

SPECIALTY PHARMACY COST CONTROL

Out of Pocket Adjuster – minimizing the impact of copay assistance on plan design.

At Cigna, our focus is on driving affordability for our pharmacy customers to increase adherence and savings, while also managing total medical costs for our clients. We know that manufacturer copay assistance programs can be essential in helping customers afford expensive specialty medications. However, if these programs are left unmanaged, they can also drive up costs for clients.

With Cigna's **Out of Pocket Adjuster** solution, we help minimize the adverse financial impact of manufacturer copay assistance for our clients for widely distributed, costly specialty drugs helping to ensure that only what the customer pays goes toward their deductible and out of pocket maximums.

Here's how it works:

1 Client enrolls in the Out of Pocket Adjuster Program.	2 Prescription is filled at Accredo, our Cigna Specialty Pharmacy.	3 Customer responsibility for deductible and out-of-pocket accumulates.	4 Copay assistance is applied through a secondary transaction.
5 Accredo tracks the customer copay assistance.	6 Cigna removes the assistance amount from the customer's deductible (if applicable) and out-of-pocket amounts.	7 Cigna communicates with the customer about the adjustment.	8 The plan saves money because customers won't meet their maximums as quickly.

Together, all the way.®



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

Here's an example.*



Drug cost:
\$10,000

Plan cost share:
\$1,500 deductible \$150 copay

STANDARD PLAN		<i>Copay assistance is paid on behalf of the customer and accumulates toward their deductible and out-of-pocket maximum.</i>			
Copay assistance pays	Customer pays	Applied to customer's deductible	Applied to out-of-pocket maximum	Plan cost	
First fill					
\$1,500 + \$150 = \$1,650	\$0	\$1,500	\$1,650	\$8,350	
Second fill					
\$150	\$0	\$0	\$150	\$9,850	

OUT OF POCKET ADJUSTER PROGRAM		<i>Our system adjusts customer payments based on how much copay assistance they received toward their deductible and out-of-pocket maximum.</i>			
Copay assistance pays	Customer pays	Applied to customer's deductible	Applied to out-of-pocket maximum	Plan cost	
First fill					
\$1,500 + \$150 = \$1,650	\$0	\$1,500	\$1,650	\$8,350	
Out of Pocket Adjuster Program adjustment		-\$1,500	-\$1,650		
Second fill					
\$1,650	\$0	\$1,500	\$1,650	\$8,350	
Out of Pocket Adjuster Program adjustment		-\$1,500	-\$1,650		



Talk with your Cigna representative to learn how copay assistance solutions can help you control costs.



* Example for illustrative purposes only. Actual plan designs and coverage will vary.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative.

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