

Whether you are going on assignment, already in your new location, coming home to visit or have family members back home, you can take advantage of your Cigna Pharmacy Management® program. We make it easy and convenient to fill your prescriptions before you leave and while you are living outside your home country. Below are some commonly asked questions regarding your prescription medications. If you have additional questions, feel free to call our service center at the phone number on your Cigna ID card. Our service team is available to help you 24 hours a day, seven days a week.

#### FREQUENTLY ASKED QUESTIONS

### Receiving prescription medication outside the United States

### Why do I need to think about my prescription medication before I leave?

You may find that certain countries have specific laws around you bringing medications into the country. These laws may include limits, exclusions of some medications, and even restrictions on forms of medications, such as powders or liquids which may not be allowed to enter the country. Outside your home country, you may also

find that certain medications are not available locally, dosages may differ and the level of safety and oversight of medications can vary. Simply put, you may not be able to receive the medication you need. If you have any questions or concerns about travel restrictions or the availability of a prescription medication, you can call us at the phone number on your Cigna ID card.

#### Are there steps I can take to receive assistance before I leave?

Yes. There are different steps to take depending on whether or not you have received a Cigna ID card.

Together, all the way.



#### HAVE YOU RECEIVED YOUR CIGNA ID CARD?



#### If you have not received a Cigna ID card please follow these instructions.

- 1. Your employer can provide you with the login credentials.
- Visit CignaEnvoy.com.
- 3. Select "I do not have a Cigna ID/Pre-Departure tools" from the menu.
- 4. The next screen will ask you to enter your client ID and password.
- 5. Once you have logged in, you will be able to complete the pre-departure medical assessment questionnaire and access country guides to learn more about your destination.



After you complete the appropriate assessment, a member of our medical team may reach out to further assist you. You can also call our service team at the phone number on your Cigna ID card.

### Is it possible to receive 12 months of prescriptions before I leave?

When possible, you may be able to take advantage of 12-month prescriptions before leaving the United States, through Express Scripts Home Delivery Pharmacy<sup>SM</sup> or Accredo, a Cigna specialty pharmacy. Please be aware that due to state and federal laws, some controlled medications cannot be filled for more than one month at a time or may have other distribution limits. To learn if your prescriptions can be filled for 12 months and if there are any associated travel restrictions, please call our service center at the phone number on your Cigna ID card.

### What do I do if I need a prescription filled when I am abroad?

If you receive a prescription from a local doctor while on assignment, you may be able to fill it locally. If you have any questions, please contact our service center at the phone number on your Cigna ID card. Our customer service team will help you identify available options. Please be aware that medications prescribed in foreign countries can only be filled in the country where the prescription is written. For example, if you have a medication that was prescribed by a doctor in China, it cannot legally be filled in the United States. Likewise, a prescription written in the United States cannot be filled in a pharmacy outside of the United States. We also encourage you, when possible, to plan visits with your provider in the United States for any new prescriptions. Please fill prescriptions during your time in the United States, but if you have any questions or concerns about travel restrictions, you can call us at the phone number on your Cigna ID card.

## RECEIVING MEDICATION WHEN IN THE UNITED STATES

### Filling your prescription with Express Scripts Home Delivery Pharmacy<sup>1</sup>

### How can I receive my medication when I am in the United States?

Express Scripts Home Delivery Pharmacy is a convenient and easy way for you to receive your medication when in the United States. This service offers a number of advantages, including a 90-day supply of medication at one time, as well as having it delivered directly to your home at no additional cost.

### What are the benefits of Express Scripts Home Delivery Pharmacy?

Do you take medications on a regular basis? Then Express Scripts Home Delivery Pharmacy might be right for you! Express Scripts Home Delivery Pharmacy is a service available in the United States. You may be able to save money when you switch from a retail pharmacy to our accurate, easy home delivery.

#### Other benefits include:

- Standard delivery to your U.S. home address or other preferred U.S. location at no additional cost
- > 90-day refills
- > Reminders so you don't forget to fill your prescriptions
- Licensed pharmacists available 24/7
- > Tools to manage your prescriptions
- Medications approved by the U.S. Food and Drug Administration

### Can I use Express Scripts Home Delivery Pharmacy if I already have a prescription with another pharmacy?

Yes. Simply call **800.835.3784** and have your doctor's contact information and prescription medication name(s) and dosage(s) ready. Express Scripts Pharmacy will do the rest.

#### How long will it take to fill a new prescription?

Once Express Scripts Pharmacy gets your order, it usually takes about 48 hours to fill it. You should get your order in about 8 days (or 10 - 14 days if it's a new prescription). To help make sure you don't miss a dose of your medication, please be sure you have a 30-day supply on hand when you place your order.

You can check the status of your order online, at any time. Simply log in to the Cigna Envoy app or website, navigate to Home Delivery, and we'll automatically connect you to your Express Scripts online account portal.

### How can I place an order with Express Scripts Home Delivery Pharmacy?

Here are two easy ways to place a new order:

- Electronically: For fastest service, ask your doctor's office to send your prescription electronically to Express Scripts Home Delivery, NCPDP 2623735.
- By fax: Have your doctor's office call 888.327.9791 to get a Fax Order Form.

#### Managing a complex medical condition

### Use Accredo, a Cigna specialty pharmacy, to help manage a complex medical condition.

Managing a complex medical condition isn't easy. Accredo can help. They can also fill and ship your specialty medication to your home (or location of your choice).<sup>2</sup> Their team of specialty-trained pharmacists and nurses will provide you with the personalized care and support your need to manage your therapy. Accredo will help you work through side effects, check in with you and your doctor to see how your therapy's going, help you get your medications approved for coverage, and more.

#### Other benefits include:

- 24/7 access to pharmacists and nurses with experience and training in complex conditions
- Refill reminders to help make sure you don't miss a dose
- Access to a wide range of personalized care services
- More choice in how to connect with them by text, phone and/or online resources

#### How long will it take to fill a new prescription?

- Accredo will schedule and quickly ship your medications (at no extra cost to you) - even those that need special handling, like refrigeration.
- Accredo will send supplies (like syringes and a sharps container) at no extra cost to you.
- Accredo will send you refill reminders to help make sure you don't miss a dose. You can also refill certain prescriptions by text.<sup>3</sup>
- > Get real-time updates once Accredo ships your order.

### How can I place an order with Accredo, a Cigna specialty pharmacy?

Contact an Accredo representative by calling **877.826.7657** to place a new order with Accredo.

For existing orders:

- Go to Accredo.com. You'll be asked to create an account to get to your dashboard. It's important to know that you'll need an Accredo Rx number to log in. That means you won't be able to do this until you've filled a prescription with Accredo.
- 2. Log in to the Cigna Envoy® website. Navigate to Home Delivery, and we'll automatically connect you to your Express Scripts online account portal. From there you will be able to view your existing Accredo prescriptions.

### Filling your prescription with a traditional pharmacy

### Can I fill my prescriptions at retail pharmacies in the United States?

Your pharmacy plan is an important part of your overall health care benefits package. It works together with your medical coverage to help keep you healthy. We offer a U.S. pharmacy network made up of approximately 67,000 retail pharmacies<sup>4</sup> that offers you discounted prices on medications, saving you money on your prescriptions. You can also use Express Scripts Home Delivery Pharmacy to fill your maintenance medications. To see if your pharmacy is in Cigna's network, please log in to the Cigna Envoy® mobile app or website and search the provider network.

### What are the benefits of visiting an innetwork pharmacy?

Customers enjoy substantial discounts on both covered brand and generic medications when filled at in-network pharmacies. When you visit one of these pharmacies, you will only be responsible to pay your copay, coinsurance, and/or deductible, if applicable and Cigna will also pay the pharmacy directly for our portion of a covered purchase, which eliminates the need to file a claim.

### Will I need to pay for my prescription medication when I visit an in-network pharmacy?

When you visit one of these pharmacies, we will also pay the pharmacy directly for our portion of a covered purchase, which eliminates the need to file a claim. You are only responsible for paying the remaining balance (deductible, copay and/or coinsurance) based on your specific plan benefits.

# Should I transfer my prescriptions to an in-network pharmacy if my current pharmacy is not part of the Cigna pharmacy network?

Yes. You are encouraged to transfer your prescriptions to an in-network pharmacy. This allows us to pay the pharmacy directly for covered purchases and helps you keep your out-of-pocket costs as low as possible.

To transfer your prescriptions to an in-network pharmacy, please contact the pharmacy directly.

#### Are the medications I am taking covered?

It is always best to check before going to the Pharmacy to see if your medication is covered. Go to **Cigna.com/druglist** and select "Performance 3 Tier" from the medication list drop-down menu. Enter your prescription name to determine whether it is covered, the cost tier, if it requires Prior Authorization and if it is subject to Step Therapy. If your prescription is subject to Prior Authorization or Step Therapy, check your plan benefits for more information.

#### What is Prior Authorization?

Some medications on your drug list require prior authorization. This means that you need to get approval from Cigna to receive coverage under your employer's health plan. You can find medications that require prior authorization on **Cigna's Prescription Drug List** (select "Performance 3 Tier"). Just look for a (PA) next to the medication name. If your prescription is subject to Prior Authorization, check your plan benefits for details.

If you're taking one of these medications, your provider can ask Cigna to consider approving coverage of your medication. If you don't get approval, the medication may not be covered.

#### What is Step Therapy?

Step Therapy encourages you to try the most costeffective and clinically appropriate medications available to treat your condition. Typically, these medications are generics or lower-cost brands. You need to try these first, before more expensive medications are approved for coverage. When you fill a prescription for a medication which has a higher cost, Cigna will send you and your provider a letter explaining what steps you need to take before you refill your medication. This may include trying a generic or lower-cost equivalent, or asking Cigna for authorization for coverage of your medication. At any time, if your provider feels a different medication isn't right for you due to medical reasons, he or she can request authorization for continued coverage of a medication. You can find medications that require Step Therapy on Cigna's Prescription Drug List (select "Performance 3 Tier"). Just look for a (ST) next to the medication name. Check your plan benefits for more information on if you are subject to Step Therapy.

#### **QUESTIONS?**

We know questions about your medications can come up anytime and that's why we are available 24 hours a day, seven days a week to help you. Call us anytime using the phone number on your ID card or visit CignaEnvoy.com.

EASY ACCESS TO QUALITY CARE AROUND THE WORLD



#### Cigna Global Health Benefits®

- 1. Not all plans offer home delivery and Accredo as a covered pharmacy option. Please check your plan materials, to learn more about the pharmacies in your plan's network.
- 2. As allowable by law.
- 3. The ability to refill prescriptions by text is only available for certain medications. To get text messages, you'll have to sign up for Accredo's texting service. You can do this when you call Accredo to refill your prescription. Once you sign up, simply reply to their welcome text to get started. Standard text messaging rates apply.
- 4. Cigna national book of business analysis conducted Q2 2020

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