Spalding, Stephens, Troup, Walton, White
Total premium	\$40
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,350
Cost share – PCP/specialist	20%/20%
Inpatient acute care hospital	Standard Medicare
Ambulatory surgical center (ASC)	O - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$170/quarter, \$350/quarter Living Needs Allowance







Georgia: Northeast







Georgia

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	HO439-010
Counties	Banks, Dawson, Habersham, Hall, Jackson, Lumpkin, Stephens, White
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$6,750
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$310 per day for days 1-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$375
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,450 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$275 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$65/quarter





Georgia

Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	HO439-002
Counties	Banks, Barrow, Bartow, Bryan, Butts, Carroll, Chatham, Chattooga, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Effingham, Fayette, Floyd, Forsyth, Franklin, Fulton, Gordon, Greene, Gwinnett, Habersham, Hall, Haralson, Harris, Heard, Henry, Jackson, Lumpkin, Madison, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Pickens, Polk, Rockdale, Spalding, Stephens, Troup, Walton, White
Total premium	\$32.80
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$7,200
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$2,020 per stay
Ambulatory surgical center (ASC)	0 - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$160/quarter, \$325/quarter Living Needs Allowance





Georgia

Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	HO439-OI2
Counties	Banks, Barrow, Bartow, Bryan, Butts, Carroll, Chatham, Chattooga, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Effingham, Fayette, Floyd, Forsyth, Franklin, Fulton, Gordon, Greene, Gwinnett, Habersham, Hall, Haralson, Harris, Heard, Henry, Jackson, Lumpkin, Madison, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Pickens, Polk, Rockdale, Spalding, Stephens, Troup, Walton, White
Total premium	\$40
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,350
Cost share – PCP/specialist	20%/20%
Inpatient acute care hospital	Standard Medicare
Ambulatory surgical center (ASC)	0 - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$170/quarter, \$350/quarter Living Needs Allowance





Georgia: West Metro Atlanta







Georgia

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	HO439-008
Counties	Cobb, Douglas, Paulding
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$7,250
Cost share – PCP/specialist	\$O/\$45
Inpatient acute care hospital	\$305 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$375
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$8/\$47/\$100/33%
Dental	\$1,250 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives and Rewards, OTC \$60/quarter





Georgia

Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	HO439-002
Counties	Banks, Barrow, Bartow, Bryan, Butts, Carroll, Chatham, Chattooga, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Effingham, Fayette, Floyd, Forsyth, Franklin, Fulton, Gordon, Greene, Gwinnett, Habersham, Hall, Haralson, Harris, Heard, Henry, Jackson, Lumpkin, Madison, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Pickens, Polk, Rockdale, Spalding, Stephens, Troup, Walton, White
Total premium	\$32.80
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$7,200
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$2,020 per stay
Ambulatory surgical center (ASC)	0 - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$160/quarter, \$325/quarter Living Needs Allowance





Georgia

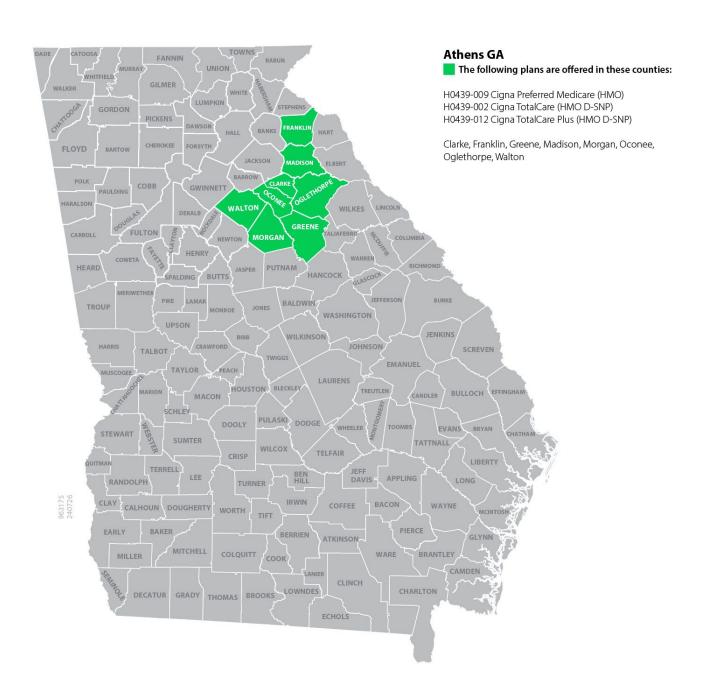
Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	HO439-OI2
Counties	Banks, Barrow, Bartow, Bryan, Butts, Carroll, Chatham, Chattooga, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Effingham, Fayette, Floyd, Forsyth, Franklin, Fulton, Gordon, Greene, Gwinnett, Habersham, Hall, Haralson, Harris, Heard, Henry, Jackson, Lumpkin, Madison, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Pickens, Polk, Rockdale, Spalding, Stephens, Troup, Walton, White
Total premium	\$40
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,350
Cost share – PCP/specialist	20%/20%
Inpatient acute care hospital	Standard Medicare
Ambulatory surgical center (ASC)	0 - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$170/quarter, \$350/quarter Living Needs Allowance







Georgia: Athens







Georgia

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	HO439-009
Counties	Clarke, Franklin, Greene, Madison, Morgan, Oconee, Oglethorpe, Walton
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$6,300
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$270 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$3OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,400 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 20 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$45/quarter





Georgia

Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	HO439-002
Counties	Banks, Barrow, Bartow, Bryan, Butts, Carroll, Chatham, Chattooga, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Effingham, Fayette, Floyd, Forsyth, Franklin, Fulton, Gordon, Greene, Gwinnett, Habersham, Hall, Haralson, Harris, Heard, Henry, Jackson, Lumpkin, Madison, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Pickens, Polk, Rockdale, Spalding, Stephens, Troup, Walton, White
Total premium	\$32.80
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$7,200
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$2,020 per stay
Ambulatory surgical center (ASC)	0 - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$160/quarter, \$325/quarter Living Needs Allowance





Georgia

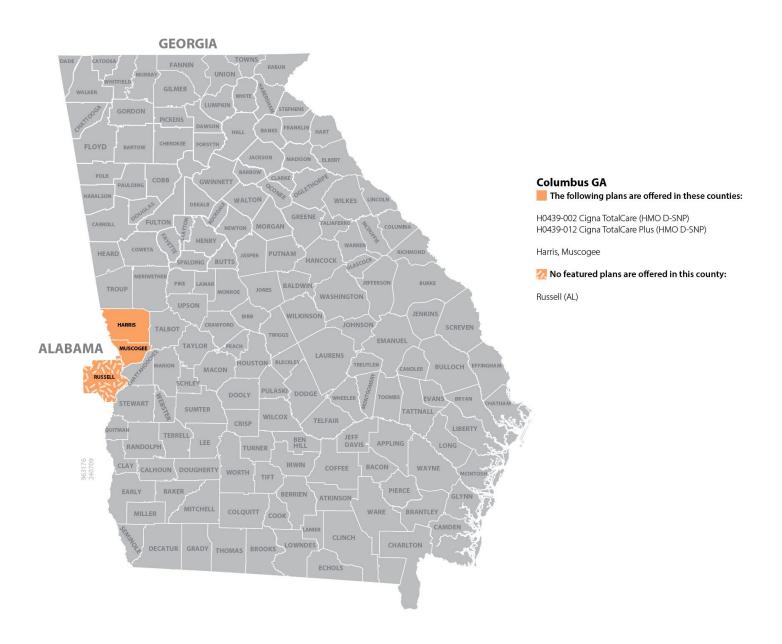
Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	HO439-012
Counties	Banks, Barrow, Bartow, Bryan, Butts, Carroll, Chatham, Chattooga, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Effingham, Fayette, Floyd, Forsyth, Franklin, Fulton, Gordon, Greene, Gwinnett, Habersham, Hall, Haralson, Harris, Heard, Henry, Jackson, Lumpkin, Madison, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Pickens, Polk, Rockdale, Spalding, Stephens, Troup, Walton, White
Total premium	\$40
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,350
Cost share – PCP/specialist	20%/20%
Inpatient acute care hospital	Standard Medicare
Ambulatory surgical center (ASC)	O - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$170/quarter, \$350/quarter Living Needs Allowance







Georgia: Columbus







Georgia

Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	H0439-002
Counties	Banks, Barrow, Bartow, Bryan, Butts, Carroll, Chatham, Chattooga, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Effingham, Fayette, Floyd, Forsyth, Franklin, Fulton, Gordon, Greene, Gwinnett, Habersham, Hall, Haralson, Harris, Heard, Henry, Jackson, Lumpkin, Madison, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Pickens, Polk, Rockdale, Spalding, Stephens, Troup, Walton, White
Total premium	\$32.80
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$7,200
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$2,020 per stay
Ambulatory surgical center (ASC)	0 - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$160/quarter, \$325/quarter Living Needs Allowance





Georgia

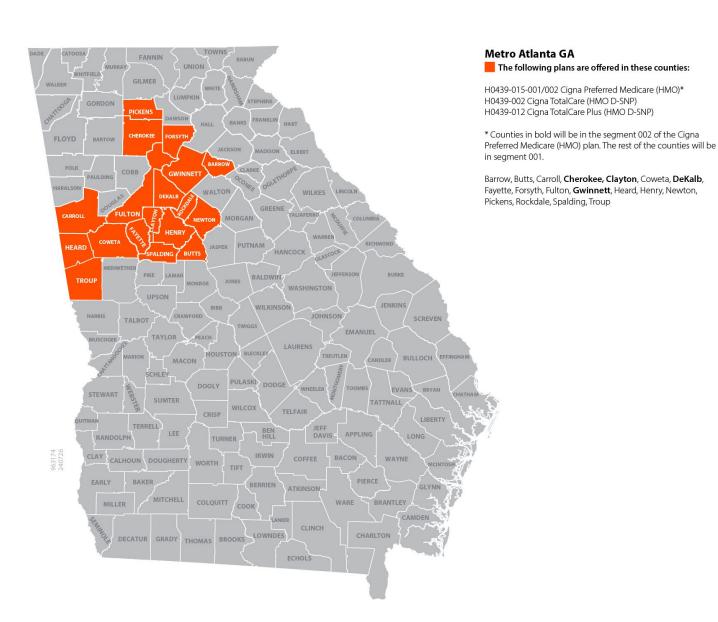
Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	HO439-OI2
Counties	Banks, Barrow, Bartow, Bryan, Butts, Carroll, Chatham, Chattooga, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Effingham, Fayette, Floyd, Forsyth, Franklin, Fulton, Gordon, Greene, Gwinnett, Habersham, Hall, Haralson, Harris, Heard, Henry, Jackson, Lumpkin, Madison, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Pickens, Polk, Rockdale, Spalding, Stephens, Troup, Walton, White
Total premium	\$40
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,350
Cost share – PCP/specialist	20%/20%
Inpatient acute care hospital	Standard Medicare
Ambulatory surgical center (ASC)	0 - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$170/quarter, \$350/quarter Living Needs Allowance







Georgia: Metro Atlanta







Georgia

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	HO439-015-00I
Counties	Barrow, Butts, Carroll, Coweta, Fayette, Forsyth, Fulton, Heard, Henry, Newton, Pickens, Rockdale, Spalding, Troup
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,500
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$280 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$3OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$8/\$47/\$100/33%
Dental	\$1,250 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$275 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$65/quarter





Georgia

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	HO439-015-002
Counties	Cherokee, Clayton, DeKalb, Gwinnett
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,100
Cost share – PCP/specialist	\$O/\$35
Inpatient acute care hospital	\$295 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$325
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$8/\$47/\$100/33%
Dental	\$1,350 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$55/quarter





Georgia

Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	HO439-002
Counties	Banks, Barrow, Bartow, Bryan, Butts, Carroll, Chatham, Chattooga, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Effingham, Fayette, Floyd, Forsyth, Franklin, Fulton, Gordon, Greene, Gwinnett, Habersham, Hall, Haralson, Harris, Heard, Henry, Jackson, Lumpkin, Madison, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Pickens, Polk, Rockdale, Spalding, Stephens, Troup, Walton, White
Total premium	\$32.80
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$7,200
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$2,020 per stay
Ambulatory surgical center (ASC)	0 - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$160/quarter, \$325/quarter Living Needs Allowance





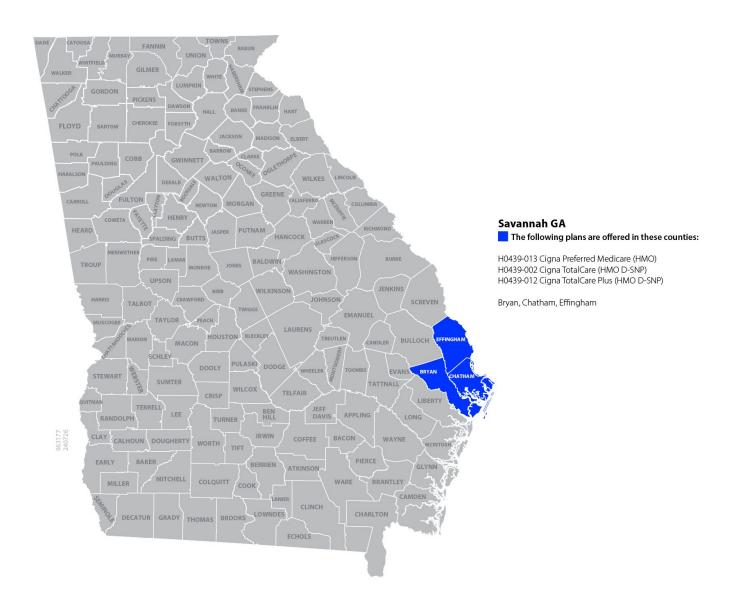
Georgia

Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H0439-012
Counties	Banks, Barrow, Bartow, Bryan, Butts, Carroll, Chatham, Chattooga, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Effingham, Fayette, Floyd, Forsyth, Franklin, Fulton, Gordon, Greene, Gwinnett, Habersham, Hall, Haralson, Harris, Heard, Henry, Jackson, Lumpkin, Madison, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Pickens, Polk, Rockdale, Spalding, Stephens, Troup, Walton, White
Total premium	\$40
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,350
Cost share – PCP/specialist	20%/20%
Inpatient acute care hospital	Standard Medicare
Ambulatory surgical center (ASC)	O - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$170/quarter, \$350/quarter Living Needs Allowance





Georgia: Savannah







Georgia

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	HO439-0I3
Counties	Bryan, Chatham, Effingham
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,750
Cost share – PCP/specialist	\$O/\$25
Inpatient acute care hospital	\$240 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$25O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$75/quarter





Georgia

Georgia

Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	HO439-002
Counties	Banks, Barrow, Bartow, Bryan, Butts, Carroll, Chatham, Chattooga, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Effingham, Fayette, Floyd, Forsyth, Franklin, Fulton, Gordon, Greene, Gwinnett, Habersham, Hall, Haralson, Harris, Heard, Henry, Jackson, Lumpkin, Madison, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Pickens, Polk, Rockdale, Spalding, Stephens, Troup, Walton, White
Total premium	\$32.80
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$7,200
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$2,020 per stay
Ambulatory surgical center (ASC)	0 - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$160/quarter, \$325/quarter Living Needs Allowance





Georgia

Georgia

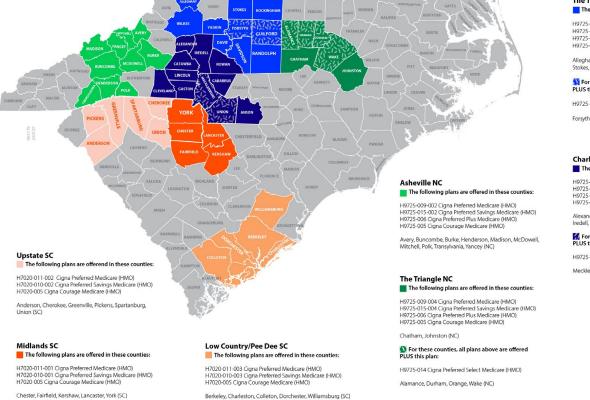
Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	HO439-012
Counties	Banks, Barrow, Bartow, Bryan, Butts, Carroll, Chatham, Chattooga, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Effingham, Fayette, Floyd, Forsyth, Franklin, Fulton, Gordon, Greene, Gwinnett, Habersham, Hall, Haralson, Harris, Heard, Henry, Jackson, Lumpkin, Madison, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Pickens, Polk, Rockdale, Spalding, Stephens, Troup, Walton, White
Total premium	\$40
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,350
Cost share – PCP/specialist	20%/20%
Inpatient acute care hospital	Standard Medicare
Ambulatory surgical center (ASC)	O - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$170/quarter, \$350/quarter Living Needs Allowance





North Carolina and South Carolina

2025 Overview



The Triad NC

The following plans are offered in these counties:

H9725-009-003 Cigna Preferred Medicare (HMC) H9725-015-003 Cigna Preferred Savings Medicare (HMC) H9725-006 Cigna Preferred Plus Medicare (HMC) H9725-005 Cigna Courage Medicare (HMC)

Alleghany, Davidson, Davie, Randolph, Rockingham, Stokes, Wilkes, Yadkin (NC)

★ For these counties, all plans above are offered PLUS this plan:

H9725-014 Cigna Preferred Select Medicare (HMO)

Forsyth, Guilford (NC)

Charlotte NC

The following plans are offered in these counties:

H9725-009-001 Cigna Preferred Medicare (HMO) H9725-015-001 Cigna Preferred Savings Medicare (HMO) H9725-006 Cigna Preferred Plus Medicare (HMO) H9725-005 Cigna Courage Medicare (HMO)

Alexander, Anson, Cabarrus, Catawba, Cleveland, Gaston, Iredell, Lincoln, Rowan (NC)

✓ For these counties, all plans above are offered PLUS this plan:

H9725-014 Cigna Preferred Select Medicare (HMO)

Mecklenburg, Union (NC)

2025 market, plan and benefit information subject to CMS approval. The plans shared are Cigna Healthcare Medicare's featured plans. There may be additional plans available for 2025. Please contact your Broker Sales Manager for details. Confidential, unpublished property of Cigna Healthcare. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel. All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group. © 2024 Cigna Healthcare.





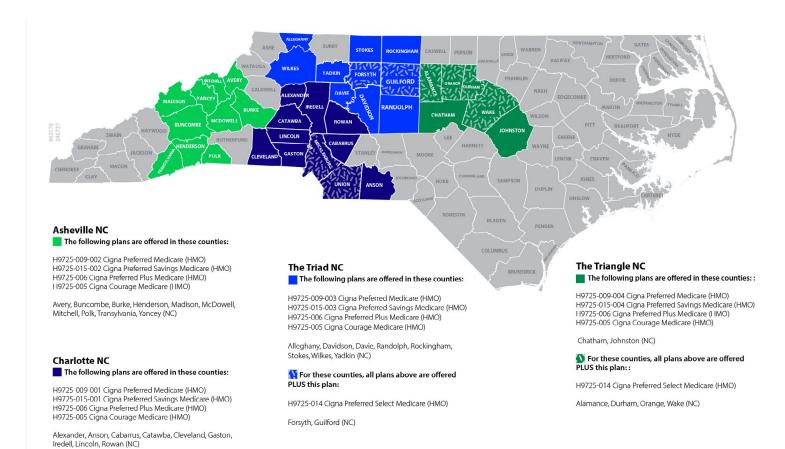
North Carolina

For these counties, all plans above are offered PLUS this plan:

H9725-014 Cigna Preferred Select Medicare (HMO)

Mecklenburg, Union (NC)

2025 Overview



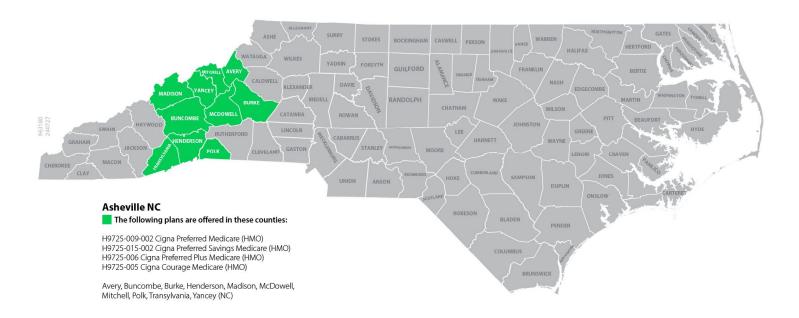
2025 market, plan and benefit information subject to CMS approval. The plans shared are Cigna Healthcare Medicare's featured plans. There may be additional plans available for 2025. Please contact your Broker Sales Manager for details. Confidential, unpublished property of Cigna Healthcare. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel. All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group. © 2024 Cigna Healthcare.





North Carolina: Asheville

2025 Overview







Carolinas

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H9725-009-002
Counties	Avery, Buncombe, Burke, Henderson, McDowell, Madison, Mitchell, Polk, Transylvania, Yancey
Total premium	\$0.00
Part B premium giveback	\$0.00
Max out-of-pocket (MOOP)	\$3,650
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$280 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$350 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$O for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 24 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$110 /quarter





Carolinas

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H9725-0I5-002
Counties	Avery, Buncombe, Burke, Henderson, McDowell, Madison, Mitchell, Polk, Transylvania, Yancey
Total premium	\$0.00
Part B premium giveback	\$115.00
Max out-of-pocket (MOOP)	\$6,700
Cost share – PCP/specialist	\$0/\$50
Inpatient acute care hospital	\$440 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$375
Routine lab services	\$O
Medical deductible	\$325
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%
Dental	\$500 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$O for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards



Carolinas

Plan name	Cigna Preferred Plus Medicare (HMO)
Plan ID	H9725-006
Counties	Alamance, Alexander, Alleghany, Anson, Avery, Buncombe, Burke, Cabarrus, Catawba, Chatham, Cleveland, Davidson, Davie, Durham, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, McDowell, Madison, Mecklenburg, Mitchell, Orange, Polk, Randolph, Rockingham, Rowan, Stokes, Transylvania, Union, Wake, Wilkes, Yadkin, Yancey
Total premium	\$11
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,I5O
Cost share – PCP/specialist	\$O/\$I5
Inpatient acute care hospital	\$295 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%
Dental	\$2,300 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$40/quarter





Carolinas

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H9725-005
Counties	Alamance, Alexander, Alleghany, Anson, Avery, Buncombe, Burke, Cabarrus, Catawba, Chatham, Cleveland, Davidson, Davie, Durham, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, McDowell, Madison, Mecklenburg, Mitchell, Orange, Polk, Randolph, Rockingham, Rowan, Stokes, Transylvania, Union, Wake, Wilkes, Yadkin, Yancey
Total premium	\$ O
Part B premium giveback	\$115
Max out-of-pocket (MOOP)	\$6,750
Cost share – PCP/specialist	\$0/\$50
Inpatient acute care hospital	\$300 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$28O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$1,000 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards

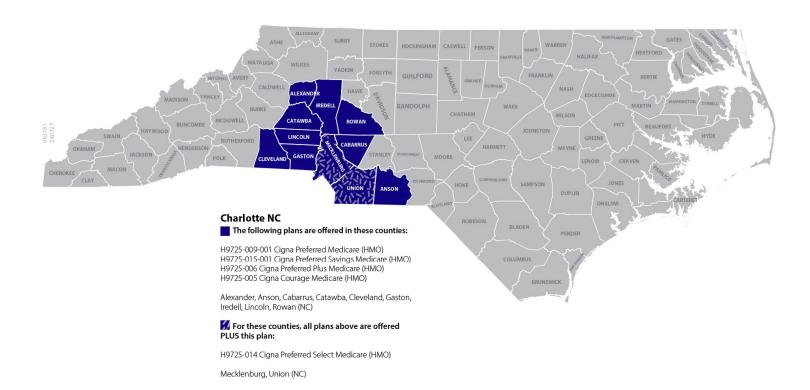






North Carolina: Charlotte

2025 Overview







Carolinas

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H9725-009-00I
Counties	Alexander, Anson, Cabarrus, Catawba, Cleveland, Gaston, Iredell, Lincoln, Mecklenburg, Rowan, Union
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$3,750
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$290 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	\$1,950 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$O for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$90/quarter





Carolinas

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H9725-015-001
Counties	Alexander, Anson, Cabarrus, Catawba, Cleveland, Gaston, Iredell, Lincoln, Mecklenburg, Rowan, Union
Total premium	\$O
Part B premium giveback	\$174.70
Max out-of-pocket (MOOP)	\$6,000
Cost share – PCP/specialist	\$0/\$50
Inpatient acute care hospital	\$440 per day for days I-4; \$0 per day for days 5-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%
Dental	\$500 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards





Carolinas

Plan name	Cigna Preferred Plus Medicare (HMO)
Plan ID	H9725-006
Counties	Alamance, Alexander, Alleghany, Anson, Avery, Buncombe, Burke, Cabarrus, Catawba, Chatham, Cleveland, Davidson, Davie, Durham, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, McDowell, Madison, Mecklenburg, Mitchell, Orange, Polk, Randolph, Rockingham, Rowan, Stokes, Transylvania, Union, Wake, Wilkes, Yadkin, Yancey
Total premium	\$11
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,150
Cost share – PCP/specialist	\$O/\$I5
Inpatient acute care hospital	\$295 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%
Dental	\$2,300 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$40/quarter



Carolinas

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H9725-005
Counties	Alamance, Alexander, Alleghany, Anson, Avery, Buncombe, Burke, Cabarrus, Catawba, Chatham, Cleveland, Davidson, Davie, Durham, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, McDowell, Madison, Mecklenburg, Mitchell, Orange, Polk, Randolph, Rockingham, Rowan, Stokes, Transylvania, Union, Wake, Wilkes, Yadkin, Yancey
Total premium	\$ O
Part B premium giveback	\$115
Max out-of-pocket (MOOP)	\$6,750
Cost share – PCP/specialist	\$0/\$50
Inpatient acute care hospital	\$300 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$28O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$1,000 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards





Carolinas

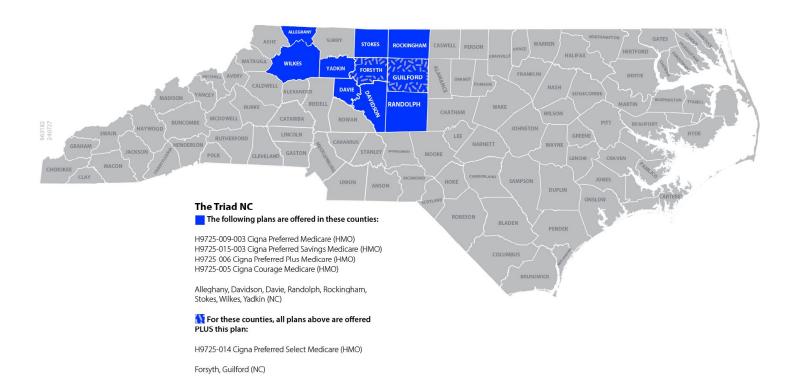
Plan name	Cigna Preferred Select Medicare (HMO)
Plan ID	H9725-014
Counties	Alamance, Durham, Forsyth, Guilford, Mecklenburg, Orange, Union, Wake
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,000
Cost share – PCP/specialist	\$O/\$25
Inpatient acute care hospital	\$275 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$275 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$120/quarter





North Carolina: The Triad

2025 Overview







Carolinas

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H9725-009-003
Counties	Alleghany, Davidson, Davie, Forsyth, Guilford, Randolph, Rockingham, Stokes, Wilkes, Yadkin
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$3,850
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$260 per day for days I-5; \$0 per day for days 6-90"
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	\$1,600 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 24 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$75/quarter



Carolinas

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H9725-0I5-003
Counties	Alleghany, Davidson, Davie, Forsyth, Guilford, Randolph, Rockingham, Stokes, Wilkes, Yadkin
Total premium	\$O
Part B premium giveback	\$115
Max out-of-pocket (MOOP)	\$6,700
Cost share – PCP/specialist	\$0/\$50
Inpatient acute care hospital	\$300 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$150
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%
Dental	\$500 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards





Carolinas

Plan name	Cigna Preferred Plus Medicare (HMO)
Plan ID	H9725-006
Counties	Alamance, Alexander, Alleghany, Anson, Avery, Buncombe, Burke, Cabarrus, Catawba, Chatham, Cleveland, Davidson, Davie, Durham, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, McDowell, Madison, Mecklenburg, Mitchell, Orange, Polk, Randolph, Rockingham, Rowan, Stokes, Transylvania, Union, Wake, Wilkes, Yadkin, Yancey
Total premium	\$11
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,I5O
Cost share – PCP/specialist	\$O/\$I5
Inpatient acute care hospital	\$295 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%
Dental	\$2,300 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$40/quarter





Carolinas

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H9725-005
Counties	Alamance, Alexander, Alleghany, Anson, Avery, Buncombe, Burke, Cabarrus, Catawba, Chatham, Cleveland, Davidson, Davie, Durham, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, McDowell, Madison, Mecklenburg, Mitchell, Orange, Polk, Randolph, Rockingham, Rowan, Stokes, Transylvania, Union, Wake, Wilkes, Yadkin, Yancey
Total premium	\$O
Part B premium giveback	\$115
Max out-of-pocket (MOOP)	\$6,750
Cost share – PCP/specialist	\$0/\$50
Inpatient acute care hospital	\$300 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$28O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$1,000 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards





Carolinas

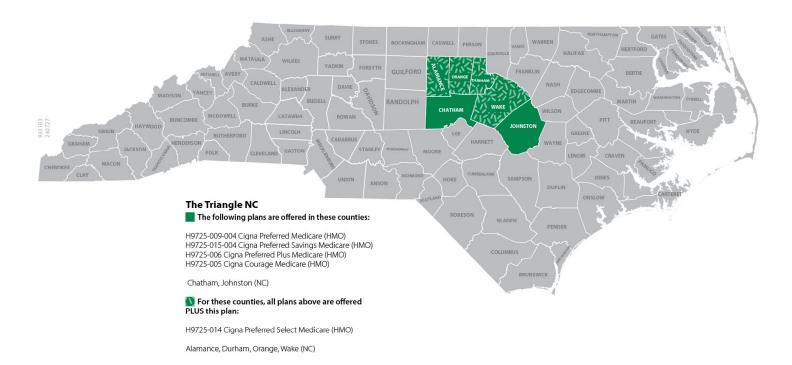
Plan name	Cigna Preferred Select Medicare (HMO)
Plan ID	H9725-014
Counties	Alamance, Durham, Forsyth, Guilford, Mecklenburg, Orange, Union, Wake
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,000
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$275 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$275 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$120/quarter





North Carolina: The Triangle

2025 Overview







Carolinas

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H9725-009-004
Counties	Alamance, Chatham, Durham, Johnston, Orange, Wake
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$3,750
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$270 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,600 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$55/quarter





Carolinas

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H9725-0I5-004
Counties	Alamance, Chatham, Durham, Johnston, Orange, Wake
Total premium	\$O
Part B premium giveback	\$115
Max out-of-pocket (MOOP)	\$6,700
Cost share – PCP/specialist	\$0/\$50
Inpatient acute care hospital	\$390 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$300
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%
Dental	\$500 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards





Carolinas

Plan name	Cigna Preferred Plus Medicare (HMO)
Plan ID	H9725-006
Counties	Alamance, Alexander, Alleghany, Anson, Avery, Buncombe, Burke, Cabarrus, Catawba, Chatham, Cleveland, Davidson, Davie, Durham, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, McDowell, Madison, Mecklenburg, Mitchell, Orange, Polk, Randolph, Rockingham, Rowan, Stokes, Transylvania, Union, Wake, Wilkes, Yadkin, Yancey
Total premium	\$11
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,150
Cost share – PCP/specialist	\$O/\$I5
Inpatient acute care hospital	\$295 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%
Dental	\$2,300 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$40/quarter





Carolinas

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H9725-005
Counties	Alamance, Alexander, Alleghany, Anson, Avery, Buncombe, Burke, Cabarrus, Catawba, Chatham, Cleveland, Davidson, Davie, Durham, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, McDowell, Madison, Mecklenburg, Mitchell, Orange, Polk, Randolph, Rockingham, Rowan, Stokes, Transylvania, Union, Wake, Wilkes, Yadkin, Yancey
Total premium	\$ O
Part B premium giveback	\$115
Max out-of-pocket (MOOP)	\$6,750
Cost share – PCP/specialist	\$0/\$50
Inpatient acute care hospital	\$300 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$28O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$1,000 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards





Carolinas

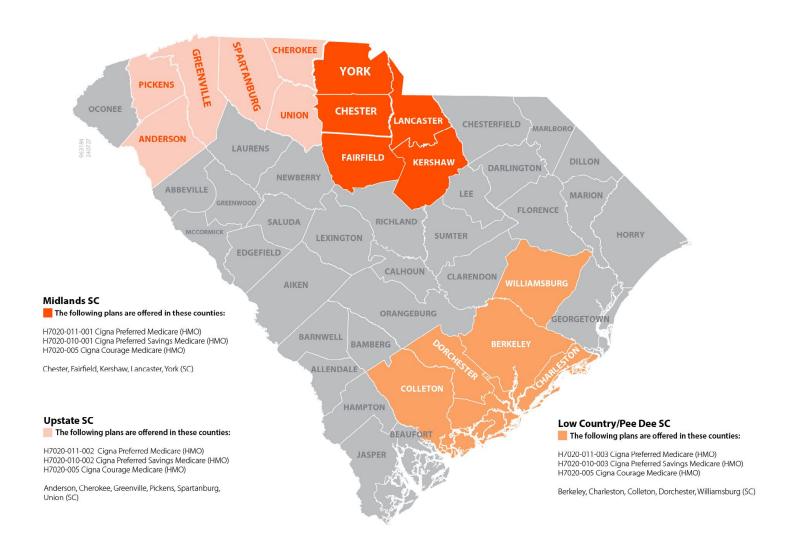
Plan name	Cigna Preferred Select Medicare (HMO)
Plan ID	H9725-OI4
Counties	Alamance, Durham, Forsyth, Guilford, Mecklenburg, Orange, Union, Wake
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,000
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$275 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$275 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$120/quarter





South Carolina

2025 Overview

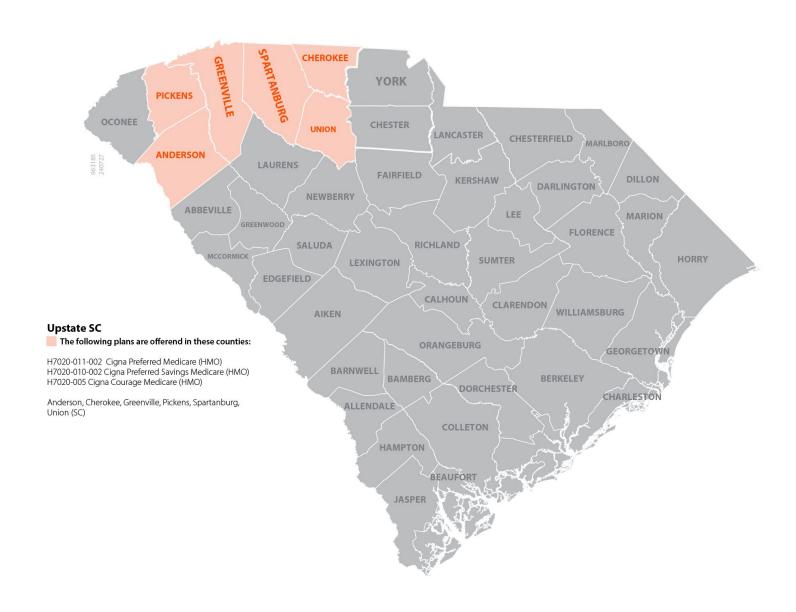






South Carolina: Upstate

2025 Overview







Carolinas

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H7020-0II-002
Counties	Anderson, Cherokee, Greenville, Pickens, Spartanburg, Union
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,900
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$275 per day for days I-8; \$0 per day for days 9-90
Ambulatory surgical center (ASC)	\$O - \$295
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%
Dental	\$1,600 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$60/quarter





Carolinas

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H7020-010-002
Counties	Anderson, Cherokee, Greenville, Pickens, Spartanburg, Union
Total premium	\$O
Part B premium giveback	\$174.70
Max out-of-pocket (MOOP)	\$6,300
Cost share – PCP/specialist	\$0/\$40
Inpatient acute care hospital	\$385 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$295
Routine lab services	\$O
Medical deductible	\$375
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%
Dental	\$900 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards



Carolinas

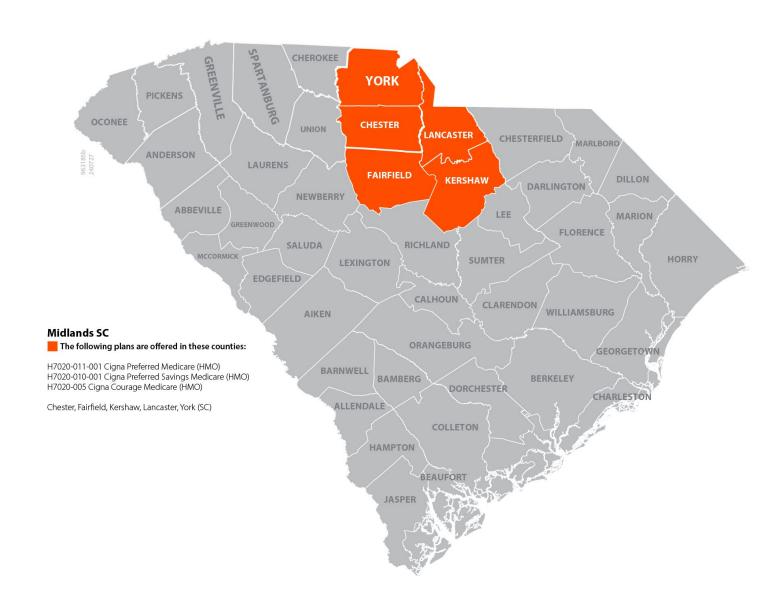
Plan name	Cigna Courage Medicare (HMO)
Plan ID	H7020-005
Counties	Anderson, Berkeley, Charleston, Cherokee, Chester, Colleton, Dorchester, Fairfield, Greenville, Kershaw, Lancaster, Pickens, Spartanburg, Union, Williamsburg, York
Total premium	\$O
Part B premium giveback	\$I5O
Max out-of-pocket (MOOP)	\$6,700
Cost share – PCP/specialist	\$0/\$50
Inpatient acute care hospital	\$350 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$1,000 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards





South Carolina: Midlands

2025 Overview







Carolinas

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H7020-0II-00I
Counties	Chester, Fairfield, Kershaw, Lancaster, York
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,050
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$285 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%
Dental	\$1,650 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$O for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 24 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$60/quarter





Carolinas

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H7020-010-001
Counties	Chester, Fairfield, Kershaw, Lancaster, York
Total premium	\$O
Part B premium giveback	\$125
Max out-of-pocket (MOOP)	\$6,700
Cost share – PCP/specialist	\$0/\$40
Inpatient acute care hospital	\$385 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$295
Routine lab services	\$O
Medical deductible	\$400
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%
Dental	\$500 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards





Carolinas

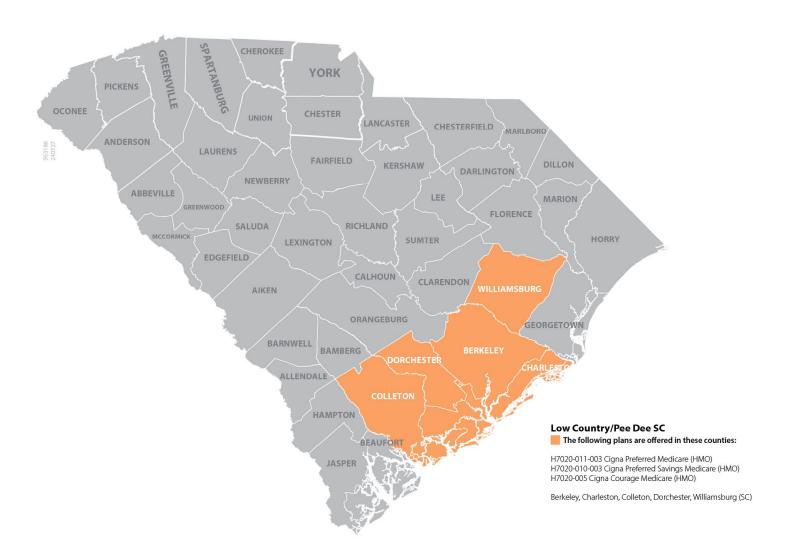
Plan name	Cigna Courage Medicare (HMO)
Plan ID	H7020-005
Counties	Anderson, Berkeley, Charleston, Cherokee, Chester, Colleton, Dorchester, Fairfield, Greenville, Kershaw, Lancaster, Pickens, Spartanburg, Union, Williamsburg, York
Total premium	\$O
Part B premium giveback	\$I5O
Max out-of-pocket (MOOP)	\$6,700
Cost share – PCP/specialist	\$0/\$50
Inpatient acute care hospital	\$350 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$1,000 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards





South Carolina: Low Country/Pee Dee

2025 Overview







Carolinas

South Carolina

Plan name	Cigna Preferred Medicare (HMO)	
Plan ID	H7020-0II-003	
Counties	Berkeley, Charleston, Colleton, Dorchester, Williamsburg	
Total premium	\$O	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$6,250	
Cost share – PCP/specialist	\$0/\$30	
Inpatient acute care hospital	\$200 per day for days I-7; \$0 per day for days 8-90	
Ambulatory surgical center (ASC)	\$O - \$275	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%	
Dental	\$1,200 Dental Allowance	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 24 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$25/quarter	





Carolinas

South Carolina

Plan name	Cigna Preferred Savings Medicare (HMO)	
Plan ID	H7020-010-003	
Counties	Berkeley, Charleston, Colleton, Dorchester, Williamsburg	
Total premium	\$O	
Part B premium giveback	\$125	
Max out-of-pocket (MOOP)	\$6,700	
Cost share – PCP/specialist	\$0/\$40	
Inpatient acute care hospital	\$385 per day for days I-6; \$0 per day for days 7-90	
Ambulatory surgical center (ASC)	\$O - \$35O	
Routine lab services	\$O	
Medical deductible	\$400	
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%	
Dental	\$500 Dental Allowance - INN Only	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	Not covered	
Cigna Healthy Today Card	Customer Incentives & Rewards	





Carolinas

South Carolina

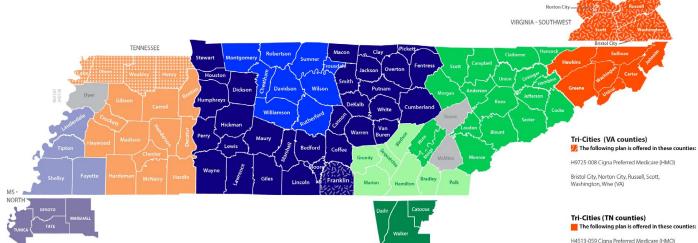
Plan name	Cigna Courage Medicare (HMO)	
Plan ID	H7020-005	
Counties	Anderson, Berkeley, Charleston, Cherokee, Chester, Colleton, Dorchester, Fairfield, Greenville, Kershaw, Lancaster, Pickens, Spartanburg, Union, Williamsburg, York	
Total premium	\$O	
Part B premium giveback	\$I5O	
Max out-of-pocket (MOOP)	\$6,700	
Cost share – PCP/specialist	\$0/\$50	
Inpatient acute care hospital	\$350 per day for days I-6; \$0 per day for days 7-90	
Ambulatory surgical center (ASC)	\$O - \$275	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	N/A	
Dental	\$1,000 Dental Allowance - INN Only	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	Not covered	
Cigna Healthy Today Card	Customer Incentives & Rewards	





Tennessee, Northern MS, North GA and Southwest VA

2025 Overview



The following plans are offered in these counties:

H4513-049-005 Cigna Preferred Medicare (HMO) H4513-033 Cigna Courage Medicare (HMO) H4513-036 Cigna Premier Medicare (HMO-POS) H4513-034 Cigna TotalCare Plus (HMO D-SNP)

Benton, Carroll, Chester, Crockett, Decatur, Gibson, Hardeman, Hardin, Haywood, Henderson, Madison, McNairy (TN)

For this county, only these plans are offered:

H4513-049-005 Cigna Preferred Medicare (HMO) H4513-033 Cigna Courage Medicare (HMO)

Henry, Lake, Obion, Weakley (TN)

Memphis (North MS counties) The following plans are offered in these counties:

H4407-028 Cigna Preferred Medicare (HMO) H7849-140-001 Cigna True Choice Medicare (PPO)

Desoto, Marshall, Tate, Tunica (MS)

The following plans are offered in these counties:

H4513-049-002 Cigna Preferred Medicare (HMO) H4513-036 Cigna Premier Medicare (HMO-POS) H4513-033 Cigna Courage Medicare (HMO) H4513-034 Cigna TotalCare Plus (HMO D-SNP)

Bedford, Cannon, Clay, Coffee, Cumberland, DeKalb, Dickson, ביים בייטיי, בייטיין, בייטי, cortee, cumberfand, DeKalb, Dickso Fentress, Giles, Hickman, Houston, Humphreys, Jackson, Lawrence, Lewis, Lincoin, Macon, Marshall, Maury, Moore, Overton, Perry, Pickett, Putnam, Smith, Stewart, Van Buren, Warren, Wayne, White (TN)

1 For this county, only these plans are offered:

H4513-049-002 Cigna Preferred Medicare (HMO) H4513-033 Cigna Courage Medicare (HMO)

Memphis (TN counties)

The following plans are offe

H4513-049-004 Cigna Preferred Medicare (HMO) H4513-088-002 Cigna Preferred Savings Medicare (HMO) H4513-086 Cigna Premier Medicare (HMO-POS) H4513-033 Cigna Courage Medicare (HMO) H4513-034 Cigna TotalCare Plus (HMO D-SNP)

Fayette, Lauderdale, Shelby, Tipton (TN)

Nashville The following plans are offered in these counties:

H4513-049-001 Cigna Preferred Medicare (HMC) H4513-069-001 Cigna Preferred Savings Medicare (HMC) H4513-090 Cigna Preferred Tal Savings Medicare (HMC) H4513-036 Cigna Premier Medicare (HMC)-CPOS) H4513-038 Cigna Premier Medicare (HMC) H4513-038 Cigna Courage Medicare (HMC) H4513-038 Cigna TotalCare Plus (HMC) D-SNP)

Cheatham, Davidson, Montgomery, Robertson, Rutherford, Sumner, Trousdale, Williamson, Wilson (TN)

The following plans are offered in these counties:

H4513-037 Cigna Preferred Medicare (HMO) H4513-033 Cigna Courage Medicare (HMO)

Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Hancock, Jefferson, Knox, Loudon, Meigs, Monroe, Morgan, Rhea, Scott, Sevier, Union (TN)

H4513-059 Cigna Preferred Medicare (HMO)

Carter, Greene, Hawkins, Johnson, Sullivan, Unicoi, Washington (TN)

Chattanooga (TN Counties) The following plans are offered in these counties:

H4513-049-003 Cigna Preferred Medicare (HMO) H4513-068-003 Cigna Preferred Savings Medicare (HMO) H4513-033 Cigna Courage Medicare (HMO) H4513-036 Cigna Premier Medicare (HMO-POS) H4513-036 Cigna TotalCare Plus (HMO D-SNP)

Bledsoe, Bradley, Grundy, Hamilton, Marion, Polk, Sequatchie (TN)

Chattanooga (North GA counties) The following plans are offered in these counties:

H4513-030 Cigna Preferred Medicare (HMO) H4513-080 Cigna TotalCare (HMO D-SNP) H4513-079 Cigna TotalCare Plus (HMO D-SNP)

Catoosa, Dade, Walker (GA)

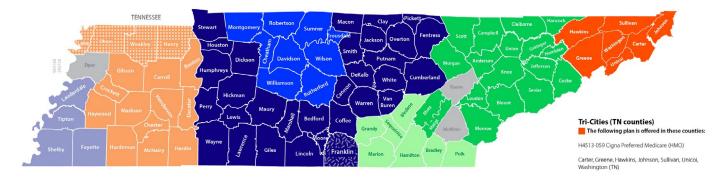






Tennessee

2025 Overview



West TN The following plans are offered in these counties:

H4513-049-005 Cigna Preferred Medicare (HMO) H4513-033 Cigna Courage Medicare (HMO) H4513-036 Cigna Premier Medicare (HMO-POS) H4513-034 Cigna TotalCare Plus (HMO D-SNP)

Benton, Carroll, Chester, Crockett, Decatur, Gibson, Hardeman, Hardin, Haywood, Henderson, Madison, McNairy (TN)

For this county, only these plans are offered:

H4513-049-005 Cigna Preferred Medicare (HMO) H4513-033 Cigna Courage Medicare (HMO)

Henry, Lake, Obion, Weakley (TN)

Nashville

The following plans are offered in these counties:

H4513-049-001 Cigna Preferred Medicare (HMO) H4513-068-001 Cigna Preferred Savings Medicare (HMO) H4513-090 Cigna Preferred IIS avings Medicare (HMO) H4513-036 Cigna Premier Medicare (HMO-POS) H4513-033 Cigna Courage Medicare (HMO-POS) H4513-033 Cigna Courage Medicare (HMO) H4513-034 Cigna TotalCare Plus (HMO D-SNP)

Cheatham, Davidson, Montgomery, Robertson, Rutherford, Sumner, Trousdale, Williamson, Wilson (TN)

Memphis (TN counties)

The following plans are offered in these counties:

H4513-049-004 Cigna Preferred Medicare (HMO) H4513-068-002 Cigna Preferred Savings Medicare (HMO) H4513-036 Cigna Premier Medicare (HMO-POS) H4513-033 Cigna Courage Medicare (HMO) H4513-034 Cigna TotalCare Plus (HMO) D-SNP)

Fayette, Lauderdale, Shelby, Tipton (TN)

Middle TN

The following plans are offered in these counties:

H4513-049-002 Cigna Preferred Medicare (HMO) H4513-036 Cigna Premier Medicare (HMO-POS) H4513-033 Cigna Courage Medicare (HMO) H4513-034 Cigna TotalCare Plus (HMO D-SNP)

Bedford, Cannon, Clay, Coffee, Cumberland, DeKalb, Dickson, Fentress, Giles, Hickman, Houston, Humphreys, Jackson, Lawrence, Lewis, Lincoln, Maccon, Marshall, Maury, Moore, Overton, Perry, Fickett, Putnam, Smith, Stewart, Van Buren, Warren, Wayne, White (TN)

11 For this county, only these plans are offered:

H4513-049-002 Cigna Preferred Medicare (HMO) H4513-033 Cigna Courage Medicare (HMO)

Franklin (TN)

Knoxville

The following plans are offered in these counties:

H4513-037 Cigna Preferred Medicare (HMO) H4513-033 Cigna Courage Medicare (HMO)

Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Hancock, Jefferson, Knox, Loudon, Meigs, Monroe, Morgan, Rhea, Scott, Sevier, Union (TN)

Chattanooga (TN Counties)

The following plans are offered in these counties:

H4513-049-003 Cigna Preferred Medicare (HMO) H4513-068 003 Cigna Preferred Savings Medicare (HMO) H4513-033 Cigna Courage Medicare (HMO) H4513-036 Cigna Premier Medicare (HMO-POS) H4513-034 Cigna TotalCare Plus (HMO D-SNP)

Bledsoe, Bradley, Grundy, Hamilton, Marion, Polk, Sequatchie (TN)





Tennessee: West

2025 Overview



West TN The following plans are offered in these countles:

H4513-049-005 Cigna Preferred Medicare (HMO) H4513-033 Cigna Courage Medicare (HMO) H4513-036 Cigna Premier Medicare (HMO-POS) H4513-034 Cigna TotalCare Plus (HMO D-SNP)

Benton, Carroll, Chester, Crockett, Decatur, Gibson, Hardeman, Hardin, Haywood, Henderson, Madison, McNairy (TN)

H For this county, only these plans are offered:

H4513-049-005 Cigna Preferred Medicare (HMO) H4513-033 Cigna Courage Medicare (HMO)

Henry, Lake, Obion, Weakley (TN)





Tennessee

Plan name	Cigna Preferred Medicare (HMO)	
Plan ID	H45I3-O49-O05	
Counties	Benton, Carroll, Chester, Crockett, Decatur, Gibson, Hardeman, Hardin, Haywood, Henderson, Henry, Lake, Madison, McNairy, Obion, Weakley	
Total premium	\$O	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$5,000	
Cost share – PCP/specialist	\$O/\$I5	
Inpatient acute care hospital	\$280 per day for days I-6; \$0 per day for days 7-90	
Ambulatory surgical center (ASC)	\$O - \$275	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	
Dental	\$2,050 Dental Allowance	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	Not covered	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter	



Tennessee

Plan name	Cigna Courage Medicare (HMO)	
Plan ID	H45I3-O33	
County Expansion Counties	Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Cheatham, Chester, Claiborne, Clay, Cocke, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Franklin, Gibson, Giles, Grainger, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Hardin, Haywood, Henderson, Henry, Hickman, Houston, Humphreys, Jackson, Jefferson, Knox, Lake, Lauderdale, Lawrence, Lewis, Lincoln, Loudon, Macon, Madison, Marion, Marshall, Maury, McNairy, Meigs, Monroe, Montgomery, Moore, Morgan, Obion, Overton, Perry, Pickett, Polk, Putnam, Rhea, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Union, Van Buren, Warren, Wayne, Weakley, White, Williamson, Wilson	
Total premium	\$O	
Part B premium giveback	\$100	
Max out-of-pocket (MOOP)	\$3,900	
Cost share – PCP/specialist	\$0/\$30	
Inpatient acute care hospital	\$250 per day for days I-5; \$0 per day for days 6-90	
Ambulatory surgical center (ASC)	\$O - \$I5O	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	N/A	
Dental	\$2,500 Dental Allowance	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 24 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100/quarter, Pet Allowance \$75/quarter	



Tennessee

Plan name	Cigna Premier Medicare (HMO-POS)	
Plan ID	H45I3-O36	
Counties	Bedford, Benton, Bledsoe, Bradley, Cannon, Carroll, Cheatham, Chester, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Gibson, Giles, Grundy, Hamilton, Hardeman, Hardin, Haywood, Henderson, Hickman, Houston, Humphreys, Jackson, Lauderdale, Lawrence, Lewis, Lincoln, Macon, Madison, Marion, Marshall, Maury, McNairy, Montgomery, Moore, Overton, Perry, Pickett, Polk, Putnam, Robertson, Rutherford, Sequatchie, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Van Buren, Warren, Wayne, White, Williamson, Wilson	
Network	In network	Out of network
Total premium	\$5	
Part B premium give back	\$O	
Max out-of-pocket (MOOP)	\$6,150	There is no maximum out of pocket cost for out-of-network benefits
Cost share – PCP/specialist	\$0/\$30	40%/40%
Inpatient acute care hospital	\$295 per day for days I-6; \$0 per day for days 7-90	40% per stay
Ambulatory surgical center (ASC)	\$O - \$275	40%
Routine lab services	\$O	40%
Medical deductible	\$O	\$0
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%	N/A
Dental	\$1,600 Dental Allowance	Combined with in-network
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year	Not covered
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Not covered
Fitness	\$0 for Physical Fitness; Activity Tracker	Not covered
Meals	Post-discharge meals \$0 for I4 meals	Not covered
Transportation	Not covered	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter	Not covered



Tennessee

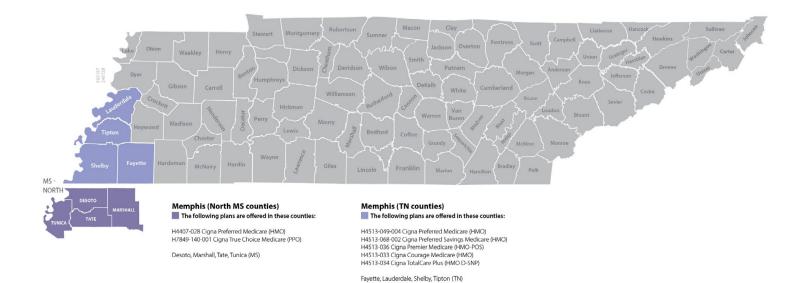
Plan name	Cigna TotalCare Plus (HMO D-SNP)	
Plan ID	H45I3-O34	
Counties	Bedford, Benton, Bledsoe, Bradley, Cannon, Carroll, Cheatham, Chester, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Gibson, Giles, Grundy, Hamilton, Hardeman, Hardin, Haywood, Henderson, Hickman, Houston, Humphreys, Jackson, Lauderdale, Lawrence, Lewis, Lincoln, Macon, Madison, Marion, Marshall, Maury, McNairy, Montgomery, Moore, Overton, Perry, Pickett, Polk, Putnam, Robertson, Rutherford, Sequatchie, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Van Buren, Warren, Wayne, White, Williamson, Wilson	
Total premium	\$17.20	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$9,350	
Cost share – PCP/specialist	20%/20%	
Inpatient acute care hospital	Standard Medicare	
Ambulatory surgical center (ASC)	0 - 20%	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$O	
Dental	\$2,500 Dental Allowance	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 24 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$150/quarter, \$225/quarter Living Needs Allowance	





Tennessee and Mississippi: Memphis Area

2025 Overview



2025 market, plan and benefit information subject to CMS approval. The plans shared are Cigna Healthcare Medicare's featured plans. There may be additional plans available for 2025. Please contact your Broker Sales Manager for details. Confidential, unpublished property of Cigna Healthcare. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel. All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group. © 2024 Cigna Healthcare.





Tennessee

North Mississippi

Plan name	Cigna Preferred Medicare (HMO)	
Plan ID	H4407-028	
Counties	Desoto, Marshall, Tate, Tunica	
Total premium	\$O	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$6,350	
Cost share – PCP/specialist	\$O/\$35	
Inpatient acute care hospital	\$285 per day for days I-5; \$0 per day for days 6-90	
Ambulatory surgical center (ASC)	\$O - \$295	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%	
Dental	\$1,750 Dental Allowance	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399-\$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	Not covered	
Cigna Healthy Today Card	Customer Incentives & Rewards	





Tennessee

Plan name	Cigna True Choice Medicare (PPO)	
Plan ID	H7849-I40-00I	
Counties	MS: Desoto, Marshall, Tate, Tunica TN: Fayette, Lauderdale, Shelby, Tipton	
Network	In network	Out of network
Total premium	\$O	
Part B premium give back	\$ O	
Max out-of-pocket (MOOP)	\$5,350	\$10,000 combined with in-network
Cost share – PCP/specialist	\$0/\$45	\$40/\$55
Inpatient acute care hospital	\$310 per day for days 1-5; \$0 per day for days 6-90	40% per stay
Ambulatory surgical center (ASC)	\$O - \$285	40%
Routine lab services	\$ O	40%
Medical deductible	\$275	\$O
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%	N/A
Dental	\$1,300 Dental Allowance	Combined with in-network
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year	Medicare-covered eye exams 40% OON; Routine eye exam 50%
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Medicare-covered hearing exams 40% OON; Routine hearing exam 50%
Fitness	\$0 for Physical Fitness; Activity Tracker	Combined with in-network
Meals	Not covered	Not covered
Transportation	Not covered	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards	





Tennessee

Plan name	Cigna Preferred Medicare (HMO)	
Plan ID	H45I3-O49-OO4	
Counties	Fayette, Lauderdale, Shelby, Tipton	
Total premium	\$O	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$5,100	
Cost share – PCP/specialist	\$O/\$I5	
Inpatient acute care hospital	\$280 per day for days I-6; \$0 per day for days 7-90	
Ambulatory surgical center (ASC)	\$O - \$25O	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%	
Dental	\$2,050 Dental Allowance	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	Not covered	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$60/quarter	



Tennessee

Plan name	Cigna Preferred Savings Medicare (HMO)	
Plan ID	H45I3-O68-OO2	
Counties	Fayette, Lauderdale, Shelby, Tipton	
Total premium	\$O	
Part B premium giveback	\$85	
Max out-of-pocket (MOOP)	\$6,200	
Cost share – PCP/specialist	\$0/\$30	
Inpatient acute care hospital	\$305 per day for days I-6; \$0 per day for days 7-90	
Ambulatory surgical center (ASC)	\$O - \$325	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%	
Dental	\$650 Dental Allowance	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	Not covered	
Cigna Healthy Today Card	Customer Incentives & Rewards	



Tennessee

Plan name	Cigna Premier Medicare (HMO-POS)	
Plan ID	H45I3-O36	
Counties	Bedford, Benton, Bledsoe, Bradley, Cannon, Carroll, Cheatham, Chester, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Gibson, Giles, Grundy, Hamilton, Hardeman, Hardin, Haywood, Henderson, Hickman, Houston, Humphreys, Jackson, Lauderdale, Lawrence, Lewis, Lincoln, Macon, Madison, Marion, Marshall, Maury, McNairy, Montgomery, Moore, Overton, Perry, Pickett, Polk, Putnam, Robertson, Rutherford, Sequatchie, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Van Buren, Warren, Wayne, White, Williamson, Wilson	
Network	In network	Out of network
Total premium	\$5 I	
Part B premium give back	\$ O	
Max out-of-pocket (MOOP)	\$6,150	There is no maximum out of pocket cost for out-of-network benefits
Cost share – PCP/specialist	\$0/\$30	40%/40%
Inpatient acute care hospital	\$295 per day for days I-6; \$0 per day for days 7-90	40% per stay
Ambulatory surgical center (ASC)	\$O - \$275	40%
Routine lab services	\$ O	40%
Medical deductible	\$ O	\$ O
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%	N/A
Dental	\$1,600 Dental Allowance	Combined with in-network
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year	Not covered
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Not covered
Fitness	\$0 for Physical Fitness; Activity Tracker	Not covered
Meals	Post-discharge meals \$0 for I4 meals	Not covered
Transportation	Not covered	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter	Not covered



Tennessee

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H45I3-O33
County Expansion Counties	Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Cheatham, Chester, Claiborne, Clay, Cocke, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Franklin, Gibson, Giles, Grainger, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Hardin, Haywood, Henderson, Henry, Hickman, Houston, Humphreys, Jackson, Jefferson, Knox, Lake, Lauderdale, Lawrence, Lewis, Lincoln, Loudon, Macon, Madison, Marion, Marshall, Maury, McNairy, Meigs, Monroe, Montgomery, Moore, Morgan, Obion, Overton, Perry, Pickett, Polk, Putnam, Rhea, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Union, Van Buren, Warren, Wayne, Weakley, White, Williamson, Wilson
Total premium	\$O
Part B premium giveback	\$100
Max out-of-pocket (MOOP)	\$3,900
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$250 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$I5O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 24 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100/quarter, Pet Allowance \$75/quarter





Tennessee

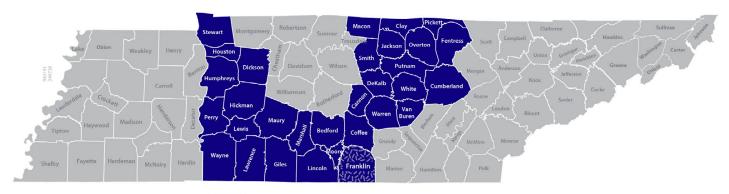
Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H45I3-O34
Counties	Bedford, Benton, Bledsoe, Bradley, Cannon, Carroll, Cheatham, Chester, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Gibson, Giles, Grundy, Hamilton, Hardeman, Hardin, Haywood, Henderson, Hickman, Houston, Humphreys, Jackson, Lauderdale, Lawrence, Lewis, Lincoln, Macon, Madison, Marion, Marshall, Maury, McNairy, Montgomery, Moore, Overton, Perry, Pickett, Polk, Putnam, Robertson, Rutherford, Sequatchie, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Van Buren, Warren, Wayne, White, Williamson, Wilson
Total premium	\$17.20
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,350
Cost share – PCP/specialist	20%/20%
Inpatient acute care hospital	Standard Medicare
Ambulatory surgical center (ASC)	0 - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 24 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$150/quarter, \$225/quarter Living Needs Allowance





Tennessee: Middle

2025 Overview



Middle TN

The following plans are offered in these counties:

H4513-049-002 Cigna Preferred Medicare (HMO) H4513-036 Cigna Premier Medicare (HMO-POS) H4513-033 Cigna Courage Medicare (HMO) H4513-034 Cigna TotalCare Plus (HMO D-SNP)

Bedford, Cannon, Clay, Coffee, Cumberland, DeKalb, Dickson, Fentress, Giles, Hickman, Houston, Humphreys, Jackson, Lawrence, Lewis, Lincoln, Macon, Marshall, Maury, Moore, Overton, Perry, Pickett, Putnam, Smith, Stewart, Van Buren, Warren, Wayne, White (TN)

For this county, only these plans are offered:

H4513-049-002 Cigna Preferred Medicare (HMO) H4513-033 Cigna Courage Medicare (HMO)

Franklin (TN)



Tennessee

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-O49-OO2
Counties	Bedford, Cannon, Clay, Coffee, Cumberland, DeKalb, Dickson, Fentress, Franklin, Giles, Hickman, Houston, Humphreys, Jackson, Lawrence, Lewis, Lincoln, Macon, Marshall, Maury, Moore, Overton, Perry, Pickett, Putnam, Smith, Stewart, Van Buren, Warren, Wayne, White
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,250
Cost share – PCP/specialist	\$O/\$I5
Inpatient acute care hospital	\$295 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$2,300 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$40/quarter



Tennessee

Plan name	Cigna Premier Medicare (HMO-POS	
Plan ID	H45I3-036	
Counties	Bedford, Benton, Bledsoe, Bradley, Cannon, Carroll, Cheatham, Chester, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Gibson, Giles, Grundy, Hamilton, Hardeman, Hardin, Haywood, Henderson, Hickman, Houston, Humphreys, Jackson, Lauderdale, Lawrence, Lewis, Lincoln, Macon, Madison, Marion, Marshall, Maury, McNairy, Montgomery, Moore, Overton, Perry, Pickett, Polk, Putnam, Robertson, Rutherford, Sequatchie, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Van Buren, Warren, Wayne, White, Williamson, Wilson	
Network	In network	Out of network
Total premium	\$5 I	
Part B premium give back	\$ O	
Max out-of-pocket (MOOP)	\$6,150	There is no maximum out of pocket cost for out-of-network benefits
Cost share – PCP/specialist	\$0/\$30	40%/40%
Inpatient acute care hospital	\$295 per day for days I-6; \$0 per day for days 7-90	40% per stay
Ambulatory surgical center (ASC)	\$O - \$275	40%
Routine lab services	\$ O	40%
Medical deductible	\$ O	\$ O
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%	N/A
Dental	\$1,600 Dental Allowance	Combined with in-network
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year	Not covered
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Not covered
Fitness	\$0 for Physical Fitness; Activity Tracker	Not covered
Meals	Post-discharge meals \$0 for I4 meals	Not covered
Transportation	Not covered	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter	Not covered



Tennessee

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H45I3-O33
County Expansion Counties	Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Cheatham, Chester, Claiborne, Clay, Cocke, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Franklin, Gibson, Giles, Grainger, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Hardin, Haywood, Henderson, Henry, Hickman, Houston, Humphreys, Jackson, Jefferson, Knox, Lake, Lauderdale, Lawrence, Lewis, Lincoln, Loudon, Macon, Madison, Marion, Marshall, Maury, McNairy, Meigs, Monroe, Montgomery, Moore, Morgan, Obion, Overton, Perry, Pickett, Polk, Putnam, Rhea, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Union, Van Buren, Warren, Wayne, Weakley, White, Williamson, Wilson
Total premium	\$O
Part B premium giveback	\$100
Max out-of-pocket (MOOP)	\$3,900
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$250 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$I5O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 24 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100/quarter, Pet Allowance \$75/quarter



Tennessee

Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H45I3-O34
Counties	Bedford, Benton, Bledsoe, Bradley, Cannon, Carroll, Cheatham, Chester, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Gibson, Giles, Grundy, Hamilton, Hardeman, Hardin, Haywood, Henderson, Hickman, Houston, Humphreys, Jackson, Lauderdale, Lawrence, Lewis, Lincoln, Macon, Madison, Marion, Marshall, Maury, McNairy, Montgomery, Moore, Overton, Perry, Pickett, Polk, Putnam, Robertson, Rutherford, Sequatchie, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Van Buren, Warren, Wayne, White, Williamson, Wilson
Total premium	\$17.20
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,350
Cost share – PCP/specialist	20%/20%
Inpatient acute care hospital	Standard Medicare
Ambulatory surgical center (ASC)	0 - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 24 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$150/quarter, \$225/quarter Living Needs Allowance







Tennessee: Nashville Area

2025 Overview







Tennessee

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-O49-OOI
Counties	Cheatham, Davidson, Montgomery, Robertson, Rutherford, Sumner, Trousdale, Williamson, Wilson
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,100
Cost share – PCP/specialist	\$O/\$I5
Inpatient acute care hospital	\$295 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$25O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$2,200 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$95/quarter





Tennessee

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H45I3-068-00I
Counties	Cheatham, Davidson, Montgomery, Robertson, Rutherford, Sumner, Trousdale, Williamson, Wilson
Total premium	\$O
Part B premium giveback	\$75
Max out-of-pocket (MOOP)	\$6,200
Cost share – PCP/specialist	\$0/\$45
Inpatient acute care hospital	\$340 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%
Dental	\$1,050 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$100 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$35/quarter





Tennessee

Plan name	Cigna Preferred Full Savings Medicare (HMO)
Plan ID	H45I3-090
Counties	Cheatham, Davidson, Montgomery, Robertson, Rutherford, Sumner, Trousdale, Williamson, Wilson
Total premium	\$O
Part B premium giveback	\$174.70
Max out-of-pocket (MOOP)	\$6,750
Cost share – PCP/specialist	\$0/\$50
Inpatient acute care hospital	\$425 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$35O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%
Dental	\$1,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$100 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards; OTC \$35/quarter



Tennessee

Plan name	Cigna Premier Medicare (HMO-POS	
Plan ID	H45I3-036	
Counties	Bedford, Benton, Bledsoe, Bradley, Cannon, Carroll, Cheatham, Chester, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Gibson, Giles, Grundy, Hamilton, Hardeman, Hardin, Haywood, Henderson, Hickman, Houston, Humphreys, Jackson, Lauderdale, Lawrence, Lewis, Lincoln, Macon, Madison, Marion, Marshall, Maury, McNairy, Montgomery, Moore, Overton, Perry, Pickett, Polk, Putnam, Robertson, Rutherford, Sequatchie, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Van Buren, Warren, Wayne, White, Williamson, Wilson	
Network	In network	Out of network
Total premium	\$5 I	
Part B premium give back	\$ O	
Max out-of-pocket (MOOP)	\$6,150	There is no maximum out of pocket cost for out-of-network benefits
Cost share – PCP/specialist	\$0/\$30	40%/40%
Inpatient acute care hospital	\$295 per day for days I-6; \$0 per day for days 7-90	40% per stay
Ambulatory surgical center (ASC)	\$O - \$275	40%
Routine lab services	\$ O	40%
Medical deductible	\$ O	\$ O
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%	N/A
Dental	\$1,600 Dental Allowance	Combined with in-network
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year	Not covered
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Not covered
Fitness	\$0 for Physical Fitness; Activity Tracker	Not covered
Meals	Post-discharge meals \$0 for I4 meals	Not covered
Transportation	Not covered	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter	Not covered



Tennessee

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H45I3-O33
County Expansion Counties	Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Cheatham, Chester, Claiborne, Clay, Cocke, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Franklin, Gibson, Giles, Grainger, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Hardin, Haywood, Henderson, Henry, Hickman, Houston, Humphreys, Jackson, Jefferson, Knox, Lake, Lauderdale, Lawrence, Lewis, Lincoln, Loudon, Macon, Madison, Marion, Marshall, Maury, McNairy, Meigs, Monroe, Montgomery, Moore, Morgan, Obion, Overton, Perry, Pickett, Polk, Putnam, Rhea, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Union, Van Buren, Warren, Wayne, Weakley, White, Williamson, Wilson
Total premium	\$O
Part B premium giveback	\$100
Max out-of-pocket (MOOP)	\$3,900
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$250 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$I5O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 24 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100/quarter, Pet Allowance \$75/quarter



Tennessee

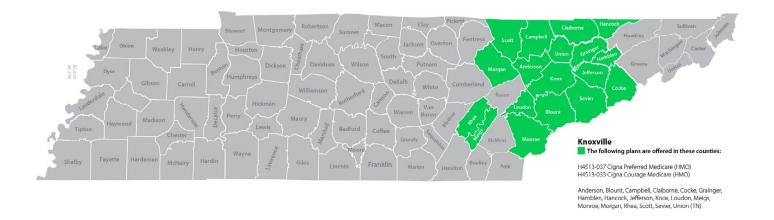
Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H45I3-O34
Counties	Bedford, Benton, Bledsoe, Bradley, Cannon, Carroll, Cheatham, Chester, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Gibson, Giles, Grundy, Hamilton, Hardeman, Hardin, Haywood, Henderson, Hickman, Houston, Humphreys, Jackson, Lauderdale, Lawrence, Lewis, Lincoln, Macon, Madison, Marion, Marshall, Maury, McNairy, Montgomery, Moore, Overton, Perry, Pickett, Polk, Putnam, Robertson, Rutherford, Sequatchie, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Van Buren, Warren, Wayne, White, Williamson, Wilson
Total premium	\$17.20
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,350
Cost share – PCP/specialist	20%/20%
Inpatient acute care hospital	Standard Medicare
Ambulatory surgical center (ASC)	0 - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 24 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$150/quarter, \$225/quarter Living Needs Allowance





Tennessee: Knoxville Area

2025 Overview







Tennessee

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-O37
Counties	Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Hancock, Jefferson, Knox, Loudon, Meigs, Monroe, Morgan, Rhea, Scott, Sevier, Union
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,400
Cost share – PCP/specialist	\$O/\$25
Inpatient acute care hospital	\$340 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$325
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%
Dental	\$2,800 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$85/quarter



Tennessee

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H45I3-O33
County Expansion Counties	Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Cheatham, Chester, Claiborne, Clay, Cocke, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Franklin, Gibson, Giles, Grainger, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Hardin, Haywood, Henderson, Henry, Hickman, Houston, Humphreys, Jackson, Jefferson, Knox, Lake, Lauderdale, Lawrence, Lewis, Lincoln, Loudon, Macon, Madison, Marion, Marshall, Maury, McNairy, Meigs, Monroe, Montgomery, Moore, Morgan, Obion, Overton, Perry, Pickett, Polk, Putnam, Rhea, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Union, Van Buren, Warren, Wayne, Weakley, White, Williamson, Wilson
Total premium	\$O
Part B premium giveback	\$100
Max out-of-pocket (MOOP)	\$3,900
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$250 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$I5O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 24 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100/quarter, Pet Allowance \$75/quarter





Tennessee and Virginia: Tri-Cities

2025 Overview



Tri-Cities (TN counties) The following plan is offered in these counties:

H4513-059 Cigna Preferred Medicare (HMO)

Carter, Greene, Hawkins, Johnson, Sullivan, Unicoi, Washington (TN)





Tennessee

Tri-Cities

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H9725-008
Counties	Bristol City, Norton City, Russell, Scott, Washington, Wise
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,800
Cost share – PCP/specialist	\$O/\$I5
Inpatient acute care hospital	\$320 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$3OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%
Dental	\$2,100 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$70/quarter





Tennessee

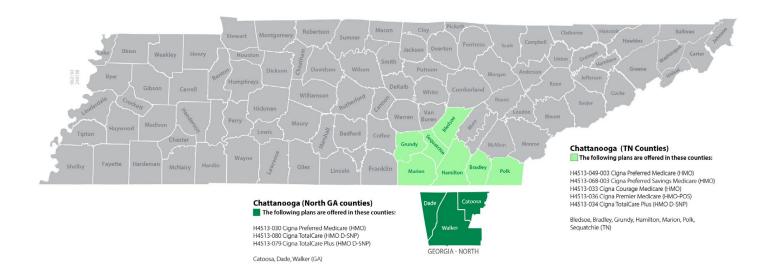
Tri-Cities

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-O59
Counties	Carter, Greene, Hawkins, Johnson, Sullivan, Unicoi, Washington
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,200
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$315 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$3OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%
Dental	\$2,250 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$60/quarter





Tennessee and Georgia: Chattanooga Area







Tennessee

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-O49-OO3
Counties	Bledsoe, Bradley, Grundy, Hamilton, Marion, Polk, Sequatchie
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,100
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$285 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$2,250 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$55/quarter





Tennessee

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H45I3-068-003
Counties	GA: Catoosa, Dade, Walker TN: Bledsoe, Bradley, Grundy, Hamilton, Marion, Polk, Sequatchie
Total premium	\$O
Part B premium giveback	\$IIO
Max out-of-pocket (MOOP)	\$6,350
Cost share – PCP/specialist	\$0/\$50
Inpatient acute care hospital	\$370 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$325
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%
Dental	\$1,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$100 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards



Tennessee

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H45I3-O33
County Expansion Counties	Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Cheatham, Chester, Claiborne, Clay, Cocke, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Franklin, Gibson, Giles, Grainger, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Hardin, Haywood, Henderson, Henry, Hickman, Houston, Humphreys, Jackson, Jefferson, Knox, Lake, Lauderdale, Lawrence, Lewis, Lincoln, Loudon, Macon, Madison, Marion, Marshall, Maury, McNairy, Meigs, Monroe, Montgomery, Moore, Morgan, Obion, Overton, Perry, Pickett, Polk, Putnam, Rhea, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Union, Van Buren, Warren, Wayne, Weakley, White, Williamson, Wilson
Total premium	\$O
Part B premium giveback	\$100
Max out-of-pocket (MOOP)	\$3,900
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$250 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$I5O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 24 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100/quarter, Pet Allowance \$75/quarter



Tennessee

Plan name	Cigna Premier Medicare (HMO-POS)
Plan ID	H45I3-036	
Counties	Bedford, Benton, Bledsoe, Bradley, Can Clay, Coffee, Crockett, Cumberland, Dar Fayette, Fentress, Gibson, Giles, Grundy Haywood, Henderson, Hickman, Housto Lawrence, Lewis, Lincoln, Macon, Madi McNairy, Montgomery, Moore, Overtor Robertson, Rutherford, Sequatchie, She Trousdale, Van Buren, Warren, Wayne,	vidson, Decatur, DeKalb, Dickson, v, Hamilton, Hardeman, Hardin, on, Humphreys, Jackson, Lauderdale, son, Marion, Marshall, Maury, n, Perry, Pickett, Polk, Putnam, elby, Smith, Stewart, Sumner, Tipton,
Network	In network	Out of network
Total premium	\$51	
Part B premium give back	\$ O	
Max out-of-pocket (MOOP)	\$6,150	There is no maximum out of pocket cost for out-of-network benefits
Cost share – PCP/specialist	\$0/\$30	40%/40%
Inpatient acute care hospital	\$295 per day for days I-6; \$0 per day for days 7-90	40% per stay
Ambulatory surgical center (ASC)	\$O - \$275	40%
Routine lab services	\$ O	40%
Medical deductible	\$ O	\$O
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%	N/A
Dental	\$1,600 Dental Allowance	Combined with in-network
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year	Not covered
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Not covered
Fitness	\$0 for Physical Fitness; Activity Tracker	Not covered
Meals	Post-discharge meals \$0 for I4 meals	Not covered
Transportation	Not covered	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter	Not covered



Tennessee

Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H45I3-O34
Counties	Bedford, Benton, Bledsoe, Bradley, Cannon, Carroll, Cheatham, Chester, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Gibson, Giles, Grundy, Hamilton, Hardeman, Hardin, Haywood, Henderson, Hickman, Houston, Humphreys, Jackson, Lauderdale, Lawrence, Lewis, Lincoln, Macon, Madison, Marion, Marshall, Maury, McNairy, Montgomery, Moore, Overton, Perry, Pickett, Polk, Putnam, Robertson, Rutherford, Sequatchie, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Van Buren, Warren, Wayne, White, Williamson, Wilson
Total premium	\$17.20
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,350
Cost share – PCP/specialist	20%/20%
Inpatient acute care hospital	Standard Medicare
Ambulatory surgical center (ASC)	0 - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 24 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$150/quarter, \$225/quarter Living Needs Allowance





Tennessee

North Georgia

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-030
Counties	Catoosa, Dade, Walker
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,100
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$285 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%
Dental	\$2,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$275 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$45/quarter





Tennessee

North Georgia

Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	H45I3-080
Counties	Catoosa, Dade, Walker
Total premium	\$20.70
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$6,700
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$325 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	O - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$150/quarter, \$50/quarter Living Needs Allowance





Tennessee

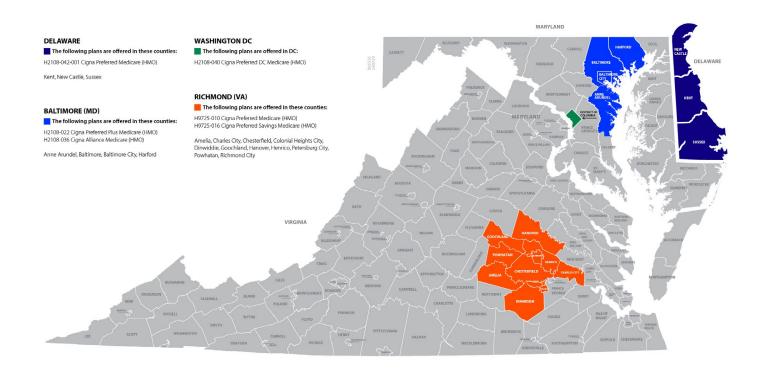
North Georgia

Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H45I3-079
Counties	Catoosa, Dade, Walker
Total premium	\$25
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,350
Cost share – PCP/specialist	20%/20%
Inpatient acute care hospital	Standard Medicare
Ambulatory surgical center (ASC)	0 - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 40 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$225/quarter, \$225/quarter Living Needs Allowance





MidAtlantic

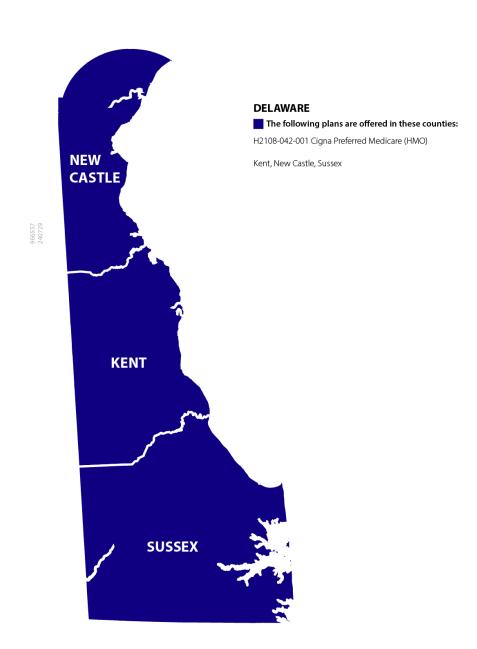








Delaware







MidAtlantic

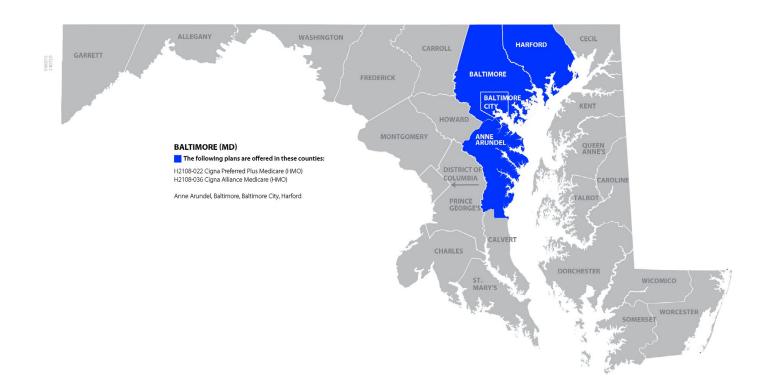
Delaware

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H2IO8-042-00I
Counties	Kent, New Castle, Sussex
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$7,I5O
Cost share – PCP/specialist	\$0/\$40
Inpatient acute care hospital	\$270 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$22O
Routine lab services	\$O
Medical deductible	\$250
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,500 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$70/quarter





Maryland: Baltimore







MidAtlantic

Maryland

Plan name	Cigna Preferred Plus Medicare (HMO)
Plan ID	H2IO8-O22
Counties	Anne Arundel, Baltimore, Baltimore City, Harford
Total premium	\$46
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,000
Cost share – PCP/specialist	\$O/\$55
Inpatient acute care hospital	\$350 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$35O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	Preventive
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$100 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards





MidAtlantic

Maryland

Plan name	Cigna Alliance Medicare (HMO
Plan ID	H2IO8-036
Counties	Anne Arundel, Baltimore, Baltimore City, Harford
Total premium	\$32
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,200
Cost share – PCP/specialist	\$O/\$55
Inpatient acute care hospital	\$350 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$35O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	Preventive
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards





District of Columbia (DC)







MidAtlantic

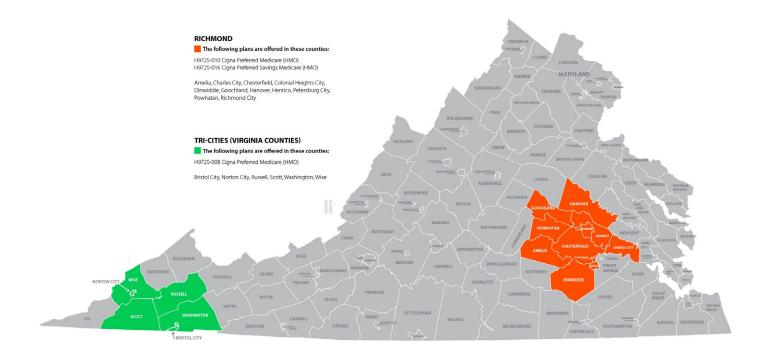
Washington DC

Plan name	Cigna Preferred DC Medicare (HMO)
Plan ID	H2IO8-040
Counties	District of Columbia
Total premium	\$O
Part B premium giveback	\$5
Max out-of-pocket (MOOP)	\$5,200
Cost share – PCP/specialist	\$0/\$40
Inpatient acute care hospital	\$260 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$235
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$45/quarter





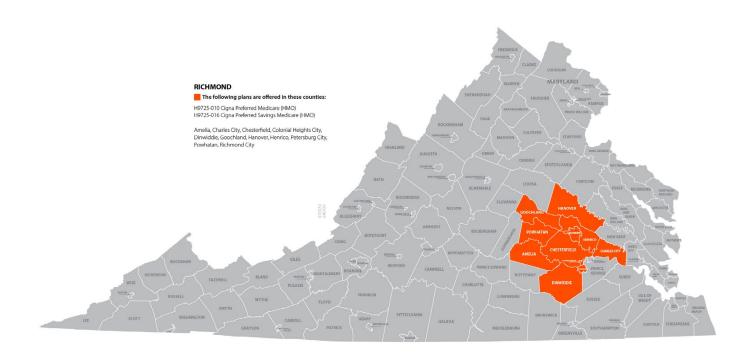
Virginia







Virginia: Richmond







MidAtlantic

Virginia

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H9725-010
Counties	Amelia, Charles City, Chesterfield, Colonial Heights City, Dinwiddie, Goochland, Hanover, Henrico, Petersburg City, Powhatan, Richmond City
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$3,200
Cost share – PCP/specialist	\$O/\$25
Inpatient acute care hospital	\$300 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$25O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	\$1,200 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$O for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 20 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC 80/quarter





MidAtlantic

Virginia

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H9725-OI6
New Plan Counties	Amelia, Charles City, Chesterfield, Colonial Heights City, Dinwiddie, Goochland, Hanover, Henrico, Petersburg City, Powhatan, Richmond City
Total premium	\$O
Part B premium giveback	\$137
Max out-of-pocket (MOOP)	\$6,750
Cost share – PCP/specialist	\$O/\$35
Inpatient acute care hospital	\$335 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$3OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	\$1,000 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards





Tennessee

Tri-Cities

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H9725-008
Counties	VA: Bristol City, Norton City, Russell, Scott, Washington, Wise
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,800
Cost share – PCP/specialist	\$O/\$I5
Inpatient acute care hospital	\$320 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$3OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$10/\$47/\$100/33%
Dental	\$2,100 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$70 quarter

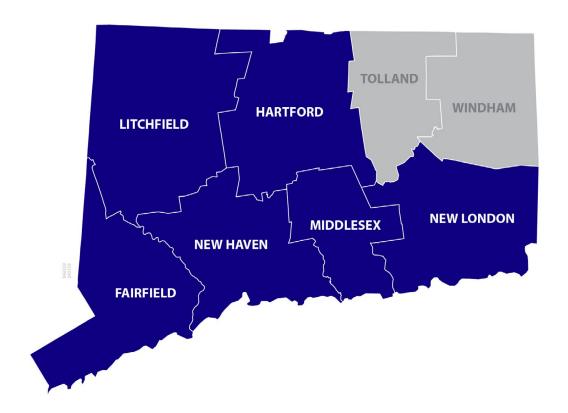






Connecticut

2025 Overview



CONNECTICUT

The following plans are offered in these counties:

H7849-052 Cigna True Choice Medicare (PPO) H2752-003 Cigna TotalCare Plus (HMO D-SNP)

Fairfield, Hartford, Litchfield, Middlesex, New Haven,



New England

Connecticut

Plan name	Cigna True Choice Medicare (PPO)	
Plan ID	H7849-052	
Counties	Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London	
Network	In network	Out of network
Total premium	\$O	
Part B premium give back	\$0	
Max out-of-pocket (MOOP)	\$5,900	\$9,550 combined with in-network
Cost share – PCP/specialist	\$0/\$35	\$20/\$55
Inpatient acute care hospital	\$340 per day for days I-6; \$0 per day for days 7-90	40% per stay
Ambulatory surgical center (ASC)	\$O - \$295	40%
Routine lab services	\$ O	40%
Medical deductible	\$250	\$250
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	N/A
Dental	\$2,500 Dental Allowance	Combined with in-network
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year	Eye exam 50%
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Hearing exam 50%
Fitness	\$0 for Physical Fitness; Activity Tracker	Not covered
Meals	Post-discharge meals \$0 for I4 meals	Combined with in-network
Transportation	Not covered	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$65/quarter	





New England

Connecticut

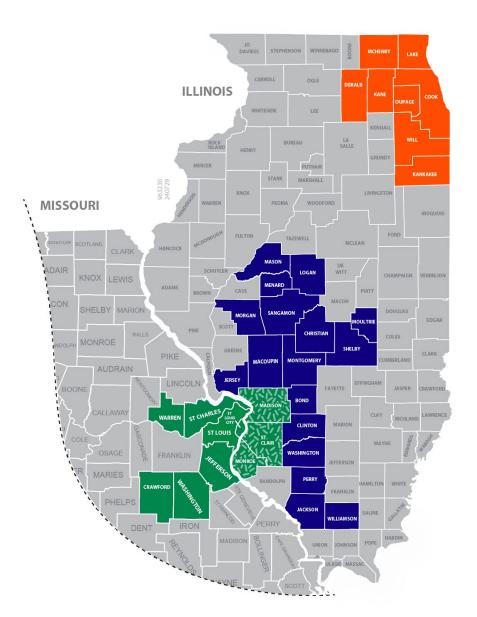
Plan name	Cigna TotalCare Plus (HMO D-SNP)
Plan ID	H2752-003
Counties	Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London
Total premium	\$30
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$9,350
Cost share – PCP/specialist	20%/20%
Inpatient acute care hospital	Standard Medicare
Ambulatory surgical center (ASC)	O - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O
Dental	\$2,500 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 30 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$75/quarter, \$100/quarter Living Needs Allowance





Illinois and St. Louis

2025 Overview



CHICAGO

The following plans are offered in these counties:

H4513-085 Cigna Preferred Medicare (HMO) H4513-086 Cigna Preferred Savings Medicare (HMO)

Cook, DeKalb, DuPage, Kane, Kankakee, Lake, McHenry, Will (IL)

SOUTHERN ILLINOIS

No featured plans are offered in these counties:

Bond, Christian, Clinton, Jackson, Jersey, Logan, Macoupin, Mason, Menard, Montgomery, Morgan, Moultrie, Perry, Sangamon, Shelby, Washington, Williamson (IL)

ST. LOUIS

The following plans are offered in these counties:

H7389-003 Cigna Preferred Medicare (HMO)

Crawford, Jefferson, St. Charles, St. Louis, St. Louis City, Warren, Washington (MO)

No featured plans are offered in these counties:

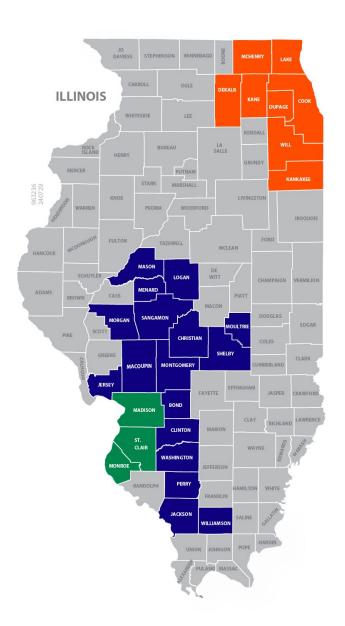
Madison, Monroe, St. Clair (IL)





Illinois

2025 Overview



CHICAGO

The following plans are offered in these counties:

H4513-085 Cigna Preferred Medicare (HMO) H4513-086 Cigna Preferred Savings Medicare (HMO)

Cook, DeKalb, DuPage, Kane, Kankakee, Lake, McHenry, Will (IL)

SOUTHERN ILLINOIS

No featured plans are offered in these counties:

Bond, Christian, Clinton, Jackson, Jersey, Logan, Macoupin, Mason, Menard, Montgomery, Morgan, Moultrie, Perry, Sangamon, Shelby, Washington, Williamson (IL)

ST. LOUIS

No featured plans are offered in these counties:

Madison, Monroe, St. Clair (IL)







Illinois: Chicago

2025 Overview



CHICAGO

The following plans are offered in these counties:

H4513-085 Cigna Preferred Medicare (HMO) H4513-086 Cigna Preferred Savings Medicare (HMO)

Cook, DeKalb, DuPage, Kane, Kankakee, Lake, McHenry, Will (IL)





MidWest

Illinois

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-O85
Counties	Cook, DeKalb, DuPage, Kane, Kankakee, Lake, McHenry, Will
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$2,350
Cost share – PCP/specialist	\$O/\$25
Inpatient acute care hospital	\$150 per day for days 1-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$I25
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$350 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 24 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$140/quarter





MidWest

Illinois

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H45I3-O86
Counties	Cook, DeKalb, DuPage, Kane, Kankakee, Lake, McHenry, Will
Total premium	\$O
Part B premium giveback	\$100
Max out-of-pocket (MOOP)	\$4,500
Cost share – PCP/specialist	\$0/\$40
Inpatient acute care hospital	\$345 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$I5O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$175 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$105/quarter

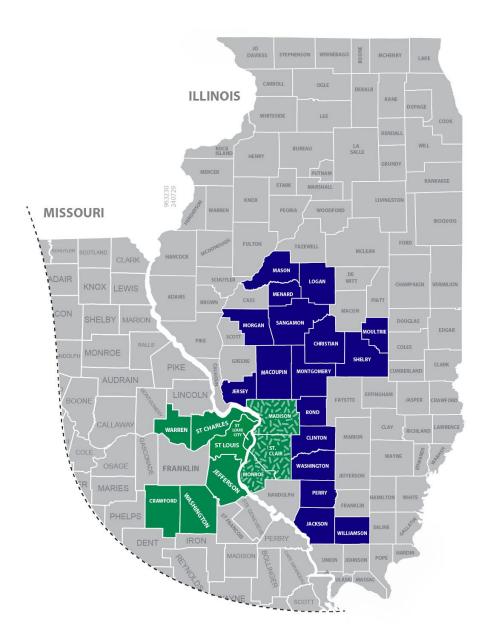






Illinois and St. Louis

2025 Overview



SOUTHERN ILLINOIS

No featured plans are offered in these counties:

Bond, Christian, Clinton, Jackson, Jersey, Logan, Macoupin, Mason, Menard, Montgomery, Morgan, Moultrie, Perry, Sangamon, Shelby, Washington, Williamson (IL)

ST. LOUIS

The following plans are offered in these counties:

H7389-003 Cigna Preferred Medicare (HMO)

Crawford, Jefferson, St. Charles, St. Louis, St. Louis City, Warren, Washington (MO)

No featured plans are offered in these counties:

Madison, Monroe, St. Clair (IL)





MidAmerica

St. Louis

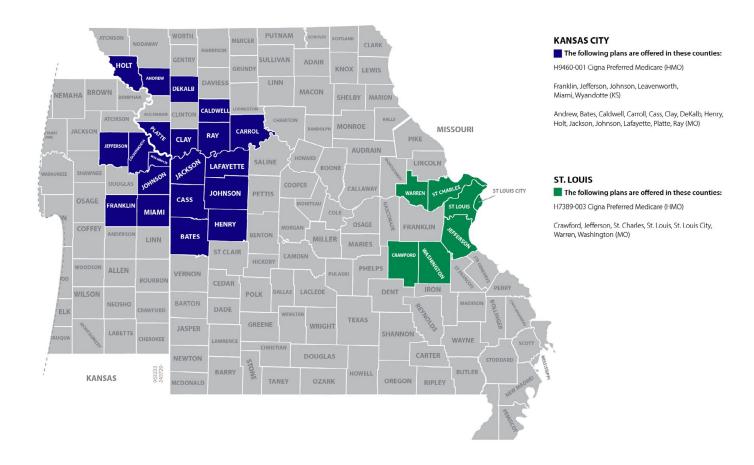
Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H7389-003
Counties	Crawford, Jefferson, St. Charles, St. Louis, St. Louis City, Warren, Washington
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$2,300
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$205 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$225
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$3,300 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$135/quarter







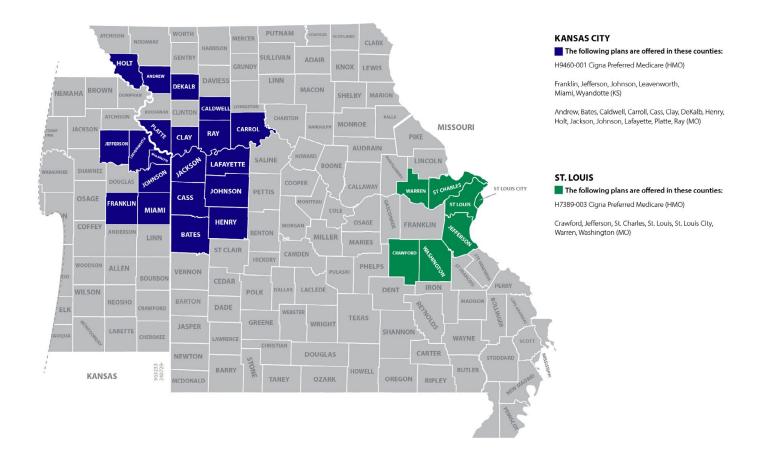
Missouri







Kansas City and St Louis







MidAmerica

St. Louis

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H7389-003
Counties	Crawford, Jefferson, St. Charles, St. Louis, St. Louis City, Warren, Washington
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$2,300
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$205 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$225
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$3,300 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for IO one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$135/quarter

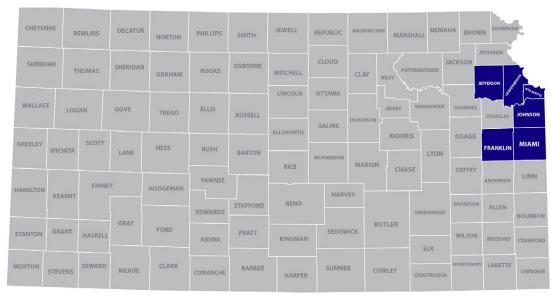






Kansas: Kansas City

2025 Overview



KANSAS CITY

The following plans are offered in these counties: H9460-001 Cigna Preferred Medicare (HMO)

Franklin, Jefferson, Johnson, Leavenworth, Miami,

240604





MidAmerica

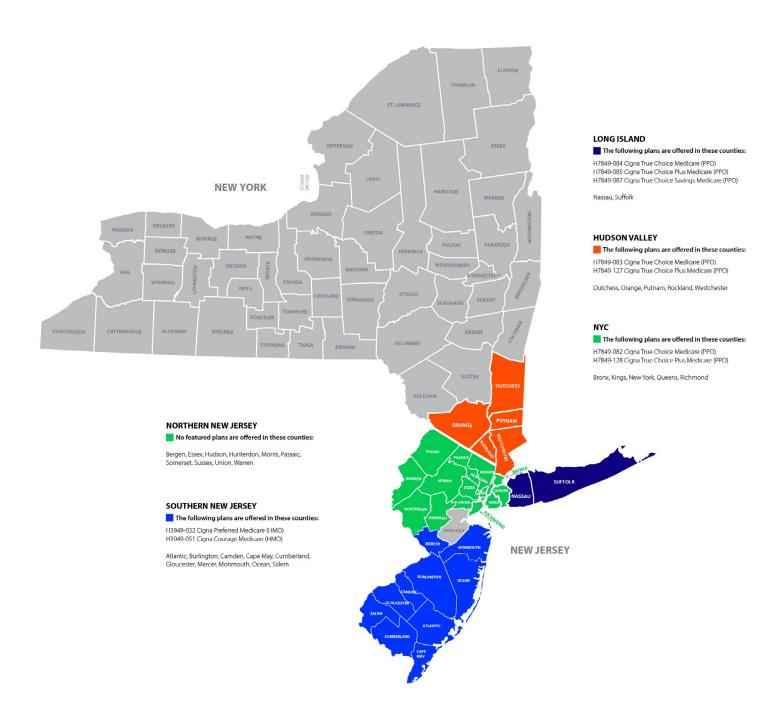
Kansas City

Plan name	Cigna Preferred Medicare (HMO)	
Plan ID	H9460-00I	
	KS: Franklin, Jefferson, Johnson, Leavenworth, Miami, Wyandotte	
Counties	MO: Andrew, Bates, Caldwell, Carroll, Cass, Clay, DeKalb, Henry, Holt, Jackson, Johnson, Lafayette, Platte, Ray	
Total premium	\$O	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$4,625	
Cost share – PCP/specialist	\$0/\$40	
Inpatient acute care hospital	\$275 per day for days I-7; \$0 per day for days 8-90	
Ambulatory surgical center (ASC)	\$O - \$295	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	
Dental	Preventive and Comprehensive Plus	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	Not covered	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter	





New York/New Jersey

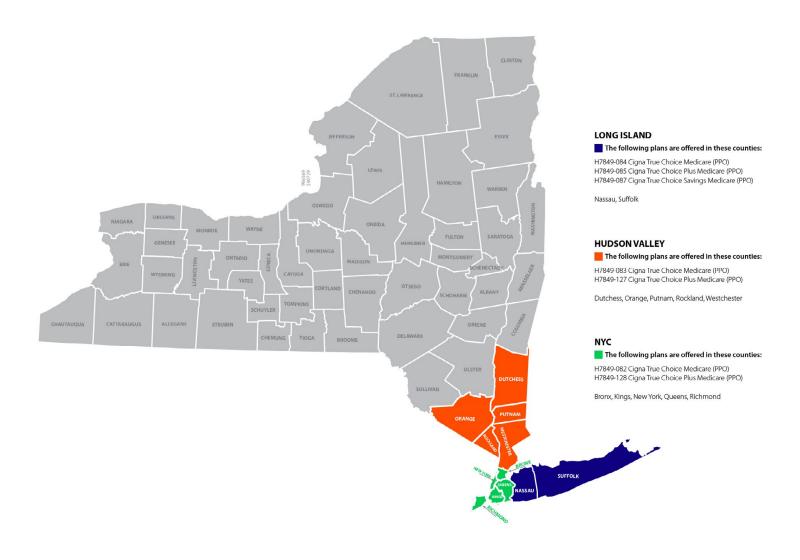








New York







New York/New Jersey

Plan name	Cigna True Choice Medicare (PPO)	
Plan ID	H7849-O84	
Counties	Nassau, Suffolk	
Network	In network	Out of network
Total premium	9	0
Part B premium give back	9	0
Max out-of-pocket (MOOP)	\$5,800	\$7,500 combined with in-network
Cost share – PCP/specialist	\$O/\$35	\$25/\$60
Inpatient acute care hospital	\$330 per day for days I-6; \$0 per day for days 7-90	40% per stay
Ambulatory surgical center (ASC)	\$O - \$3OO	40%
Routine lab services	\$O	40%
Medical deductible	\$500	\$500
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%	N/A
Dental	\$2,100 Dental Allowance	Combined with in-network
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year	Eye exam 50%
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Hearing exam 50%
Fitness	\$0 for Physical Fitness; Activity Tracker	Combined with in-network
Meals	Post-discharge meals \$0 for 14 meals	Combined with in-network
Transportation	Not covered	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$90/quarter	Combined with in-network





New York/New Jersey

Plan name	Cigna True Choice Plus Medicare (PPO)	
Plan ID	H7849-085	
Counties	Nassau, Suffolk	
Network	In network	Out of network
Total premium	\$	34
Part B premium give back	\$	50
Max out-of-pocket (MOOP)	\$6,800	\$10,000 combined with in-network
Cost share – PCP/specialist	\$O/\$35	\$40/\$60
Inpatient acute care hospital	\$315 per day for days I-6; \$0 per day for days 7-90	40% per stay
Ambulatory surgical center (ASC)	\$O - \$25O	40%
Routine lab services	\$ O	40%
Medical deductible	\$500	\$500
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%	N/A
Dental	\$3,400 Dental Allowance	Combined with in-network
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year	Eye exam 50%
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Hearing exam 50%
Fitness	\$0 for Physical Fitness; Activity Tracker	Combined with in-network
Meals	Post-discharge meals \$0 for I4 meals	Combined with in-network
Transportation	Not covered	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100/quarter	Combined with in-network





New York/New Jersey

Plan name	Cigna True Choice Savings Medicare (PPO)		
Plan ID	H7849-087		
Counties	Nassau, Suffolk	Nassau, Suffolk	
Network	In network	Out of network	
Total premium	9	SO	
Part B premium give back	\$	77	
Max out-of-pocket (MOOP)	\$6,800	\$10,700 combined with in-network	
Cost share – PCP/specialist	\$0/\$40	\$25/\$60	
Inpatient acute care hospital	\$305 per day for days I-5; \$0 per day for days 6-90	40% per stay	
Ambulatory surgical center (ASC)	\$O - \$25O	40%	
Routine lab services	\$ O	40%	
Medical deductible	\$500	\$500	
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%	N/A	
Dental	\$1,600 Dental Allowance	50% up to allowance amount	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$100 every year	Eye exam 50%	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Hearing exam 50%	
Fitness	Not covered	Not covered	
Meals	Post-discharge meals \$0 for I4 meals	Combined with in-network	
Transportation	Not covered	Not covered	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$75/quarter		





New York/New Jersey

Plan name	Cigna True Choice Medicare (PPO)	
Plan ID	H7849-083	
Counties	Dutchess, Orange, Putnam, Rockland, Westchester	
Network	In network	Out of network
Total premium	\$	0
Part B premium give back	\$	50
Max out-of-pocket (MOOP)	\$7,900	\$11,500 combined with in-network
Cost share – PCP/specialist	\$0/\$40	\$25/\$60
Inpatient acute care hospital	\$290 per day for days I-6; \$0 per day for days 7-90	40% per stay
Ambulatory surgical center (ASC)	\$O - \$25O	40%
Routine lab services	\$ O	40%
Medical deductible	\$500	\$500
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%	N/A
Dental	\$1,600 Dental Allowance	Combined with in-network
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year	Eye exam 50%
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Hearing exam 50%
Fitness	\$0 for Physical Fitness; Activity Tracker	Combined with in-network
Meals	Post-discharge meals \$0 for I4 meals	Combined with in-network
Transportation	Not covered	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$80/quarter	Combined with in-network





New York/New Jersey

Plan name	Cigna True Choice Plus Medicare (PPO)	
Plan ID	H7849-127	
Counties	Dutchess, Orange, Putnam, Rockland, Westchester	
Network	In network	Out of network
Total premium	\$	37
Part B premium give back	\$	60
Max out-of-pocket (MOOP)	\$7,900	\$11,000 combined with in-network
Cost share – PCP/specialist	\$0/\$35	\$40/\$70
Inpatient acute care hospital	\$250 per day for days I-6; \$0 per day for days 7-90	40% per stay
Ambulatory surgical center (ASC)	\$O - \$335	40%
Routine lab services	\$ O	40%
Medical deductible	\$500	\$500
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%	N/A
Dental	\$3,100 Dental Allowance	50% up to allowance amount
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year	Eye exam 50%
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Hearing exam 50%
Fitness	\$0 for Physical Fitness; Activity Tracker	Combined with in-network
Meals	Post-discharge meals \$0 for I4 meals	Combined with in-network
Transportation	Not covered	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$125/quarter	Combined with in-network





New York/New Jersey

Plan name	Cigna True Choice Medicare (PPO)		
Plan ID	H7849-082		
Counties	Bronx, Kings, New York, Queens, Ri	Bronx, Kings, New York, Queens, Richmond	
Network	In network	Out of network	
Total premium	\$	50	
Part B premium give back	\$	50	
Max out-of-pocket (MOOP)	\$7,400	\$9,000 combined with in-network	
Cost share – PCP/specialist	\$0/\$40	\$25/\$60	
Inpatient acute care hospital	\$210 per day for days 1-7; \$0 per day for days 8-90	40% per stay	
Ambulatory surgical center (ASC)	\$O - \$25O	40%	
Routine lab services	\$ O	40%	
Medical deductible	\$500	\$500	
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%	N/A	
Dental	\$1,700 Dental Allowance	Combined with in-network	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$100 every year	Eye exam 50%	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Hearing exam 50%	
Fitness	Not covered	Not covered	
Meals	Post-discharge meals \$0 for I4 meals	Combined with in-network	
Transportation	Not covered	Not covered	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter		





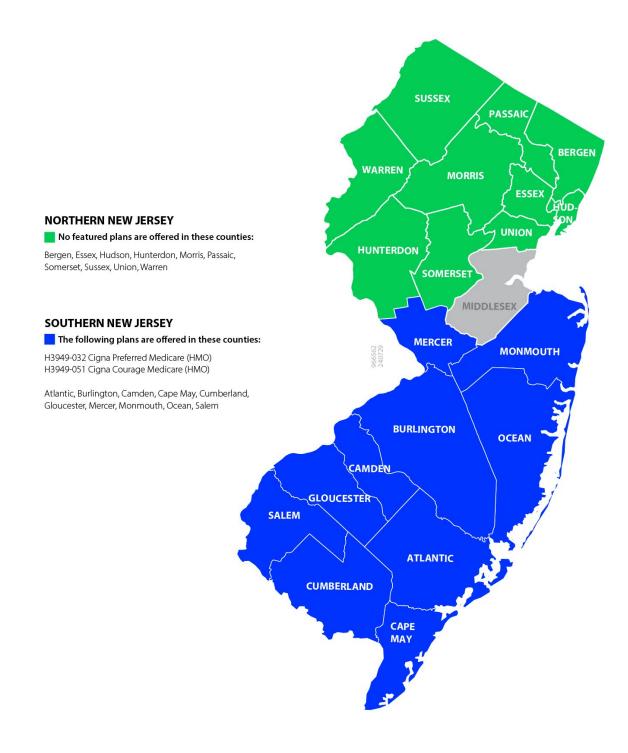
New York/New Jersey

Plan name	Cigna True Choice Plus Medicare (PPO)	
Plan ID	H7849-128	
Counties	Bronx, Kings, New York, Queens, Richmond	
Network	In network	Out of network
Total premium	\$	35
Part B premium give back	9	0
Max out-of-pocket (MOOP)	\$7,700	\$10,700 combined with in-network
Cost share – PCP/specialist	\$0/\$35	\$40/\$70
Inpatient acute care hospital	\$225 per day for days I-6; \$0 per day for days 7-90	40% per stay
Ambulatory surgical center (ASC)	\$O - \$335	40%
Routine lab services	\$ O	40%
Medical deductible	\$500	\$500
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%	N/A
Dental	\$3,500 Dental Allowance	50% up to allowance amount
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$225 every year	Eye exam 50%
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Hearing exam 50%
Fitness	\$0 for Physical Fitness; Activity Tracker	Combined with in-network
Meals	Post-discharge meals \$0 for I4 meals	Combined with in-network
Transportation	Not covered	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$95/quarter	Combined with in-network





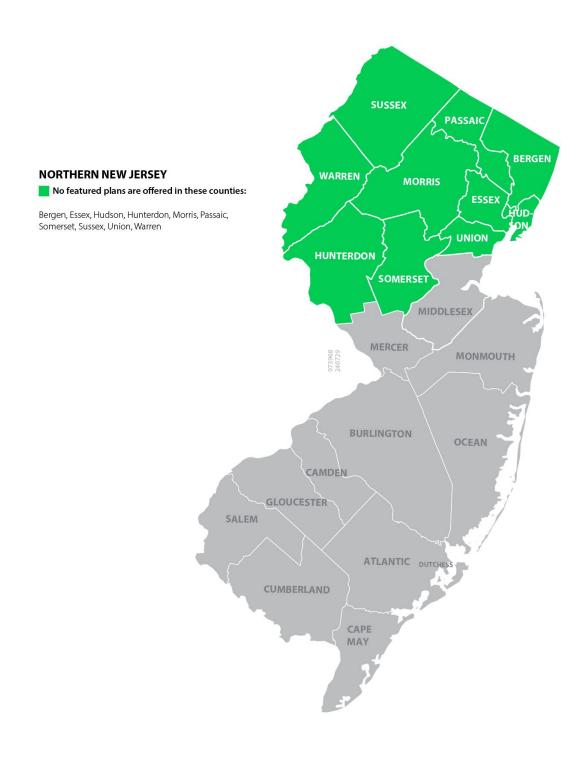
New Jersey







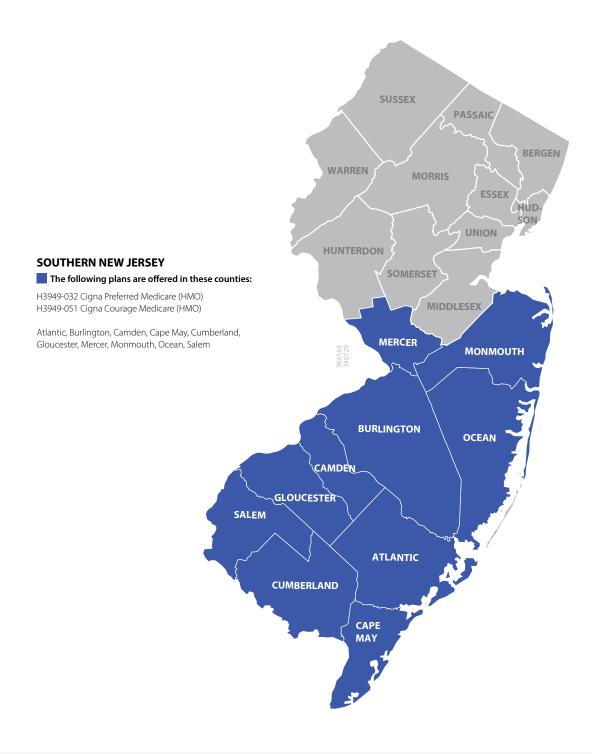
New Jersey: Northern New Jersey







New Jersey: Southern New Jersey







New York/New Jersey

New Jersey

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H3949-032
County Expansion	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Monmouth, Ocean, Salem
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,900
Cost share – PCP/specialist	\$0/\$40
Inpatient acute care hospital	\$225 per day for days I-4; \$0 per day for days 5-90
Ambulatory surgical center (ASC)	\$O - \$175
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$5,000 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$100 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	Not covered
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards; OTC \$75/quarter
Bathroom safety devices	\$1,500 per lifetime





New York/New Jersey

New Jersey

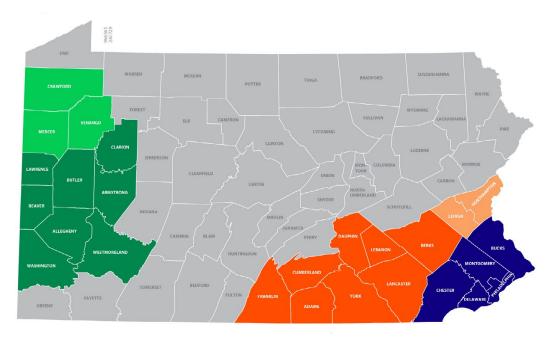
Plan name	Cigna Courage Medicare (HMO)
Plan ID	H3949-05I
Counties	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Monmouth, Ocean, Salem
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,400
Cost share – PCP/specialist	\$5/\$40
Inpatient acute care hospital	\$320 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$2OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	Not covered
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards
Bathroom safety devices	\$1,500 per lifetime





Pennsylvania

2025 Overview



NORTHWEST PENNSYLVANIA

The following plans are offered in these counties:
H3949-049 Cigna Preferred Medicare (HMO)
H3949-050 Cigna Preferred Plus Medicare (HMO)

H3949-026 Cigna Courage Medicare (HMO)

Crawford, Mercer, Venango

WESTERN PENNSYLVANIA

The following plans are offered in these counties:

H3949-047 Cigna Preferred Medicare (HMO) H3949-048 Cigna Preferred Plus Medicare (HMO) H3949-026 Cigna Courage Medicare (HMO)

Allegheny, Armstrong, Beaver, Butler, Clarion, Lawrence, Washington, Westmoreland

PHILADELPHIA

■ The following plans are offered in these counties:

H3949-052 Cigna Preferred Medicare (HMO) H3949-053 Cigna Preferred Full Savings Medicare (HMO) H3949-030 Cigna Preferred Fuls Medicare (HMO) H3949-026 Cigna Courage Medicare (HMO)

Bucks, Chester, Delaware, Montgomery, Philadelphia

CENTRAL PENNSYLVANIA

The following plans are offered in these counties:

H3949-035 Cigna Preferred Medicare (HMO) H3949-026 Cigna Courage Medicare (HMO)

Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, York

LEHIGH VALLEY

The following plans are offered in these counties:

H3949-045 Cigna Preferred Medicare (HMO) H3949-046 Cigna Preferred Plus Medicare (HMO) H3949-026 Cigna Courage Medicare (HMO)

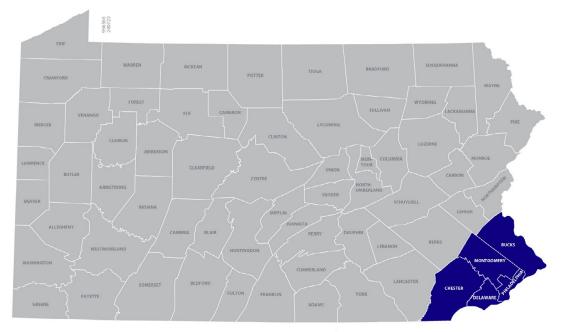
Lehigh, Northampton





Pennsylvania

2025 Overview



PHILADELPHIA

The following plans are offered in these counties:

H3949-052 Cigna Preferred Medicare (HMO) H3949-053 Cigna Preferred Full Savings Medicare (HMO) H3949-030 Cigna Preferred Plus Medicare (HMO) H3949-026 Cigna Courage Medicare (HMO)

Bucks, Chester, Delaware, Montgomery, Philadelphia





Pennsylvania

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H3949-052
Counties	Bucks, Chester, Delaware, Montgomery, Philadelphia
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,600
Cost share – PCP/specialist	\$O/\$2O
Inpatient acute care hospital	\$295 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$195
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,250 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 20 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$155/quarter
Bathroom safety devices	\$1,500 per lifetime





Pennsylvania

Plan name	Cigna Preferred Full Savings Medicare (HMO)
Plan ID	H3949-053
Counties	Bucks, Chester, Delaware, Montgomery, Philadelphia
Total premium	\$O
Part B premium giveback	\$174.70
Max out-of-pocket (MOOP)	\$8,200
Cost share – PCP/specialist	\$O/\$45
Inpatient acute care hospital	\$465 per day for days I-4; \$0 per day for days 5-90
Ambulatory surgical center (ASC)	\$O - \$3OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,500 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 20 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards
Support for caregivers	\$ O





Pennsylvania

Plan name	Cigna Preferred Plus Medicare (HMO)
Plan ID	H3949-030
Counties	Bucks, Chester, Delaware, Montgomery, Philadelphia
Total premium	\$20
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$6,750
Cost share – PCP/specialist	\$O/\$35
Inpatient acute care hospital	\$285 per day for days I-7; \$0 per day for days 8-90
Ambulatory surgical center (ASC)	\$O - \$2OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$4,000 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	Not covered
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for I2 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$40/quarter
Bathroom safety devices	\$1,500 per lifetime
Support for caregivers	\$O





Pennsylvania

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H3949-O26
County Expansion Counties	Adams, Allegheny, Armstrong, Beaver, Berks, Bucks, Butler, Chester, Clarion, Crawford, Cumberland, Dauphin, Delaware, Franklin, Lancaster, Lawrence, Lebanon, Lehigh, Mercer, Montgomery, Northampton, Philadelphia, Venango, Washington, Westmoreland, York
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,900
Cost share – PCP/specialist	\$O/\$25
Inpatient acute care hospital	\$295 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$2OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$3,300 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	Not covered
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards
Bathroom safety devices	\$1,500 per lifetime





Pennsylvania: Central

2025 Overview



CENTRAL PENNSYLVANIA

The following plans are offered in these counties:

H3949-035 Cigna Preferred Medicare (HMO) H3949-026 Cigna Courage Medicare (HMO)

Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, York

LEHIGH VALLEY

The following plans are offered in these counties:

H3949-045 Cigna Preferred Medicare (HMO) H3949-046 Cigna Preferred Plus Medicare (HMO) H3949-026 Cigna Courage Medicare (HMO)

Lehigh, Northampton





Pennsylvania

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H3949-O35
Counties	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, York
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,IOO
Cost share – PCP/specialist	\$0/\$40
Inpatient acute care hospital	\$165 per day for days 1-7; \$0 per day for days 8-90
Part A/B deductible	\$O
Ambulatory surgical center (ASC)	\$O - \$25O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	Not covered
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for I2 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$40/quarter





Pennsylvania

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H3949-026
County Expansion Counties	Adams, Allegheny, Armstrong, Beaver, Berks, Bucks, Butler, Chester, Clarion, Crawford, Cumberland, Dauphin, Delaware, Franklin, Lancaster, Lawrence, Lebanon, Lehigh, Mercer, Montgomery, Northampton, Philadelphia, Venango, Washington, Westmoreland, York
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,900
Cost share – PCP/specialist	\$O/\$25
Inpatient acute care hospital	\$295 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$2OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$3,300 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	Not covered
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards
Bathroom safety devices	\$1,500 per lifetime





Pennsylvania

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H3949-O45
Counties	Lehigh, Northampton
Total premium	\$O
Part B premium giveback	\$5
Max out-of-pocket (MOOP)	\$4,200
Cost share – PCP/specialist	\$O/\$35
Inpatient acute care hospital	\$165 per day for days 1-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$2OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	Not covered
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$30/quarter
Bathroom safety devices	\$1,500 per lifetime





Pennsylvania

Plan name	Cigna Preferred Plus Medicare (HMO)
Plan ID	H3949-O46
Counties	Lehigh, Northampton
Total premium	\$25
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,200
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$200 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$2OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$225 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	Not covered
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$30/quarter
Bathroom safety devices	\$1,500 per lifetime

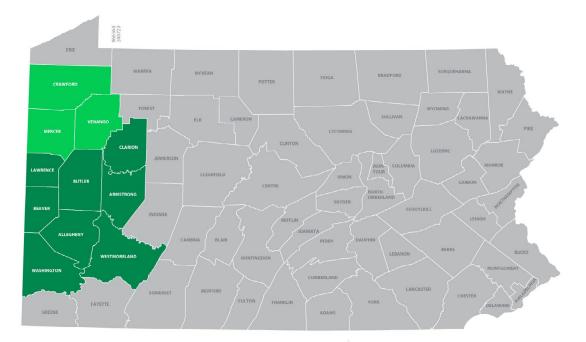






Pennsylvania: Western

2025 Overview



NORTHWEST PENNSYLVANIA

The following plans are offered in these countie

H3949-049 Cigna Preferred Medicare (HMO) H3949-050 Cigna Preferred Plus Medicare (HMO) H3949-026 Cigna Courage Medicare (HMO)

Crawford, Mercer, Venango

WESTERN PENNSYLVANIA

The following plans are offered in these countie

H3949-047 Cigna Preferred Medicare (HMO) H3949-048 Cigna Preferred Plus Medicare (HMO) H3949-026 Cigna Courage Medicare (HMO)

Allegheny, Armstrong, Beaver, Butler, Clarion, Lawrence Washington, Westmoreland





Pennsylvania

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H3949-O49
Counties	Crawford, Mercer, Venango
Total premium	\$O
Part B premium giveback	\$5
Max out-of-pocket (MOOP)	\$2,000
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$140 per day for days 1-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$I25
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	Not covered
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$35/quarter





Pennsylvania

Plan name	Cigna Preferred Plus Medicare (HMO)
Plan ID	H3949-050
Counties	Crawford, Mercer, Venango
Total premium	\$24
Part B premium giveback	\$5
Max out-of-pocket (MOOP)	\$1,500
Cost share – PCP/specialist	\$O/\$25
Inpatient acute care hospital	\$240 per stay
Ambulatory surgical center (ASC)	\$O - \$I25
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	Not covered
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$165/quarter





Pennsylvania

Plan name	Cigna Courage Medicare (HMO)
Plan ID	H3949-026
County Expansion Counties	Adams, Allegheny, Armstrong, Beaver, Berks, Bucks, Butler, Chester, Clarion, Crawford, Cumberland, Dauphin, Delaware, Franklin, Lancaster, Lawrence, Lebanon, Lehigh, Mercer, Montgomery, Northampton, Philadelphia, Venango, Washington, Westmoreland, York
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$5,900
Cost share – PCP/specialist	\$O/\$25
Inpatient acute care hospital	\$295 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$2OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	N/A
Dental	\$3,300 Dental Allowance - INN Only
Rtn. vision ex./eyewear allow.	\$0 for I every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	Not covered
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards
Bathroom safety devices	\$1,500 per lifetime





Pennsylvania

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H3949-O47
Counties	Allegheny, Armstrong, Beaver, Butler, Clarion, Lawrence, Washington, Westmoreland
Total premium	\$O
Part B premium giveback	\$5
Max out-of-pocket (MOOP)	\$2,200
Cost share – PCP/specialist	\$O/\$25
Inpatient acute care hospital	\$115 per day for days 1-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$I35
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	Not covered
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$30/quarter
Bathroom safety devices	\$1,500 per lifetime





Pennsylvania

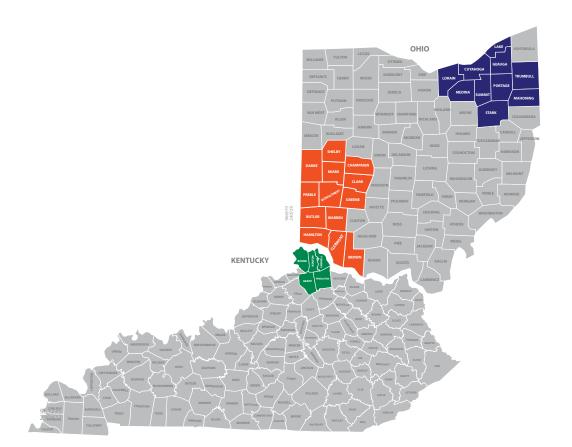
Plan name	Cigna Preferred Plus Medicare (HMO)
Plan ID	H3949-O48
Counties	Allegheny, Armstrong, Beaver, Butler, Clarion, Lawrence, Washington, Westmoreland
Total premium	\$20
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$1,250
Cost share – PCP/specialist	\$O/\$25
Inpatient acute care hospital	\$250 per stay
Ambulatory surgical center (ASC)	\$O - \$125
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	Not covered
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for I2 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter





Ohio and Northern Kentucky

2025 Overview



NORTHEAST OHIO

The following plans are offered in these counties:

H0672-006 Cigna Preferred Medicare (HMO) H0672-011 Cigna Preferred Plus Medicare (HMO) H0672-016 Cigna Preferred Savings Medicare (HMO)

Cuyahoga, Geauga, Lake, Lorain, Medina, Mahoning, Portage, Stark, Summit, Trumbull (OH)

SOUTHWEST OHIO

The following plans are offered in these counties:

H0672-013 Cigna Preferred Medicare (HMO) H0672-014 Cigna Preferred Plus Medicare (HMO) H0672-017 Cigna Preferred Savings Medicare (HMO)

Brown, Butler, Champaign, Clark, Clermont, Darke, Greene, Hamilton, Miami, Montgomery, Preble, Shelby, Warren (OH)

NORTHERN KENTUCKY

■ The following plans are offered in these counties

H0672-013 Cigna Preferred Medicare (HMO) H0672-017 Cigna Preferred Savings Medicare (HMO)

Boone, Campbell, Grant, Kenton, Pendle (KY)







Ohio

2025 Overview



NORTHEAST OHIO

The following plans are offered in these counties:

H0672-006 Cigna Preferred Medicare (HMO) H0672-011 Cigna Preferred Plus Medicare (HMO) H0672-016 Cigna Preferred Savings Medicare (HMO)

Cuyahoga, Geauga, Lake, Lorain, Medina, Mahoning, Portage, Stark, Summit, Trumbull

SOUTHWEST OHIO

The following plans are offered in these counties:

H0672-013 Cigna Preferred Medicare (HMO) H0672-014 Cigna Preferred Plus Medicare (HMO) H0672-017 Cigna Preferred Savings Medicare (HMO)

Brown, Butler, Champaign, Clark, Clermont, Darke, Greene, Hamilton, Miami, Montgomery, Preble, Shelby, Warren





Ohio: Northeast

2025 Overview



NORTHEAST OHIO

■ The following plans are offered in these counties:

H0672-006 Cigna Preferred Medicare (HMO) H0672-011 Cigna Preferred Plus Medicare (HMO) H0672-016 Cigna Preferred Savings Medicare (HMO)

Cuyahoga, Geauga, Lake, Lorain, Medina, Mahoning, Portage, Stark, Summit, Trumbull (OH)





Ohio

Northeast Ohio

Plan name	Cigna Preferred Medicare (HMO)	
Plan ID	H0672-006	
Counties	Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull	
Total premium	\$O	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$4,450	
Cost share – PCP/specialist	\$0/\$30	
Inpatient acute care hospital	\$275 per day for days I-5; \$0 per day for days 6-90	
Ambulatory surgical center (ASC)	\$O - \$225	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	
Dental	Preventive and Comprehensive Base	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 20 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100/quarter	





Ohio

Northeast Ohio

Plan name	Cigna Preferred Plus Medicare (HMO)	
Plan ID	H0672-0II	
Counties	Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull	
Total premium	\$27	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$4,000	
Cost share – PCP/specialist	\$O/\$35	
Inpatient acute care hospital	\$325 per day for days I-6; \$0 per day for days 7-90	
Ambulatory surgical center (ASC)	\$O - \$295	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	
Dental	\$3,100 Dental Allowance - INN Only	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 20 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$125/quarter	





Ohio

Northeast Ohio

Plan name	Cigna Preferred Savings Medicare (HMO)	
Plan ID	H0672-016	
Counties	Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull	
Total premium	\$O	
Part B premium giveback	\$95	
Max out-of-pocket (MOOP)	\$6,750	
Cost share – PCP/specialist	\$0/\$40	
Inpatient acute care hospital	\$380 per day for days I-6; \$0 per day for days 7-90	
Ambulatory surgical center (ASC)	\$O - \$29O	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	
Dental	\$1,950 Dental Allowance - INN Only	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	Not covered	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter	





Ohio: Southwest

2025 Overview



SOUTHWEST OHIO

The following plans are offered in these counties:

H0672-013 Cigna Preferred Medicare (HMO) H0672-014 Cigna Preferred Plus Medicare (HMO) H0672-017 Cigna Preferred Savings Medicare (HMO)

Brown, Butler, Champaign, Clark, Clermont, Darke, Greene, Hamilton, Miami, Montgomery, Preble, Shelby, Warren (OH)





Ohio

Plan name	Cigna Preferred Medicare (HMO)	
Plan ID	H0672-013	
	KY: Boone, Campbell, Grant, Kenton, Pendleton	
Counties	OH: Brown, Butler, Champaign, Clark, Clermont, Darke, Greene, Hamilton, Miami, Montgomery, Preble, Shelby, Warren	
Total premium	\$O	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$2875	
Cost share – PCP/specialist	\$0/\$30	
Inpatient acute care hospital	\$290 per day for days I-6; \$0 per day for days 7-90	
Ambulatory surgical center (ASC)	\$O - \$245	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%	
Dental	\$3,500 Dental Allowance - INN Only	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 50 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$145/quarter	





Ohio

Plan name	Cigna Preferred Plus Medicare (HMO)	
Plan ID	H0672-014	
	KY: Boone, Campbell, Grant, Kenton, Pendleton	
Counties	OH: Brown, Butler, Champaign, Clark, Clermont, Darke, Greene, Hamilton, Miami, Montgomery, Preble, Shelby, Warren	
Total premium	\$27	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$3,500	
Cost share – PCP/specialist	\$O/\$35	
Inpatient acute care hospital	\$275 per day for days I-5; \$0 per day for days 6-90	
Ambulatory surgical center (ASC)	\$O - \$245	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	
Dental	\$3,700 Dental Allowance - INN Only	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 40 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$125/quarter	





Ohio

Plan name	Cigna Preferred Savings Medicare (HMO)	
Plan ID	H0672-017	
	KY: Boone, Campbell, Grant, Kenton, Pendleton	
Counties	OH: Brown, Butler, Champaign, Clark, Clermont, Darke, Greene, Hamilton, Miami, Montgomery, Preble, Shelby, Warren	
Total premium	\$O	
Part B premium giveback	\$95	
Max out-of-pocket (MOOP)	\$5,825	
Cost share – PCP/specialist	\$0/\$40	
Inpatient acute care hospital	\$360 per day for days I-5; \$0 per day for days 6-90	
Ambulatory surgical center (ASC)	\$O - \$29O	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%	
Dental	\$1,250 Dental Allowance - INN Only	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 20 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter	





Kentucky: Northern

2025 Overview







Ohio

Plan name	Cigna Preferred Medicare (HMO)	
Plan ID	H0672-0I3	
	KY: Boone, Campbell, Grant, Kenton, Pendleton	
Counties	OH: Brown, Butler, Champaign, Clark, Clermont, Darke, Greene, Hamilton, Miami, Montgomery, Preble, Shelby, Warren	
Total premium	\$O	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$2,875	
Cost share – PCP/specialist	\$0/\$30	
Inpatient acute care hospital	\$290 per day for days I-6; \$0 per day for days 7-90	
Ambulatory surgical center (ASC)	\$O - \$245	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%	
Dental	\$3,500 Dental Allowance - INN Only	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 50 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$145/quarter	





Ohio

Plan name	Cigna Preferred Savings Medicare (HMO)	
Plan ID	H0672-017	
	KY: Boone, Campbell, Grant, Kenton, Pendleton	
Counties	OH: Brown, Butler, Champaign, Clark, Clermont, Darke, Greene, Hamilton, Miami, Montgomery, Preble, Shelby, Warren	
Total premium	\$O	
Part B premium giveback	\$95	
Max out-of-pocket (MOOP)	\$5,900	
Cost share – PCP/specialist	\$0/\$40	
Inpatient acute care hospital	\$360 per day for days I-5; \$0 per day for days 6-90	
Ambulatory surgical center (ASC)	\$O - \$29O	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	
Dental	\$1,000 Dental Allowance - INN Only	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for IO one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards	

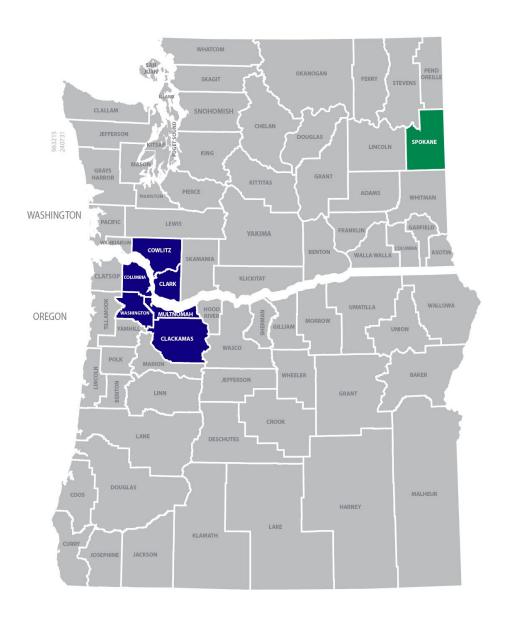






Pacific Northwest: Washington and Oregon

2025 Overview



SPOKANE WA

The following plan is offered in this county:

H7389-011 Cigna Preferred Medicare (HMO)

Spokane

PORTLAND OR

The following plans are offered in these counties:

H7389-002 Cigna Preferred Medicare (HMO) H7849-139 Cigna True Choice Courage Medicare (PPO)

Columbia, Clackamas, Multnomah, Washington (OR) Clark, Cowlitz (WA)







Washington

2025 Overview



SPOKANE WA

The following plan is offered in this county:

H7389-011 Cigna Preferred Medicare (HMO)

Spokane

PORTLAND OR (WA COUNTIES)

The following plans are offered in these counties:

H7389-002 Cigna Preferred Medicare (HMO) H7849-139 Cigna True Choice Courage Medicare (PPO)

Clark, Columbia, Cowlitz





Pacific Northwest

Washington

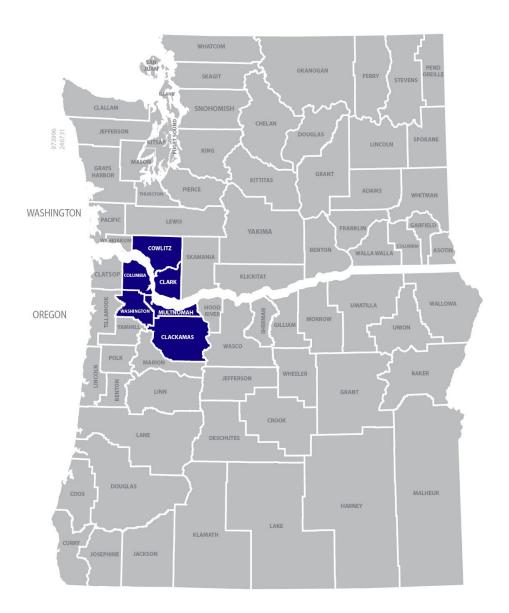
Plan name	Cigna Preferred Medicare (HMO)	
Plan ID	H7389-OII	
Counties	Spokane	
Total premium	\$O	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$4,200	
Cost share – PCP/specialist	\$0/\$20	
Inpatient acute care hospital	\$305 per day for days I-5; \$0 per day for days 6-90	
Ambulatory surgical center (ASC)	\$O - \$2OO	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	
Dental	\$1,300 Dental Allowance	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 50 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$100/quarter	





Pacific Northwest: Portland Area

2025 Overview



PORTLAND OR

The following plans are offered in these counties:

H7389-002 Cigna Preferred Medicare (HMO) H7849-139 Cigna True Choice Courage Medicare (PPO)

Clackamas, Columbia, Multnomah, Washington (OR) Clark, Cowlitz (WA)

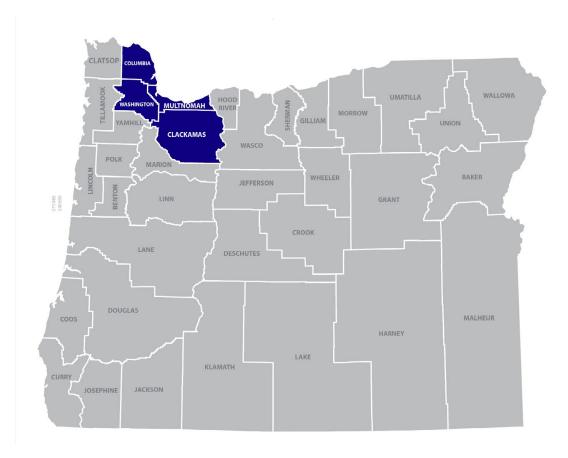






Oregon

2025 Overview



PORTLAND OR (OR COUNTIES)

■ The following plans are offered in these counties:

H7389-002 Cigna Preferred Medicare (HMO) H7849-139 Cigna True Choice Courage Medicare (PPO)

Clackamas, Columbia, Multnomah, Washington





Pacific Northwest

Oregon

Plan name	Cigna Preferred Medicare (HMO)	
Plan ID	H7389-002	
	OR: Clackamas, Columbia, Multnomah, Washington	
Counties	WA: Clark, Cowlitz	
Total premium	\$O	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$4,200	
Cost share – PCP/specialist	\$O/\$25	
Inpatient acute care hospital	\$300 per day for days I-5; \$0 per day for days 6-90	
Ambulatory surgical center (ASC)	\$O - \$295	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	
Dental	Preventive and Comprehensive Plus	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for IO one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$115/quarter	





Pacific Northwest

Oregon

Plan name	Cigna True Choice Courage Medicar	e (PPO)	
Plan ID	H7849-139		
New Plan	OR: Clackamas, Columbia, Multnomah,	Washington	
Counties	WA: Clark, Cowlitz		
Network	In network	Out of network	
Total premium	\$O		
Part B premium give back	\$75		
Max out-of-pocket (MOOP)	\$5,700	\$8,700 combined with in-network	
Cost share – PCP/specialist	\$0/\$30	50%/50%	
Inpatient acute care hospital	\$255 per day for days I-5; \$0 per day for days 6-90	30% per stay	
Ambulatory surgical center (ASC)	\$O - \$I75	50%	
Routine lab services	\$ O	50%	
Medical deductible	\$ O	\$O	
Rx I month preferred copays	N/A	N/A	
Dental	\$1,500 Dental Allowance	Combined with in-network	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year	Eye exam 50%	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Hearing exam 50%	
Fitness	\$0 for Physical Fitness; Activity Tracker	Combined with in-network	
Meals	Post-discharge meals \$0 for I4 meals	Combined with in-network	
Transportation	\$0 for 24 one-way trips every year	Combined with in-network	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$105/quarter, Pet Allowance \$75/quarter	Combined with in-network	

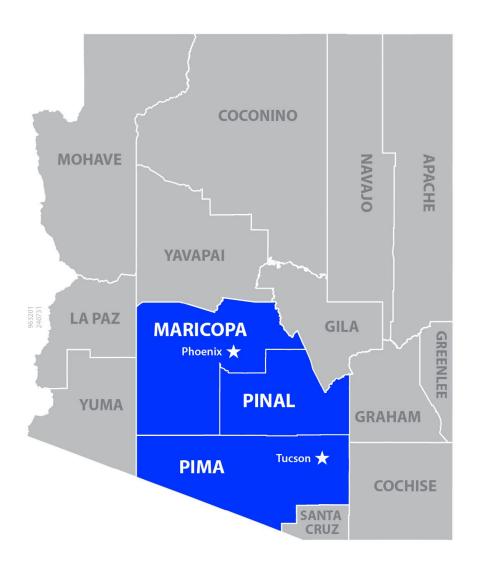






Arizona

2025 Overview



CENTRAL ARIZONA

The following plans are offered in these counties:

H0354-028 Cigna Alliance Medicare (HMO) H0354-029 Cigna Preferred Savings Medicare (HMO) H0354-030 Cigna Preferred Full Savings Medicare (HMO) H0354-001 Cigna Preferred Medicare (HMO)

Maricopa, Pima, Pinal





Desert States

Plan name	Cigna Alliance Medicare (HMO)	
Plan ID	H0354-028	
Counties	Maricopa, Pima, Pinal	
Total premium	\$O	
Part B premium giveback	\$5	
Max out-of-pocket (MOOP)	\$2,300	
Cost share – PCP/specialist	\$ O/\$5	
Inpatient acute care hospital	\$150 per day for days 1-7; \$0 per day for days 8-90	
Ambulatory surgical center (ASC)	\$O - \$75	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%	
Dental	\$3,000 Dental Allowance - INN Only	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$500 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 50 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$125/quarter	





Desert States

Plan name	Cigna Preferred Savings Medicare (HMO)	
Plan ID	H0354-029	
Counties	Maricopa, Pima, Pinal	
Total premium	\$O	
Part B premium giveback	\$105	
Max out-of-pocket (MOOP)	\$3,300	
Cost share – PCP/specialist	\$0/\$30	
Inpatient acute care hospital	\$295 per day for days I-7; \$0 per day for days 8-90	
Ambulatory surgical center (ASC)	\$O - \$275	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$0/\$47/\$100/33%	
Dental	\$1,300 Dental Allowance - INN Only	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$100 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for IO one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$25/quarter	





Desert States

Plan name	Cigna Preferred Full Savings Medicare (HMO)	
Plan ID	H0354-030	
Counties	Maricopa, Pima, Pinal	
Total premium	\$O	
Part B premium giveback	\$174.7O	
Max out-of-pocket (MOOP)	\$6,800	
Cost share – PCP/specialist	\$O/\$45	
Inpatient acute care hospital	\$450 per day for days I-4; \$0 per day for days 5-90	
Ambulatory surgical center (ASC)	\$O - \$3OO	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$0/\$47/\$100/33%	
Dental	\$500 Dental Allowance	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$100 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for IO one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$25/quarter	





Desert States

Plan name	Cigna Preferred Medicare (HMO)	
Plan ID	H0354-00I	
Counties	Maricopa, Pima, Pinal	
Total premium	\$O	
Part B premium giveback	\$5	
Max out-of-pocket (MOOP)	\$2,900	
Cost share – PCP/specialist	\$0/\$30	
Inpatient acute care hospital	\$225 per day for days I-7; \$0 per day for days 8-90	
Ambulatory surgical center (ASC)	\$O - \$IOO	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$5/\$47/\$100/33%	
Dental	Preventive and Comprehensive Plus AZ	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$350 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 24 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$80/quarter	

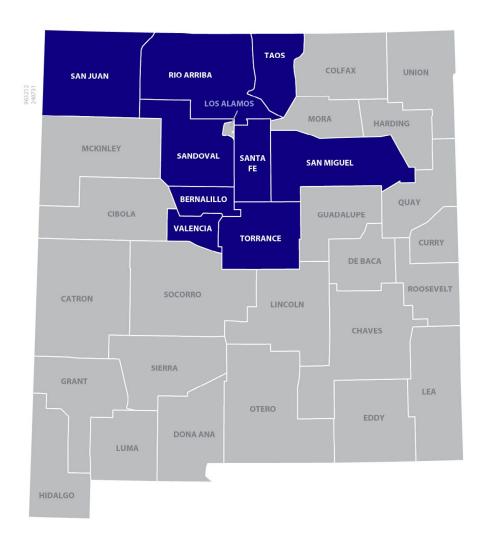






New Mexico

2025 Overview



ALBUQUERQUE

The following plan is offered in these counties:

H0672-005 Cigna Preferred Medicare (HMO)

Bernalillo, Rio Arriba, San Juan, San Miguel, Sandoval, Santa Fe, Taos, Torrance, Valencia





Desert States

New Mexico

Plan name	Cigna Preferred Medicare (HMO)	
Plan ID	H0672-005	
Counties	Bernalillo, Rio Arriba, San Juan, San Miguel, Sandoval, Santa Fe, Taos, Torrance, Valencia	
Total premium	\$O	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$4,400	
Cost share – PCP/specialist	\$0/\$30	
Inpatient acute care hospital	\$270 per day for days I-5; \$0 per day for days 6-90	
Ambulatory surgical center (ASC)	\$O - \$25O	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	
Dental	\$1,200 Dental Allowance	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$350 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$O for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 30 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$95/quarter	







Nevada

2025 Overview



LAS VEGAS

The following plan is offered in these counties:

H7389-008 Cigna Preferred Savings Medicare (HMO)

Clark, Nye





Desert States

Nevada

Plan name	Cigna Preferred Savings Medicare (HMO)	
Plan ID	H7389-O08	
Counties	Clark, Nye	
Total premium	\$O	
Part B premium giveback	\$IIO	
Max out-of-pocket (MOOP)	\$2,900	
Cost share – PCP/specialist	\$O/\$I5	
Inpatient acute care hospital	\$150 per day for days 1-6; \$0 per day for days 7-90	
Ambulatory surgical center (ASC)	\$O - \$75	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	
Dental	\$1,000 Dental Allowance	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$O for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 30 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$45/quarter	







Utah

2025 Overview



SALT LAKE CITY

The following plans are offered in these counties:

H7389-001 Cigna Preferred Medicare (HMO) H7849-138 Cigna True Choice Courage Medicare (PPO)

Box Elder, Davis, Morgan, Salt Lake, Tooele, Weber

For this county, all of the above plans are offered EXCEPT H7389-001 Cigna Preferred Medicare (HMO):

Utah





Mountain States

Utah

Plan name	Cigna Preferred Medicare (HMO)	
Plan ID	H7389-001	
Counties	Box Elder, Davis, Morgan, Salt Lake, Tooele, Weber	
Total premium	\$O	
Part B premium giveback	\$5	
Max out-of-pocket (MOOP)	\$4,200	
Cost share – PCP/specialist	\$0/\$20	
Inpatient acute care hospital	\$295 per day for days I-5; \$0 per day for days 6-90	
Ambulatory surgical center (ASC)	\$O - \$I75	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	
Dental	Preventive and Comprehensive Plus	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 24 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$105/quarter	





Mountain States

Utah

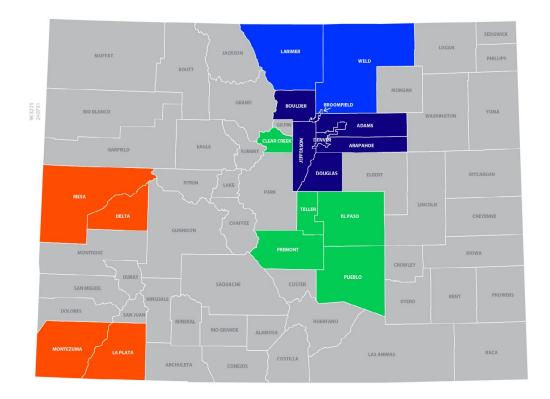
Plan name	Cigna True Choice Courage Medicare (PPO)	
Plan ID	H7849-I38	
Counties	Box Elder, Davis, Morgan, Salt Lake, Tooele, Utah, Weber	
Network	In network	Out of network
Total premium	\$O	
Part B premium give back	\$100	
Max out-of-pocket (MOOP)	\$5,700	\$8,700 combined with in-network
Cost share – PCP/specialist	\$0/\$30	50%/50%
Inpatient acute care hospital	\$255 per day for days I-5; \$0 per day for days 6-90	40% per stay
Ambulatory surgical center (ASC)	\$O - \$I75	50%
Routine lab services	\$ O	50%
Medical deductible	N/A	N/A
Rx I month preferred copays	N/A	N/A
Dental	\$2,000 Dental Allowance	Combined with in-network
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year	Eye exam 50%
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Hearing exam 50%
Fitness	\$0 for Physical Fitness; Activity Tracker	Combined with in-network
Meals	Post-discharge meals \$0 for I4 meals	Combined with in-network
Transportation	\$0 for 24 one-way trips every year	Combined with in-network
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$105/quarter, Pet Allowance \$75/quarter	Combined with in-network





Colorado

2025 Overview



FORT COLLINS

The following plans are offered in these counties:

H0672-003 Cigna Preferred Medicare (HMO) H0672-020 Cigna Premier Medicare (HMO-POS)

Larimer, Weld

DENVER

The following plans are offered in these counties:

H0672-001 Cigna Preferred Medicare (HMO) H0672-019 Cigna Premier Medicare (HMO-POS)

Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson

COLORADO SPRINGS

The following plans are offered in these counties:

H0672-004 Cigna Preferred Medicare (HMO) H0672-021 Cigna Premier Medicare (HMO-POS)

Clear Creek, El Paso, Fremont, Pueblo, Teller

WESTERN CO

The following plans are offered in these counties:

H0672-008 Cigna Preferred Medicare (HMO) H0672-022 Cigna Premier Medicare (HMO-POS)

Delta, La Plata, Mesa, Montezuma

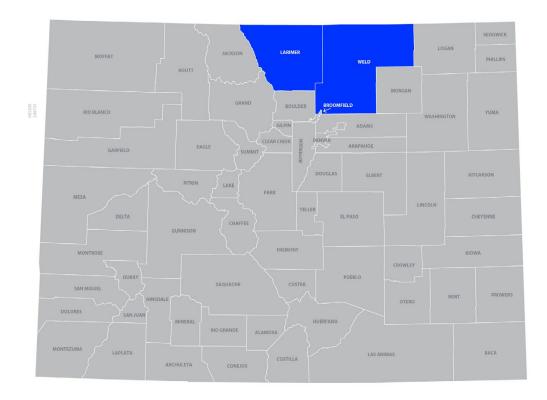






Colorado: Fort Collins

2025 Overview



FORT COLLINS

The following plans are offered in these counties:

H0672-003 Cigna Preferred Medicare (HMO) H0672-020 Cigna Premier Medicare (HMO-POS)

Larimor Wol





Mountain States

Colorado

Plan name	Cigna Preferred Medicare (HMO)	
Plan ID	H0672-003	
Counties	Larimer, Weld	
Total premium	\$O	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$3,550	
Cost share – PCP/specialist	\$O/\$25	
Inpatient acute care hospital	\$215 per day for days I-5; \$0 per day for days 6-90	
Ambulatory surgical center (ASC)	\$O - \$2OO	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	
Dental	Preventive and Comprehensive Plus	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$350 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 20 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$105/quarter	



Mountain States

Colorado

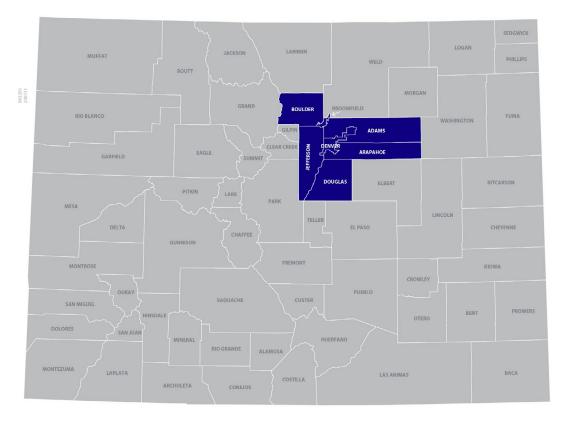
Plan name	Cigna Premier Medicare (HMO-POS)	
Plan ID	H0672-020	
Counties	Larimer, Weld	
Network	In network	Out of network
Total premium	\$ O	
Part B premium give back	\$ O	
Max out-of-pocket (MOOP)	\$3,55O	There is no maximum out of pocket cost for out-of-network benefits
Cost share – PCP/specialist	\$0/\$25	Not covered/40%
Inpatient acute care hospital	\$250 per day for days I-6; \$0 per day for days 7-90	Not covered
Ambulatory surgical center (ASC)	\$O - \$225	Not covered
Routine lab services	\$ O	Not covered
Medical deductible	\$ O	\$ O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	N/A
Dental	\$1,700 Dental Allowance	Combined with in-network
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year	Not covered
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Not covered
Fitness	\$0 for Physical Fitness; Activity Tracker	Not covered
Meals	Post-discharge meals \$0 for I4 meals	Not covered
Transportation	\$0 for 20 one-way trips every year	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$75/quarter	Not covered





Colorado: Denver

2025 Overview



DENVER

■ The following plans are offered in these counties:

H0672-001 Cigna Preferred Medicare (HMO) H0672-019 Cigna Premier Medicare (HMO-POS)

Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson





Mountain States

Colorado

Plan name	Cigna Preferred Medicare (HMO)	
Plan ID	H0672-001	
Counties	Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson	
Total premium	\$O	
Part B premium giveback	\$O	
Max out-of-pocket (MOOP)	\$3,550	
Cost share – PCP/specialist	\$O/\$25	
Inpatient acute care hospital	\$195 per day for days I-6; \$0 per day for days 7-90	
Ambulatory surgical center (ASC)	\$O - \$175	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%	
Dental	Preventive and Comprehensive Plus	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$350 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 24 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$110/quarter	



Mountain States

Colorado

Plan name	Cigna Premier Medicare (HMO-POS)	
Plan ID	HO672-OI9	
Counties	Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson	
Network	In network	Out of network
Total premium	\$ O	
Part B premium give back	\$ O	
Max out-of-pocket (MOOP)	\$3,600	There is no maximum out of pocket cost for out-of-network benefits
Cost share – PCP/specialist	\$O/\$25	Not covered/40%
Inpatient acute care hospital	\$250 per day for days I-6; \$0 per day for days 7-90	Not covered
Ambulatory surgical center (ASC)	\$O - \$225	Not covered
Routine lab services	\$ O	Not covered
Medical deductible	\$ O	\$ O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	N/A
Dental	\$1,800 Dental Allowance	Combined with in-network
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year	Not covered
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Not covered
Fitness	\$0 for Physical Fitness; Activity Tracker	Not covered
Meals	Post-discharge meals \$0 for I4 meals	Not covered
Transportation	\$0 for 20 one-way trips every year	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$75/quarter	Not covered

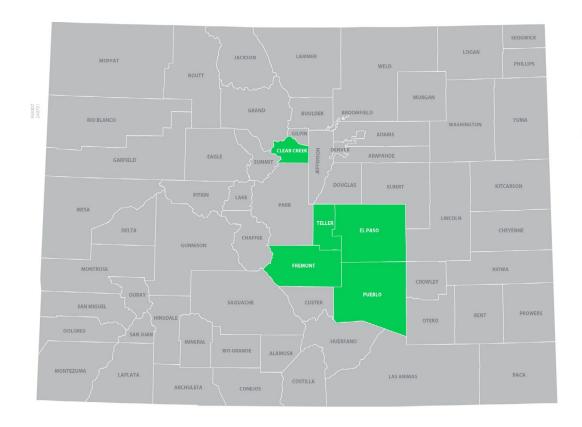






Colorado: Colorado Springs

2025 Overview



COLORADO SPRINGS

The following plans are offered in these counties:

H0672-004 Cigna Preferred Medicare (HMO) H0672-021 Cigna Premier Medicare (HMO-POS)

Clear Creek, El Paso, Fremont, Pueblo, Teller





Mountain States

Colorado

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H0672-004
Counties	Clear Creek, El Paso, Fremont, Pueblo, Teller
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,100
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$190 per day for days 1-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$2OO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$350 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 20 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$105/quarter



Mountain States

Colorado

Plan name	Cigna Premier Medicare (HMO-POS)	
Plan ID	H0672-021	
Counties	Clear Creek, El Paso, Fremont, Pueblo, Teller	
Network	In network	Out of network
Total premium	\$ O	
Part B premium give back	\$O	
Max out-of-pocket (MOOP)	\$3,400	There is no maximum out of pocket cost for out-of-network benefits
Cost share – PCP/specialist	\$O/\$25	Not covered/40%
Inpatient acute care hospital	\$250 per day for days I-6; \$0 per day for days 7-90	Not covered
Ambulatory surgical center (ASC)	\$O - \$225	Not covered
Routine lab services	\$ O	Not covered
Medical deductible	\$ O	\$ O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	N/A
Dental	\$1,700 Dental Allowance	Combined with in-network
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year	Not covered
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Not covered
Fitness	\$0 for Physical Fitness; Activity Tracker	Not covered
Meals	Post-discharge meals \$0 for I4 meals	Not covered
Transportation	\$0 for 20 one-way trips every year	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$75/quarter	Not covered





Colorado: Western

2025 Overview



WESTERN CO

The following plans are offered in these counties:

H0672-008 Cigna Preferred Medicare (HMO) H0672-022 Cigna Premier Medicare (HMO-POS)

Delta, La Plata, Mesa, Montezuma





Mountain States

Colorado

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H0672-008
County Expansion	Delta, La Plata, Mesa, Montezuma
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,65O
Cost share – PCP/specialist	\$O/\$35
Inpatient acute care hospital	\$295 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$235
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$350 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker"
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$85/quarter



Mountain States

Colorado

Plan name	Cigna Premier Medicare (HMO-POS)	
Plan ID	H0672-022	
Counties	Delta, La Plata, Mesa, Montezuma	
Network	In network	Out of network
Total premium	\$ O	
Part B premium give back	\$ O	
Max out-of-pocket (MOOP)	\$4,600	There is no maximum out of pocket cost for out-of-network benefits
Cost share – PCP/specialist	\$O/\$35	Not covered/40%
Inpatient acute care hospital	\$285 per day for days I-6; \$0 per day for days 7-90	Not covered
Ambulatory surgical center (ASC)	\$O - \$235	Not covered
Routine lab services	\$ O	Not covered
Medical deductible	\$ O	\$ O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%	N/A
Dental	\$1,400 Dental Allowance	Combined with in-network
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year	Not covered
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Not covered
Fitness	\$0 for Physical Fitness; Activity Tracker	Not covered
Meals	Post-discharge meals \$0 for I4 meals	Not covered
Transportation	\$0 for IO one-way trips every year	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$75/quarter	Not covered

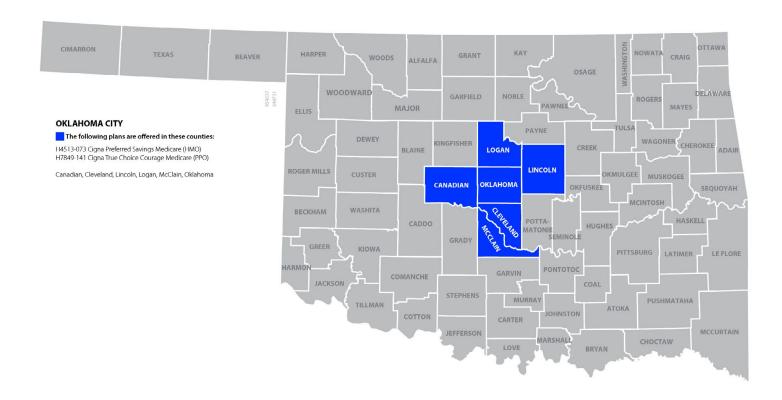






Oklahoma

2025 Overview





Texas

Oklahoma

Plan name	Cigna Preferred Savings Medicare (HMO)	
Plan ID	H45I3-073	
Counties	Canadian, Cleveland, Lincoln, Logan, McClain, Oklahoma	
Total premium	\$O	
Part B premium giveback	\$75	
Max out-of-pocket (MOOP)	\$6,900	
Cost share – PCP/specialist	\$O/\$35	
Inpatient acute care hospital	\$275 per day for days I-7; \$0 per day for days 8-90	
Ambulatory surgical center (ASC)	\$O - \$2OO	
Routine lab services	\$O	
Medical deductible	\$O	
Rx I month preferred copays	\$0/\$0/\$45/\$100/33%	
Dental	\$1,000 Dental Allowance	
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year	
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	
Fitness	\$0 for Physical Fitness; Activity Tracker	
Meals	Post-discharge meals \$0 for I4 meals	
Transportation	\$0 for 50 one-way trips every year	
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$70/quarter	



Texas

Oklahoma

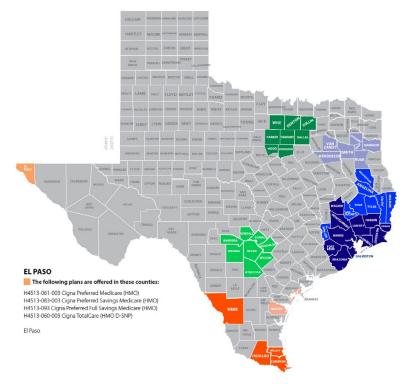
Plan name	Cigna True Choice Courage Medicare (PPO)	
Plan ID	H7849-14I	
Counties	Canadian, Cleveland, Lincoln, Logan, McClain, Oklahoma	
Network	In network	Out of network
Total premium	\$O	
Part B premium give back	\$110	
Max out-of-pocket (MOOP)	\$4,000	\$6,200 combined with innetwork
Cost share – PCP/specialist	\$0/\$35	40%/\$65
Inpatient acute care hospital	\$350 per day for days I-5; \$0 per day for days 6-90	40% per stay
Ambulatory surgical center (ASC)	\$O - \$275	40%
Routine lab services	\$ O	40%
Medical deductible	N/A	N/A
Rx I month preferred copays	N/A	N/A
Dental	\$2,000 Dental Allowance	Combined with in-network
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year	Eye exam 50%
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year	Hearing exam 50%
Fitness	\$0 for Physical Fitness; Activity Tracker	Combined with in-network
Meals	Post-discharge meals \$0 for I4 meals	Combined with in-network
Transportation	\$0 for 24 one-way trips every year	Combined with in-network
Cigna Healthy Today Card	Customer Incentives & Rewards	





Texas

2025 Overview



DALLAS

The following plans are offered in these counties:

H4513-061-005 Cigna Preferred Medicare (HMO) H4513-083-005 Cigna Preferred Savings Medicare (HMO) H4513-060-005 Cigna TotalCare (HMO D-SNP)

Collin, Dallas, Denton, Hood, Johnson, Parker, Tarrant, Wise

HOUSTON

The following plans are offered in these counties:

H4513-061-001 Cigna Preferred Medicare (HMO) H4513-083-001 Cigna Preferred Savings Medicare (HMO) H4513-091 Cigna Preferred Full Savings Medicare (HMO) H4513-060-001 Cigna TotalCare (HMO D-SNP)

Angelina, Jasper, Nacogdoches, Newton, Polk, San Jacinto, Tyler, Waller

For these counties, all plans above are offered, PLUS this plan:

H4513-064 Cigna Alliance Medicare (HMO)

Brazoria, Chambers, Fort Bend, Galveston, Hardin, Harris, Jefferson, Liberty, Montgomery, Orange, Walker

CORPUS CHRISTI

The following plans are offered in these counties:

H4513-074 Cigna Preferred Medicare (HMO) H4513-083-007 Cigna Preferred Savings Medicare (HMO) H4513-075 Cigna TotalCare (HMO D-SNP)

Aransas, Nueces

EAST TEXAS

The following plans are offered in these counties:

H4513-026 Cigna Preferred Medicare (HMO) H4513-083-006 Cigna Preferred Savings Medicare (HMO) H4513-027 Cigna TotalCare (HMO D-SNP)

Gregg, Harrison, Henderson, Rusk, Smith,

SAN ANTONIO

The following plans are offered in these counties:

H4513-061-004 Cigna Preferred Medicare (HMO) H4513-083-004 Cigna Preferred Savings Medicare (HMO) H4513-060-004 Cigna TotalCare (HMO D-SNP)

Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson

VALLEY

The following plans are offered in these counties:

H4513-061-002 Cigna Preferred Medicare (HMO) H4513-083-002 Cigna Preferred Savings Medicare (HMO) H4513-092 Cigna Preferred Full Savings Medicare (HMO) H4513-060-002 Cigna TotalCare (HMO D-SNP)

Cameron, Hidalgo, Webb, Willacy







Texas: El Paso

2025 Overview







Texas

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-06I-003
Counties	El Paso
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$3,200
Cost share – PCP/specialist	\$O/\$I5
Inpatient acute care hospital	\$50 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$IOO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	\$2,600 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$105/quarter





Texas

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H45I3-083-003
Counties	El Paso
Total premium	\$O
Part B premium giveback	\$125
Max out-of-pocket (MOOP)	\$6,900
Cost share – PCP/specialist	\$O/\$45
Inpatient acute care hospital	\$320 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$0/\$45/\$100/33%
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$55/quarter





Texas

Plan name	Cigna Preferred Full Savings Medicare (HMO)
Plan ID	H45I3-093
Counties	El Paso
Total premium	\$O
Part B premium giveback	\$174.70
Max out-of-pocket (MOOP)	\$6,900
Cost share – PCP/specialist	\$O/\$55
Inpatient acute care hospital	\$375 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$0/\$45/\$100/33%
Dental	\$1,200 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$100 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$35/quarter





Texas

Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	H45I3-060-003
Counties	El Paso
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$3,400
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$0 per stay
Ambulatory surgical center (ASC)	\$O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$19/\$20/\$47/\$100/25%
Dental	\$3,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$375 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$200/quarter, \$225/quarter Living Needs Allowance





Texas: Dallas

2025 Overview



DALLAS

The following plans are offered in these counties:

H4513-061-005 Cigna Preferred Medicare (HMO) H4513-083-005 Cigna Preferred Savings Medicare (HMO) H4513-060-005 Cigna TotalCare (HMO D-SNP)

Collin, Dallas, Denton, Hood, Johnson, Parker, Tarrant, Wise





Texas

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-06I-005
Counties	Collin, Dallas, Denton, Hood, Johnson, Parker, Tarrant, Wise
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$2,600
Cost share – PCP/specialist	\$0/\$30
Inpatient acute care hospital	\$200 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$175
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 60 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$115/quarter





Texas

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H45I3-083-005
Counties	Collin, Dallas, Denton, Hood, Johnson, Parker, Tarrant, Wise
Total premium	\$O
Part B premium giveback	\$125
Max out-of-pocket (MOOP)	\$7,200
Cost share – PCP/specialist	\$0/\$50
Inpatient acute care hospital	\$350 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$0/\$45/\$100/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter





Texas

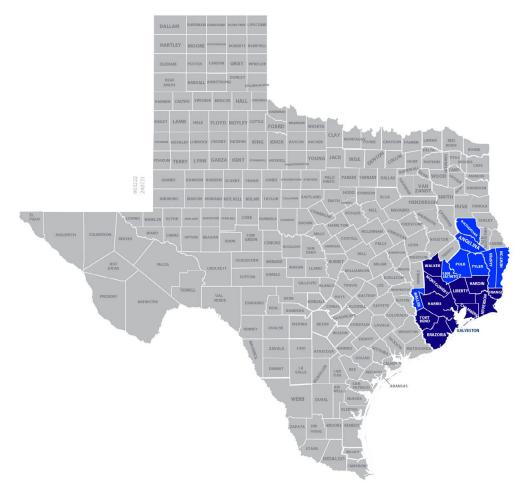
Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	H45I3-060-005
Counties	Collin, Dallas, Denton, Hood, Johnson, Parker, Tarrant, Wise
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$3,450
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$190 per day for days 1-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	0 - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$19/\$20/\$47/\$100/25%
Dental	Preventive and Comprehensive Base
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$475 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for unlimited one-way trips
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$300/quarter, \$300/quarter Living Needs Allowance





Texas: Houston

2025 Overview



HOUSTON

The following plans are offered in these counties:

H4513-061-001 Cigna Preferred Medicare (HMO) H4513-083-001 Cigna Preferred Savings Medicare (HMO) H4513-091 Cigna Preferred Full Savings Medicare (HMO) H4513-060-001 Cigna TotalCare (HMO D-SNP)

Angelina, Jasper, Nacogdoches, Newton, Polk, San Jacinto, Tyler, Waller

For these counties, all plans above are offered, PLUS this plan:

H4513-064 Cigna Alliance Medicare (HMO)

Brazoria, Chambers, Fort Bend, Galveston, Hardin, Harris, Jefferson, Liberty, Montgomery, Orange, Walker





Texas

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-06I-00I
Counties	Angelina, Brazoria, Chambers, Fort Bend, Galveston, Hardin, Harris, Jasper, Jefferson, Liberty, Montgomery, Nacogdoches, Newton, Orange, Polk, San Jacinto, Tyler, Walker, Waller
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$3,500
Cost share – PCP/specialist	\$O/\$25
Inpatient acute care hospital	\$350 per stay
Ambulatory surgical center (ASC)	\$O - \$175
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$2,450 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$90/quarter





Texas

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H45I3-083-00I
Counties	Angelina, Brazoria, Chambers, Fort Bend, Galveston, Hardin, Harris, Jasper, Jefferson, Liberty, Montgomery, Nacogdoches, Newton, Orange, Polk, San Jacinto, Tyler, Walker, Waller
Total premium	\$O
Part B premium giveback	\$125
Max out-of-pocket (MOOP)	\$6,900
Cost share – PCP/specialist	\$0/\$45
Inpatient acute care hospital	\$325 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$0/\$45/\$100/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$55/quarter





Texas

Plan name	Cigna Preferred Full Savings Medicare (HMO)
Plan ID	H45I3-09I
Counties	Angelina, Brazoria, Chambers, Fort Bend, Galveston, Hardin, Harris, Jasper, Jefferson, Liberty, Montgomery, Nacogdoches, Newton, Orange, Polk, San Jacinto, Tyler, Walker, Waller
Total premium	\$O
Part B premium giveback	\$174.7O
Max out-of-pocket (MOOP)	\$7,500
Cost share – PCP/specialist	\$O/\$55
Inpatient acute care hospital	\$340 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$0/\$45/\$100/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$100 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$30/quarter





Texas

Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	H45I3-060-00I
Counties	Angelina, Brazoria, Chambers, Fort Bend, Galveston, Hardin, Harris, Jasper, Jefferson, Liberty, Montgomery, Nacogdoches, Newton, Orange, Polk, San Jacinto, Tyler, Walker, Waller
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$3,400
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$0 per stay
Ambulatory surgical center (ASC)	\$O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$19/\$20/\$47/\$100/25%
Dental	Preventive and Comprehensive Base
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$475 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$250/quarter, \$275/quarter Living Needs Allowance





Texas

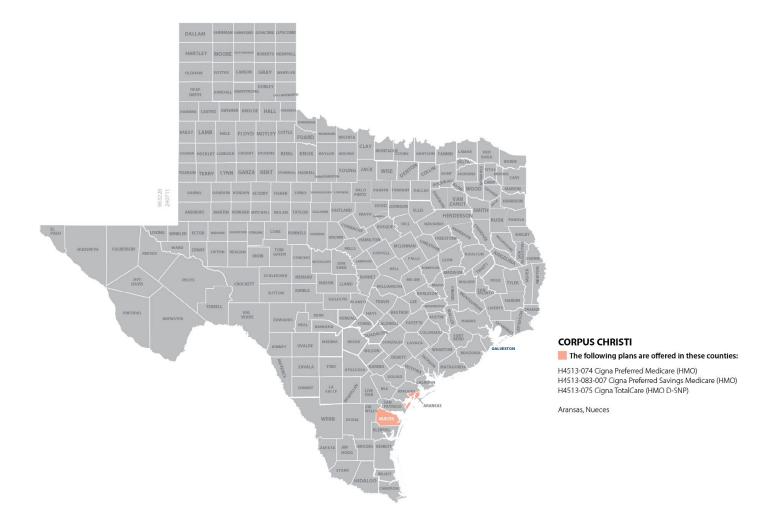
Plan name	Cigna Alliance Medicare (HMO)
Plan ID	H45I3-O64
Counties	Brazoria, Chambers, Fort Bend, Galveston, Hardin, Harris, Jefferson, Liberty, Montgomery, Orange, Walker
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$3,200
Cost share – PCP/specialist	\$O/\$IO
Inpatient acute care hospital	\$225 per stay
Ambulatory surgical center (ASC)	\$O - \$75
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$2,600 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for unlimited one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$170/quarter





Texas: Corpus Christi

2025 Overview







Texas

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-074
Counties	Aransas, Nueces
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$23900
Cost share – PCP/specialist	\$0/\$20
Inpatient acute care hospital	\$20 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$3O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$O/\$4/\$45/\$IOO/33%
Dental	\$3,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$115/quarter





Texas

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H45I3-083-007
Counties	Aransas, Nueces
Total premium	\$O
Part B premium giveback	\$125
Max out-of-pocket (MOOP)	\$7,500
Cost share – PCP/specialist	\$0/\$45
Inpatient acute care hospital	\$320 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$0/\$45/\$100/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$60/quarter





Texas

Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	H45I3-075
Counties	Aransas, Nueces
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$3,400
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$320 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$5O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$4/\$12/\$47/\$100/25%
Dental	Preventive and Comprehensive Base
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$475 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$250/quarter, \$225/quarter Living Needs Allowance







Texas: East

2025 Overview



EAST TEXAS

The following plans are offered in these counties:

H4513-026 Cigna Preferred Medicare (HMO) H4513-083-006 Cigna Preferred Savings Medicare (HMO) H4513-027 Cigna TotalCare (HMO D-SNP)

Gregg, Harrison, Henderson, Rusk, Smith, Upshur, Van Zandt





Texas

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-O26
Counties	Gregg, Harrison, Henderson, Rusk, Smith, Upshur, Van Zandt
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$4,200
Cost share – PCP/specialist	\$O/\$2O
Inpatient acute care hospital	\$200 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$175
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$1,850 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$250 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 40 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$115/quarter





Texas

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H45I3-083-006
Counties	Gregg, Harrison, Henderson, Rusk, Smith, Upshur, Van Zandt
Total premium	\$O
Part B premium giveback	\$125
Max out-of-pocket (MOOP)	\$7,200
Cost share – PCP/specialist	\$0/\$45
Inpatient acute care hospital	\$335 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$0/\$45/\$100/\$45
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$O for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$50/quarter





Texas

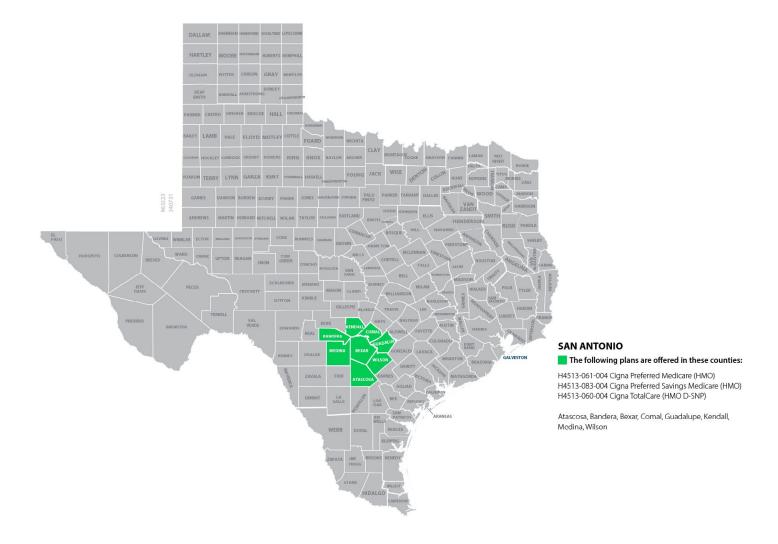
Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	H45I3-O27
Counties	Gregg, Harrison, Henderson, Rusk, Smith, Upshur, Van Zandt
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$3,400
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$0 per stay
Ambulatory surgical center (ASC)	\$O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$19/\$20/\$47/\$100/25%
Dental	\$4,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$400 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$240/quarter, \$300/quarter Living Needs Allowance





Texas: San Antonio

2025 Overview







Texas

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-06I-004
Counties	Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson
Total premium	\$O
Part B premium giveback	\$5
Max out-of-pocket (MOOP)	\$3,500
Cost share – PCP/specialist	\$O/\$I5
Inpatient acute care hospital	\$120 per day for days I-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	\$O - \$75
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$3,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 40 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$95/quarter





Texas

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H45I3-083-004
Counties	Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson
Total premium	\$O
Part B premium giveback	\$125
Max out-of-pocket (MOOP)	\$6,900
Cost share – PCP/specialist	\$0/\$45
Inpatient acute care hospital	\$325 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$0/\$45/\$100/33%
Dental	Preventive and Comprehensive Plus
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$150 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$O for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$45/quarter





Texas

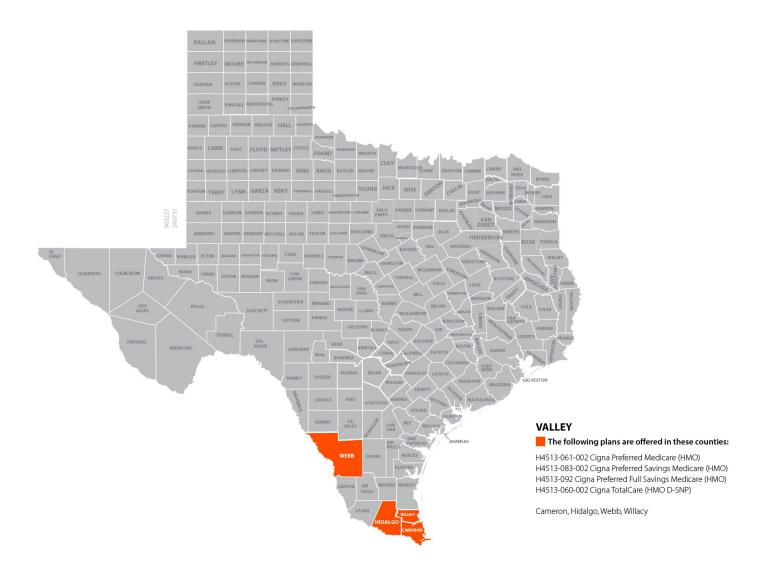
Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	H45I3-060-004
Counties	Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$3,450
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$190 per day for days 1-5; \$0 per day for days 6-90
Ambulatory surgical center (ASC)	O - 20%
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$19/\$20/\$47/\$100/25%
Dental	Preventive and Comprehensive Base
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$275 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 50 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$250/quarter, \$275/quarter Living Needs Allowance





Texas: Valley

2025 Overview







Texas

Plan name	Cigna Preferred Medicare (HMO)
Plan ID	H45I3-06I-002
Counties	Cameron, Hidalgo, Webb, Willacy
Total premium	\$O
Part B premium giveback	\$5
Max out-of-pocket (MOOP)	\$3,400
Cost share – PCP/specialist	\$O/\$2O
Inpatient acute care hospital	\$350 per stay
Ambulatory surgical center (ASC)	\$O - \$IOO
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$4/\$45/\$100/33%
Dental	\$3,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$300 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for 60 one-way trips every year
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$120/quarter





Texas

Plan name	Cigna Preferred Savings Medicare (HMO)
Plan ID	H45I3-083-002
Counties	Cameron, Hidalgo, Webb, Willacy
Total premium	\$O
Part B premium giveback	\$125
Max out-of-pocket (MOOP)	\$6,900
Cost share – PCP/specialist	\$0/\$45
Inpatient acute care hospital	\$320 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$0/\$45/\$100/33%
Dental	\$1,500 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$200 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$55/quarter





Texas

Plan name	Cigna Preferred Full Savings Medicare (HMO)
Plan ID	H45I3-092
Counties	Cameron, Hidalgo, Webb, Willacy
Total premium	\$O
Part B premium giveback	\$174.70
Max out-of-pocket (MOOP)	\$7,500
Cost share – PCP/specialist	\$O/\$55
Inpatient acute care hospital	\$375 per day for days I-6; \$0 per day for days 7-90
Ambulatory surgical center (ASC)	\$O - \$275
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$0/\$0/\$45/\$100/33%
Dental	\$1,200 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$100 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	Not covered
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$40 /quarter





Texas

Plan name	Cigna TotalCare (HMO D-SNP)
Plan ID	H45I3-O6O-O02
Counties	Cameron, Hidalgo, Webb, Willacy
Total premium	\$O
Part B premium giveback	\$O
Max out-of-pocket (MOOP)	\$3,400
Cost share – PCP/specialist	\$O/\$O
Inpatient acute care hospital	\$0 per stay
Ambulatory surgical center (ASC)	\$O
Routine lab services	\$O
Medical deductible	\$O
Rx I month preferred copays	\$19/\$20/\$47/\$100/25%
Dental	\$2,000 Dental Allowance
Rtn. vision ex./eyewear allow.	\$0 for I every year; \$275 every year
Rtn. hearing ex./hearing aids	\$0 for I every year; \$399 - \$1,800 per device for 2 every year
Fitness	\$0 for Physical Fitness; Activity Tracker
Meals	Post-discharge meals \$0 for I4 meals
Transportation	\$0 for unlimited one-way trips
Cigna Healthy Today Card	Customer Incentives & Rewards, OTC \$250/quarter, \$275/quarter Living Needs Allowance

