



# 2023 Medicare Decision Guide

**The information you need to make the best choices for you.**



Cigna Health and Life Insurance Company

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## Answers you can trust from a global leader in health services.

Cigna Healthcare<sup>SM1</sup> has helped generations of customers improve their health, well-being and peace of mind.

- ✓ We work together with customers to help them **lead healthier lives, both physically and emotionally.**
- ✓ We work closely with network providers to ensure all our customers **receive personalized care and benefits that meet their needs.**
- ✓ We provide health care choices that give customers more ways to **get healthier and stay healthier.**



**More than 190 million**  
customer and patient relationships around the world.<sup>2</sup>

<sup>1</sup>Insured by Cigna Health and Life Insurance Company

<sup>2</sup>Cigna.com Company Profile 2022



# Be at your best and live life to its fullest.

Choosing your Medicare coverage is a big decision — and you have a lot to think about.

This guide will help you understand Medicare and make informed choices. If you have more questions, our licensed, U.S.-based Benefit Advisors have the answers. And when you're ready, we can help you choose the right Medicare solution for you.

**Connect with a Licensed Benefit Advisor who will work directly with you throughout your decision-making process.**

**1-855-206-5171 (TTY 711)  
Mon - Fri, 8:30 am - 8:30 pm, Local Time  
CignaMedicareProducts.com**

## WHAT YOU'LL LEARN IN THIS GUIDE

Medicare Basics .....	4
Original Medicare .....	5
Medicare Advantage Plans .....	6
Medicare Supplement Insurance .....	8
Prescription Drug Plans .....	10
5 things to consider .....	11
How and when to start your coverage .....	12
Worksheet & notes .....	14

# Medicare Basics

Medicare was originally created in two parts: Part A and Part B. Together, these are known as Original Medicare. Today there are four parts to Medicare:

## **PART A** Hospital Coverage

Helps pay for inpatient care and related services. Most people automatically get Part A without having to pay a monthly premium.

## **PART B** Medical Coverage

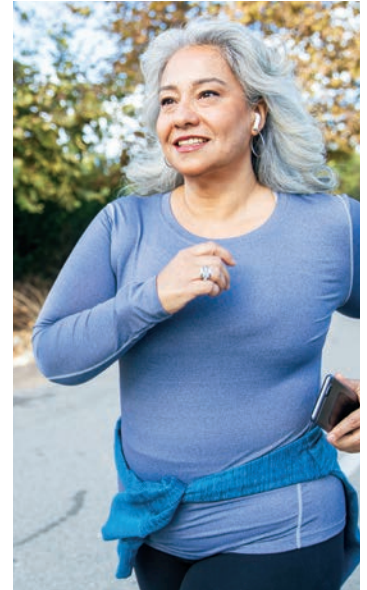
Helps cover doctor's services and outpatient care. You pay a monthly Part B premium.

## **PART C** Medicare Advantage Plans<sup>3</sup>

Combines Part A and Part B coverage along with additional benefits in an all-in-one plan.

## **PART D** Prescription Drug Plans

Available as a stand-alone plan or may be included with a Medicare Advantage plan.



You have two different options to get complete coverage.

### **OPTION 1**

Get all-in-one coverage with a Medicare Advantage Plan

#### **Hospital + Medical**

*All the Benefits of Parts A and B*

#### **Part D**

*Prescription drug coverage included in most plans*

#### **Additional Benefits**

*such as dental, vision, hearing and more*

**OR**

### **OPTION 2**

Add a Medicare Supplement Insurance policy and Part D plan to Parts A and B.

**Medicare Part A** (Hospital)

**Medicare Part B** (Medical)



**Medicare Supplement Insurance policy**

*Helps pay deductibles, copays and more and may include additional benefits*



**Part D**

*Prescription Drug Plan*

# Original Medicare

## Medicare Part A

### What it helps cover:



Inpatient hospital services and care



Skilled nursing facilities care



Hospice care



Home care services

### What you pay in 2023:\*

- \$1,600 deductible
- \$400 per day copay for days 61 – 90 of hospitalization
- \$800 per day copay for days 91 – 150 of hospitalization
- \$200 per day copay for days 21 – 100 of a skilled nursing facility stay

## Medicare Part B

### What it helps cover:



Doctor visits



Outpatient services and surgeries



Ambulance services



Medical and lab tests



Preventive care and screenings



Durable medical equipment and supplies

### What you pay in 2023:\*

- Standard monthly premium starting at \$164.90
- \$226 deductible
- 20% of the Medicare-approved amount for covered services
- The difference between what your doctor charges and the Medicare-approved amount

**Some services — including routine vision and hearing and prescription drugs from your pharmacy — aren't covered at all by Original Medicare.** Most people choose additional coverage to help protect against unexpected medical and pharmacy costs. Optional coverage is provided by private insurance companies that contract with the Federal government.

\*These examples are for illustrative purposes only

# Medicare Advantage Plans

Often referred to as “Medicare Part C” or “MA Plans,” Medicare Advantage plans combine the coverage of Original Medicare with added benefits.



## Simple

- › Combines all Medicare benefits into one: Part A (Hospital), Part B (Medical), and often Part D (Prescription drugs). Some plans may include dental, hearing and vision services as well as worldwide emergency coverage.
- › Just one card to carry and one number to call for customer service.
- › Choose a Health Maintenance Organization (HMO) or Preferred Provider Organization (PPO). Special Needs Plans (SNPs) are also available for those who qualify.
- › Talk to a board-certified doctor by phone, computer or tablet for minor medical issues.



## Affordable

- › \$0 or low monthly plan premiums, depending on the plan you choose
- › Low copays and low or no medical and pharmacy deductibles



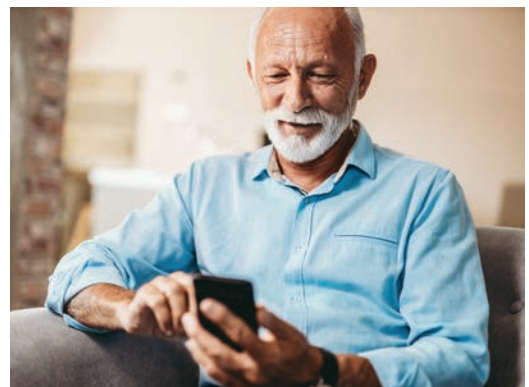
## Predictable

- › All-in-one coverage
- › Out-of-pocket maximums to help protect you from unexpected costs



## Shopping Tips:

- › **Plans are provided by private insurance companies**, so costs, benefits, networks and drug lists (called a formulary) will vary.
- › **We can help you** find out if your doctors are in the network and medications are covered. Call us.





HMO	PPO
Must receive services from in-network providers; your primary care provider (PCP) coordinates your care	May use any provider that accepts Medicare, but you will typically save money by staying in-network
Referrals may be required	No referrals required
\$0 or low monthly plan premiums	\$0 or low monthly plan premiums

**Discover the value of a Cigna Healthcare Medicare Advantage Plan**

- \$0** or low monthly premiums
- \$0** or low PCP visits
- \$0** preventive care

*Plans may also include:*

- Prescription drug coverage
- Dental services
- Vision services
- Hearing services
- Over-the-counter allowance
- Home-delivered meals
- Fitness program
- Transportation to/from health services

# Medicare Supplement Insurance Policy

Medicare Supplement insurance helps pay for what Original Medicare doesn't cover, including copayments, coinsurance, and deductibles.



## Low out-of-pocket costs

Helps cover Medicare deductibles, coinsurance and more.



## Freedom to choose

Use any doctors or facility who accept Medicare, with no networks and no referrals.<sup>4</sup>



## Travel benefits

Coverage across the U.S. Some plans cover emergency care worldwide.<sup>5</sup>



## Flexibility

Can be combined with a Part D prescription drug plan.



## Choice

A range of plans lets you find the right coverage for you.



## Confidence

Coverage can't be canceled as long as you pay your policy and Medicare Part B premiums on time.

## Discover the value of a Cigna Healthcare Medicare Supplement policy

- **Competitive rates** without compromising your coverage or service
- **Household Premium Discount** available in most states when more than one member in a household enrolls or you live with someone age 18 or older.<sup>6</sup>
- **Additional programs and savings** like access to our Health Information Line and a Healthy Rewards<sup>®</sup> program.<sup>7</sup>



## Shopping Tips:

- › **Medicare Supplement Insurance plans are standardized by the government.** Each plan of the same letter from every company offers the same benefits.
- › **Some companies include value-added services and premium discounts.** Be sure to consider their value, as well as the company's reputation and service, when you compare plans and costs.
- › **The best time to get a policy is when you're first eligible during open enrollment** (see page 12). During this time, you can buy any policy sold in your state, regardless of your health.

<sup>7</sup>These programs and services may be added or discontinued at any time.



## Standardized plans are identified by the letters A through N.

This chart shows the benefits included in each of the standard Medicare Supplement plans. Every company must make Plan A available. Some plans may not be available in your state. Only Applicants first eligible for Medicare before 2020 may purchase Plans C, F, and high-deductible F.



- ✓ Plan covers 100%
- % Amount the plan covers

Benefits	Plans available								Plans available only if first Medicare eligible before 2020	
	A	B	D	G* or HDG*	K	L	M	N	C	F* or HDF*
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓ <sup>+</sup>	✓	✓
Blood (first three pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Medicare Part A deductible		✓	✓	✓	50%	75%	50%	✓	✓	✓
Medicare Part B deductible									✓	✓
Medicare Part B excess charges				✓						✓
Foreign travel emergency (up to plan limits)			✓	✓			✓	✓	✓	✓
Out-of-pocket limit in 2023**					\$6,940**	\$3,470**				

\* Plans F and G also have a high-deductible option which requires first paying a plan deductible of \$2,700 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High-deductible Plan G does not cover the Medicare Part B deductible. However, high-deductible Plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible. These expenses include the Medicare deductibles for Part A and Part B, but do not include the Plan's separate foreign travel emergency deductible.

\*\* Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

<sup>+</sup> Plan N pays 100% of the Part B coinsurance except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that do not result in an inpatient admission.

# Prescription Drug Plans

Original Medicare provides no coverage at all for prescription drugs. Prescription Drug Plans, also known as Medicare Part D, can help lower your pharmacy costs significantly.



## Lower your costs

Save with a low copay or coinsurance for covered generic and brand-name prescription drugs.



## Complete your coverage

Pair with Original Medicare alone or with a Medicare Supplement Insurance policy.



## Choose the right plan for you

Plans are offered by private insurance companies and have different pharmacy networks, lists of covered drugs (formularies) and costs. However, all plans feature Medicare's defined coverage stages, which can affect what you pay for your medicines.



## Shopping Tips:

- › **Check the plan's formulary.** Be sure it covers the drugs you take at a competitive cost.
- › **Consider enrolling even if you don't currently use any drugs.** If you don't enroll when you're first eligible and don't have other creditable drug coverage, there will be a penalty for every month you could have enrolled but didn't.






## Discover the value

### of a Cigna Healthcare Prescription Drug Plan

- 3 plan options
- Low monthly premiums
- Many drugs with \$0 deductible and \$0 copay
- Large formulary and pharmacy network
- Additional savings available on drugs for the most common health issues



## 5 things to consider when choosing your Medicare coverage

Original Medicare (Parts A & B)	Medicare Advantage Plan	Medicare Supplement Insurance	Part D Prescription Drug Plan
 <b>COSTS</b>			
<b>You pay:</b> <ul style="list-style-type: none"> <li>Part B premium</li> <li>20% of medical costs</li> <li>No out-of-pocket limit</li> </ul>	<b>You pay:*</b> <ul style="list-style-type: none"> <li>\$0 or low plan premium</li> <li>\$0 or low copays</li> <li>Out-of-pocket limit</li> </ul>	<b>You pay:*</b> <ul style="list-style-type: none"> <li>Monthly plan premium</li> <li>Some out-of-pocket costs</li> <li>Coverage or premium varies by plan</li> </ul>	<b>You pay:*</b> <ul style="list-style-type: none"> <li>Monthly plan premium</li> <li>Copay or coinsurance</li> <li>Costs vary by plan</li> </ul>
 <b>COVERAGE</b>			
Medical and hospital services and supplies	Original Medicare services plus additional benefits	Medicare copays, coinsurance and deductibles	Generic and brand-name prescription drugs
 <b>OTHER COVERAGE</b>			
<b>Can add:</b> <ul style="list-style-type: none"> <li>Medicare Supplement Insurance</li> <li>Prescription Drug Plan</li> </ul>	<b>Can include:</b> <ul style="list-style-type: none"> <li>Dental services</li> <li>Vision services</li> <li>Hearing services</li> <li>Prescription Drug Plan</li> </ul>	<b>Pairs with:</b> <ul style="list-style-type: none"> <li>Original Medicare</li> <li>Prescription Drug Plan</li> </ul>	<b>Pairs with:</b> <ul style="list-style-type: none"> <li>Original Medicare alone</li> <li>Medicare Supplement Insurance</li> <li>OR Medicare Advantage Plan (if not included)</li> </ul>
 <b>PROVIDER CHOICE</b>			
Any provider that accepts Medicare <sup>4</sup>	<ul style="list-style-type: none"> <li>In-network providers</li> <li>Out-of-network providers with higher cost share (some plans)</li> </ul>	Any provider that accepts Medicare <sup>4</sup>	In-network pharmacies
 <b>TRAVEL</b>			
Nationwide coverage	<ul style="list-style-type: none"> <li>Local service area</li> <li>Worldwide emergency coverage</li> </ul>	<ul style="list-style-type: none"> <li>Nationwide coverage</li> <li>Worldwide emergency coverage (some plans)</li> </ul>	Depends on pharmacy network

\* You must continue to pay your Part B premium

# How and when to start your coverage

## STEP 1

### Sign up for Original Medicare



- › Your Initial Enrollment Period begins three months before and ends three months after your 65<sup>th</sup> birthday month. Coverage can begin as soon as the first day of the month you turn 65.
- › If you already receive Social Security benefits, enrollment in Medicare Parts A and B is automatic. If not, you'll need to sign up.
- › Apply directly with Social Security. Go to [ssa.gov](https://ssa.gov) or call 1-800-772-1213 (TTY 1-800-325-0778).

## STEP 2

### Decide how you want to receive your benefits.

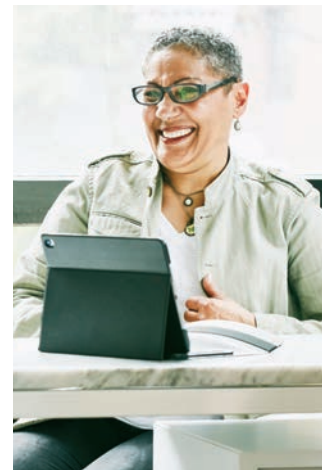
**Original Medicare  
(Parts A and B)**

**OR**

**Medicare Advantage  
(Part C)**

### MEDICARE ADVANTAGE PLANS

- › To enroll in a Medicare Advantage plan, you must first have both Medicare Part A and Part B.
- › Your Medicare Advantage Initial Enrollment Period is the same 7-month window as for Original Medicare. If you do not enroll during this time, you may have to wait until the Annual Enrollment Period from October 15 to December 7.
- › Sign up directly with the insurance company offering the plan. Call or visit the plan's website, or contact your local insurance agent.



# STEP 3

If you keep Original Medicare, complete your coverage.

Original Medicare  
(Parts A and B)



Medicare  
Supplement  
Insurance



Prescription  
Drug Plan

## MEDICARE SUPPLEMENT INSURANCE

- › To apply for a Medicare Supplement Insurance policy, you must first have both Medicare Part A **and** Part B.
- › You can apply at any time throughout the year. Apply within six months after your Part B effective date and you are guaranteed acceptance regardless of any pre-existing conditions.
- › Sign up directly with the insurance company offering the plan. Call or visit the plan's website, or contact your local insurance agent.

## PRESCRIPTION DRUG PLAN

- › To enroll in a Prescription Drug Plan, you must first have Medicare Part A **and/or** Part B.
- › Your Initial Enrollment Period is the same 7-month window as for Original Medicare. If you do not enroll during this time, you may have to wait until the Annual Enrollment Period from October 15 to December 7.
- › Sign up directly with the insurance company offering the plan. Call or visit the plan's website, or contact your local insurance agent.

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### **Are you working past age 65? Moving out of the plan's service area?**

You can apply after your Initial Enrollment Period or change plans outside of the Annual Enrollment Period. Call a Cigna Healthcare Benefit Advisor to learn about Special Enrollment opportunities you may qualify for.

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# Comparison Worksheet

Use this worksheet to compare your options.

	Medicare Supplement and Prescription Drug Plan	Medicare Advantage HMO Plan	Medicare Advantage PPO Plan
Plan Name and Company			
Plan Premiums (include Part B)			
Deductibles			
Copays/ Coinsurance			
Total Cost of Care			

## Notes

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<sup>1</sup> Insured by Cigna Health and Life Insurance Company

<sup>2</sup> Cigna.com Company Profile 2022

<sup>3</sup> Medicare Advantage is offered in the following states: AL, AR, AZ, CO, CT, DC, DE, FL, GA, IL, KS, MD, MO, MS, NC, NJ, NM, NY, OH, OK, OR, PA, SC, TN, TX, UT, VA, and WA. Plan availability varies by county.

<sup>4</sup> In some cases, a referral is required by Medicare.

<sup>5</sup> Foreign Travel Emergency. Plans that include this benefit cover 80% of medically necessary emergency care received outside of the U.S., which began during the first 60 days of each trip, after you pay a \$250 deductible per calendar year, not to exceed the lifetime maximum of \$50,000.

<sup>6</sup> State variations apply.

<sup>7</sup> **These programs are NOT insurance and do not provide reimbursement for financial losses.** Some restrictions may apply. Programs and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. The Healthy Rewards program is provided by Cigna Health and Life Insurance Company. Programs are provided through third-party vendors who are solely responsible for their products and services. Program availability may vary by location, and are not available where prohibited by law.

**Our company and agents/producers are not connected with or endorsed by the U.S. Government or the Federal Medicare program. This is a solicitation for insurance. An insurance agent/producer may contact you.** Premium and benefits vary by plan selected. Plan availability varies by state. These policies contain exclusions, limitations and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, contact your agent/producer or the company.

**AN OUTLINE OF COVERAGE WILL BE PROVIDED TO ALL PERSONS AT THE TIME THE APPLICATION IS PRESENTED.**

**IMPORTANT NOTICE:**

**All Medicare Supplement plans are available to persons eligible for Medicare because of disability in the following states: Plans A, F & N in California; Plan A in Connecticut, Oklahoma, Texas & Virginia; Florida, Georgia, Idaho, Illinois, Kentucky, Mississippi, Missouri, and Montana.**

This information is not a complete description of benefits, which vary by individual plan. You must live in the plan's service area. Contact the plan for more information. All pictures are used for illustrative purposes only.

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Subsidiaries of The Cigna Group contract with Medicare to offer Medicare Advantage HMO and PPO plans and Part D Prescription Drug Plans (PDP) in select states, and with select State Medicaid programs. Enrollment in a Cigna Healthcare product depends on contract renewal. Home office is Cigna Health and Life Insurance Company, 900 Cottage Grove Road, Bloomfield, CT 06002.

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE (1-800-633-4227) to get information on all of your options.

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**Connect with a Licensed Benefit Advisor, today.**

**We'll walk you through your options and answer your questions.**

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