A Guide on How to Use Your Cigna-HealthSpring℠ Benefits

MEMBER HANDBOOK

South Carolina
Welcome
Cigna-HealthSpring Plans Offer You
What Makes Cigna-HealthSpring Unique?
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The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, premium and/or copayments/coinsurance may change on January 1 of each year. This information is available for free in other languages. Please call our Customer Service number at 1-800-668-3813 (TTY 711), 7 days a week, 8 a.m. - 8 p.m. Esta información está disponible de forma gratuita en otros idiomas. Favor de contactar a nuestro Departamento de servicio al cliente al 1-800-668-3813 (TTY 711), 7 días de la semana, 8 a.m. - 8 p.m.

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Cigna-HealthSpring is contracted with Medicare for HMO, PPO and PDP plans and with select State Medicaid programs. Enrollment in Cigna-HealthSpring depends on contract renewal.
WELCOME

With your Cigna-HealthSpring Medicare Advantage plan, you will enjoy benefits that are not covered by Original Medicare. We are excited to help you get started. Thank you for choosing Cigna-HealthSpring.

CIGNA-HEALTHSPRING, A COMPANY YOU CAN TRUST

We are the same Cigna-HealthSpring you already know, with the extra resources of Cigna-HealthSpring to help you get more from your Medicare. Cigna-HealthSpring is one of the largest companies focused on Medicare Advantage. We understand your needs and we are here for you.

Cigna-HealthSpring is:

- **Here to stay** – Cigna-HealthSpring is a leading global healthcare company serving millions of people and communities around the world since 1792.*
- **Committed to you** – Cigna-HealthSpring partners with a team of doctors and provides them with extra tools to give you the time, attention, and quality care you deserve. Cigna-HealthSpring is dedicated to keeping our members healthy.
- **Medicare approved** – Cigna-HealthSpring contracts with the Centers for Medicare & Medicaid Services (CMS) and offers Medicare Advantage plans.
- **Focused on member satisfaction** – Cigna-HealthSpring proudly services over 1 million** members, 9 out of 10** of whom would recommend Cigna-HealthSpring to their friends and family.

CIGNA-HEALTHSPRING PLANS OFFER YOU:

- A team approach to healthcare focused on prevention.
- A superior customer service team.
- The ability to speak with a caring registered nurse 24 hours a day, seven days a week.
- A greater value with lower out-of-pocket costs.
- The same Rights and Protections as Original Medicare.
- The ability to keep your Medicare benefits and get more. You will not lose your Medicare benefits by enrolling in a Medicare Advantage plan.

**Based on data from the Annual Member Survey August 2012.
WHAT MAKES CIGNA-HEALTHSPRING UNIQUE?

Quality of care is the main focus for our team of doctors. Cigna-HealthSpring provides them with the tools they need to give time and attention to each individual.

Nurses who review charts in your doctor’s office to check for needed preventive screenings such as eye exams.

Nurses who assist your doctor in managing any chronic illness you may experience, such as Diabetes.

360 Comprehensive Assessment Exams and health questions for your doctor to ask during your annual wellness visit.

THE RESULT?

Our focus on prevention supports healthier members and lowers medical costs.
ABOUT THIS HANDBOOK

This handbook is a guide to your Medicare Advantage benefits. Whether you need help finding a doctor, diabetic supplies, or a pair of glasses, this handbook will give you all the tools to access these services. There is also a Words to Know section and a contact page to help you.

This handbook does not list every service that we cover, nor every limitation or exclusion. Please refer to your Evidence of Coverage, or look for your plan name at the beginning of each benefit section to determine if your plan offers that benefit. If your plan offers a benefit, you will see your plan’s name in orange above the benefit description. You can find your Cigna-HealthSpring plan name on your Member ID card.

SAMPLE CIGNA-HEALTHSPRING ID CARD:
Access ALL your Cigna-HealthSpring benefits, including your prescription drugs, by using your Cigna-HealthSpring Member ID card, including your prescription drugs. Make sure that your name and your doctor’s name are on the card. For some low income subsidy (LIS) members, a state medical assistance card may also need to be presented.

SAMPLE MEDICARE CARD:
You do not need to show your Original Medicare card, but always remember to store it in a safe place.
YOUR PRIMARY CARE PHYSICIAN (PCP)

Every member must select a Primary Care Physician (PCP) from Cigna-HealthSpring’s network of doctors. Your PCP will give you access to a team of doctors and specialists who will work together to coordinate your healthcare. Cigna-HealthSpring ensures your team of doctors works to provide better healthcare with a focus on prevention.

• Your PCP is the team leader for all your healthcare needs, so they know your whole health picture.
• Your PCP will refer you to the right specialists and hospitals – and work WITH them to keep you healthy.
• This teamwork approach makes sure you receive quality care when and where you need it.

At Cigna-HealthSpring, your health is our priority and we want your Care Team to be the best fit for you. If you want to change your PCP for any reason, all you have to do is call Customer Service. In most cases, your PCP change will become effective on the first day of the next month after your call.

In some cases, you do not have to use an in-network doctor for emergency care, urgent care, or dialysis outside of the service area.

Your PCP’s name will appear on your Member ID card. If you need to choose a new PCP, or your PCP’s name is missing or incorrect on your Member ID card, please call Customer Service. See page 16 for contact information.
Available with:
All Cigna-HealthSpring plans

You have access to preventive benefits at no cost to you.* Prevention and early detection can help decrease your chance of serious illness, avoid hospitalization, and manage your medical symptoms. Paying close attention to your preventive screening needs can help save time and money in the long run. You will receive information about your preventive screening needs through independent mailings and the member newsletter.

*Provider office copays may apply. Please check your Evidence of Coverage for details. As a member, you have the right to file a grievance with Cigna-HealthSpring. For more information on how to file a grievance with Cigna-HealthSpring, go to www.mycignahealthspring.com.

HOW TO ACCESS CARE:
① Contact your PCP to schedule an appointment, or if you don’t have a PCP, call Customer Service. See page 16 for contact information.
**CASE MANAGEMENT**

**Available with:**
All Cigna-HealthSpring plans

Cigna-HealthSpring offers complex case management for members who would benefit from extra services to make sure that their health needs are being met. Case management also has disease management programs for illnesses such as Chronic Heart Failure (CHF) and Diabetes.

**Case management may be able to help you:**
- Understand your health conditions/medications
- Get the care you need
- Find community resources such as associations, websites, and other programs

**HOW TO ACCESS CARE:**

1. Call Cigna-HealthSpring to talk more about your needs. Please see page 16 for contact information.

**VISION SERVICES**

**Available with:**
Cigna-HealthSpring Preferred (HMO)

With your Cigna-HealthSpring plan, you may enjoy an annual allowance for glasses and/or contacts and a routine eye exam. All Cigna-HealthSpring vision services are provided through Block Vision. Please contact Block Vision for details of your vision coverage. See page 16 for contact information.

**HOW TO ACCESS CARE:**

1. To find an optometrist, ophthalmologist and/or optical service location in your area, refer to your Cigna-HealthSpring Provider and Pharmacy Directory or contact Block Vision. See page 16 for contact information.
2. When you have chosen a vision provider and/or optical service location and would like to schedule a visit, please contact that provider directly for assistance.
24-HOUR HEALTH INFORMATION LINE

Available with:
All Cigna-HealthSpring plans

Health and medical information and guidance are just a phone call away for Cigna-HealthSpring members. Caring registered nurses are available by phone 24 hours a day, 7 days a week to answer your questions in a confidential and convenient service. Our nurses can provide education, counseling, and support to empower you with the right information at the right time to make better health decisions and achieve the best possible outcomes.

Our health information line can help you by:
- Assisting with navigation through the health care system
- Providing health and medical information from credentialed resources
- Triaging to the right setting in the right timeframe
- Providing instruction on self help and home care
- Providing support and introduction to online health tools
- Referring to health care partners such as case management and health advocacy programs.

HOW TO ACCESS CARE:
1. To access the 24-Hour Health Information Line, please call 1-866-576-8773

*If you are experiencing a health care emergency, please seek help immediately. The Cigna-HealthSpring 24-Hour Health Information Line is not a substitute for calling 911.

BEHAVIORAL HEALTH

Available with:
All Cigna-HealthSpring plans

Managing the behavioral health benefit of our members allows Cigna-HealthSpring the opportunity to demonstrate our commitment to you. By recognizing your overall needs, Cigna-HealthSpring can provide better care with this comprehensive approach. Many outpatient behavioral health services provided by participating network providers do not require an authorization. However, an authorization is always required for inpatient services and for all out-of-network providers.

HOW TO ACCESS CARE:
1. To locate a provider, request information about copays and related cost-sharing, or to find out more information about our behavioral health benefit please call Customer Service. Please see page 16 for contact information.
Available with: All Cigna-HealthSpring plans

Cigna-HealthSpring members have the ability to obtain a preferred blood glucose meter and test strips at any retail or mail order pharmacy. Depending on your plan, some or all of these supplies may be available at no cost to you. The preferred meters* are:

- **Abbott:** FreeStyle Lite™, FreeStyle Freedom® Lite, and Precision Xtra®
- **Bayer:** CONTOUR® and BREEZE 2

Please note that a coinsurance will apply to other supplies necessary for testing, such as lancets, testing solution, etc.

Certain medical supplies directly associated with the delivery of insulin such as syringes and needles can fall under your coverage for medical or prescription benefits. Please refer to your Evidence of Coverage for a complete listing of all diabetic supply cost sharing information. If you have internet access, you can also obtain information about the different Abbott and Bayer meters at [www.MyFreeStyle.com](http://www.MyFreeStyle.com) and [www.bayercontour.com](http://www.bayercontour.com). These websites allow you to learn more about diabetes and how you can keep track of your blood sugar results.

*If you wish to use a meter other than Abbott or Bayer, you may be responsible for the full cost of your testing supplies. Cigna-HealthSpring may cover non-preferred meters in medically necessary situations. Also Cigna-HealthSpring covers 100 Abbott or Bayer test strips each month. If you require more strips Cigna-HealthSpring will review your request.

**HOW TO ACCESS CARE:**

1. Visit your local network retail pharmacy for a 30 or 90 day supply of diabetic testing supplies or choose a network mail order pharmacy of your choice. Refer to your Provider and Pharmacy Directory.
As a Cigna-HealthSpring member, you can enjoy discounts for certain items and services. These value-added items and services are extra items and services outside of your plan benefits. For more information, please contact Cigna-HealthSpring Customer Service. See page 16 for contact information.

ARE MY PRESCRIPTIONS COVERED?
Medicare Part D prescription drugs are covered for Cigna-HealthSpring Preferred (HMO). Cost sharing for prescription drugs varies by plan. All plans cover Medicare Part B prescription drugs under limited conditions. Please contact Cigna-HealthSpring Customer Service for details.
Your plan also covers certain drugs that are used while you are in the hospital and certain outpatient facilities that fall under your medical or prescription benefit coverage. Your formulary lists all prescription drugs covered by Cigna-HealthSpring. A complete formulary can be found on the web at www.mycignahealthspring.com. To find out if a prescription drug is covered under your plan, please review your formulary.
If you have any questions, please call Cigna-HealthSpring Customer Service. See page 16 for contact information.

HOW TO ACCESS CARE:
① You can get your prescription drugs from any network pharmacy. To find a pharmacy, please refer to your Provider and Pharmacy Directory.

The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Cigna-HealthSpring grievance process.
FREE HEARING EXAM AND HEARING AID DISCOUNT

Through our hearing care partner Hearing Care Solutions, members will enjoy a FREE hearing exam and discount on the usual and customary retail sales prices for Hearing Care Solutions hearing aids. This 50% discount can be used by all members. For more information and to access these services call 1-866-872-1001.

EYEWEAR DISCOUNT

As a member, you can enjoy a courtesy discount up to 20% from Block Vision. This discount can be applied towards a participating provider’s usual and customary charge for non-covered eyewear. This includes eyewear exceeding the wellness eyewear benefit that may be provided by your plan. For more information and to access these services please call 1-800-879-6901. Or visit www.blockvisiononline.com. Certain participating provider limitations may apply. Discounts do not apply to disposable contact lenses.

LIFELOCK IDENTITY THEFT PROTECTION

As a member, you can receive a 10% discount to a suite of LifeLock Identity Theft Protection services. These include identity threat detection and alerts and lost wallet protection. For more information please visit www.mycignahealthspring.com/lifelock.

HEALTH AND WELLNESS PRODUCT DISCOUNTS

Through our partner Gold Violin, you can enjoy a 20% discount on over 300 health and wellness products featured in the Gold Violin catalogs. These items are sure to keep you active, healthy, and independent. For more information call 1-877-648-8400. Or visit www.goldviolin.com/cignahealthspring. Please use the following access code: J2417 when contacting the service provider/vendor to obtain these benefits.

LIFEAID MEDICAL ALERT SYSTEM

As a member, you have the chance to get a personal protection system console that provides professional assistance in an emergency at the touch of a button 24 hours a day, 7 days a week, 365 days a year. This service is available to members for a low discounted price of $25 per month. For more information and to access this service call 1-800-711-7995.

POST-HOSPITAL DISCHARGE MEALS

Enjoy a 15% discount on Independent Living Systems delicious prepared meals delivered right to your door. This service is perfect for those recovering from a hospital stay or for the member on the go. Products include low sodium meals as well as diabetic, renal, and dialysis friendly options. For more information and to access these services call 1-855-220-9044.
CIGNA-HEALTHSPRING HEALTHY REWARDS DISCOUNT PROGRAMS

As a Cigna-HealthSpring member, you have access to the Cigna-HealthSpring Healthy Rewards Discount Programs.* This program includes discounts for fitness clubs, alternative medicine, Lasik vision correction, weight management, stress management, tobacco cessation, and vitamins, health, and wellness products. Discounts between 5% and 40% vary by service.

WEIGHT MANAGEMENT
Take control of your health through the Healthyroads Weight Management Program, Registered Dietician Services, and a discount on the Jenny Craig program. For more information: Healthyroads Weight Management Program or Registered Dietician Service: 1-855-511-6369
www.mycignahealthspring.com/healthyrewards
Jenny Craig program:
www.mycignahealthspring.com/healthyrewards

FITNESS
Get in shape using fitness club discounts or join the Just Walk 10,000 Steps-a-Day program. For more information: Fitness Clubs: 1-855-511-6369
www.mycignahealthspring.com/healthyrewards
Just Walk 10,000 Steps-a-Day program:
www.mycignahealthspring.com/healthyrewards

LASIK VISION CORRECTION
Protect your senses and improve your vision through discounts on lasik vision correction. For more information: 1-855-511-6369

STRESS
Learn to cope with stress through a discount on the Healthyroads Mind/Body Program. For more information: 1-855-511-6369
www.mycignahealthspring.com/healthyrewards

TOBACCO CESSATION
Make 2014 the year that you quit tobacco. Take advantage of a discount on the Healthyroads Tobacco Cessation Program to help you on your way. For more information: 1-855-511-6369
www.mycignahealthspring.com/healthyrewards

VITAMINS, HEALTH AND WELLNESS PRODUCTS
Give your body more of what it needs through discounts on vitamins, health and wellness products. For more information: www.mycignahealthspring.com/healthyrewards

ALTERNATIVE MEDICINE
Explore more ways to improve your wellness through alternative medicine. Cigna-HealthSpring members enjoy discounts on acupuncture, chiropractors, and massages. For more information: 1-855-511-6369
www.mycignahealthspring.com/healthyrewards

*Some Healthy Rewards programs are not available in all states. If your Cigna-HealthSpring plan includes coverage for any of these services, this program is in addition to, not instead of, your plan coverage. Healthy Rewards programs are separate from your medical coverage. A discount program is NOT insurance, and customers must pay the entire discounted charge.
COINSURANCE OR COPayment
Your share (either a percentage or a flat rate amount) for a healthcare service or a prescription drug. Not all benefits require a coinsurance or copayment. Please refer to your Evidence of Coverage for benefit coinsurances or copayments.

DEDUCTIBLE
The annual dollar amount paid by the member before their insurance begins to cover the costs of benefits. You may not need to pay a deductible before you can get benefits under the plan. Please refer to your Evidence of Coverage for deductible information.

EVIDENCE OF COVERAGE
The document that explains your benefits, rights and protections under the plan. Please read this document carefully.

FORMULARY
A partial list of the prescription drugs that Cigna-HealthSpring covers. For a complete list of prescription drugs covered by Cigna-HealthSpring, please visit our website at www.mycignahealthspring.com.

MEDICARE PART D
The Medicare prescription drug coverage benefit is Medicare Part D. To get the Medicare Part D benefit, you must join a plan through an insurance company approved by Medicare. Cigna-HealthSpring offers Part D benefits with many of our plans. Each plan can vary in cost and drugs covered.

MEDICARE ADVANTAGE PLAN
Also called a Medicare Part C plan. A Medicare Advantage plan provides benefits to people with Medicare Part A (hospital benefits) and Part B (medical benefits). Cigna-HealthSpring is a Medicare Advantage plan.

MEMBER
The person who is enrolled in a Cigna-HealthSpring plan. You are a member of Cigna-HealthSpring.

MEMBER IDENTIFICATION CARD
The card from Cigna-HealthSpring that verifies you are a member of Cigna-HealthSpring and eligible for benefits. This card has your PCP name and phone number on it. If you lose this card, please call Customer Service.

NETWORK PHARMACY
A pharmacy that is a part of the Cigna-HealthSpring’s network. It can also be referred to as an “in-network pharmacy” or “participating pharmacy.” In an emergency, you may use a non-network pharmacy. Please refer to your Evidence of Coverage for more information.

NETWORK PROVIDER
A provider who is contracted to be a part of Cigna-HealthSpring’s network. This type of provider can be referred to as an “in-network provider” or “participating provider.”
NEW MEMBER WELCOME KIT
The packet of information sent to you when you first join Cigna-HealthSpring. It has important information about your Cigna-HealthSpring plan, including the *Evidence of Coverage*.

NON-NETWORK PROVIDER
A provider who is not contracted with the Cigna-HealthSpring’s network. This type of provider can be referred to as an “out-of-network provider” or “non-participating provider.” Depending on your plan, you may have the option to see non-network providers. Please refer to your *Evidence of Coverage* for more information.

ORIGINAL MEDICARE
The Medicare plan that allows you to go to any Medicare-approved doctor or provider. Many people have this plan, and it is the one most people are familiar with. You have to pay a yearly deductible, a coinsurance, and certain copayments. There are two parts to Original Medicare, Part A (hospital benefits) and Part B (medical benefits).

PRIMARY CARE PHYSICIAN (PCP)
Your PCP is the team leader for all of your healthcare needs, so he/she knows your entire health picture. Your PCP will refer you to the right specialist(s) and hospitals, and work with them to keep you healthy.

PRIOR AUTHORIZATION
Select services or medications may need advance approval, or prior authorization, before you are able to receive them. Please talk to your doctor or call Customer Service for more information about prior authorizations.

PROVIDER
A provider is a doctor, hospital, or other healthcare professional or facility.

PROVIDER DIRECTORY
The directory listing all of the doctors, hospitals, and other providers that are in Cigna-HealthSpring’s network.

REFERRAL
This is an approval from your PCP that allows you to visit a specialist. Referrals are very important because they help your PCP keep track of your health. The PCP may be able to conduct tests or treatments in his/her office, allowing you to avoid the additional copayment or coinsurance for a specialist.

SERVICE AREA
The geographic area that Cigna-HealthSpring covers and has plans available.

SUMMARY OF BENEFITS
The document providing a brief listing of your plan’s benefits and the cost sharing you will be responsible for when you get services.
Below is important information on how you can contact certain providers who are in the Cigna-HealthSpring network. You can contact Cigna-HealthSpring Customer Service at **1-800-668-3813 (TTY 711)**, 7 days a week, 8 a.m. - 8 p.m. for the following services:

- Prescription Drugs
- Preventive Services
- Value-Added Items and Services (VAIS)

**VISION** – Block Vision
1-800-879-6901, Monday - Friday, 8 a.m. - 8 p.m. EST
www.blockvisiononline.com

**CASE MANAGEMENT** – Cigna-HealthSpring
1-800-668-3813, 7 days a week, 8 a.m. - 8 p.m.
www.mycignahealthspring.com

**BEHAVIORAL HEALTH** – Cigna-HealthSpring
1-866-780-8546, Monday - Friday, 8 a.m. - 5 p.m. CST
www.mycignahealthspring.com

**24-HOUR HEALTH INFORMATION LINE**
1-866-576-8773, 24 hours a day, 7 days a week

**CIGNA-HEALTHSPRING HEALTHY REWARDS DISCOUNT PROGRAMS**
1-855-511-6369, Monday - Friday, 7 a.m. - 8 p.m. CST
www.mycignahealthspring.com/healthymembers