



## **Addendum to the 2023 Summary of Benefits Inflation Reduction Act Impacts**

In August 2022, new legislation known as the Inflation Reduction Act was passed, in part, to lower the cost of insulin products and vaccines for those with Medicare Part D prescription drug coverage.

### **Important Message About What You Pay for Insulin**

- You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.
- If your insulin is on a tier where cost-sharing is lower than \$35, you will pay the lower cost for your insulin.
- If your plan has a Part D deductible, this will apply even if you haven't paid your deductible.

### **Important Message About What You Pay for Vaccines**

- Our plan covers most Part D vaccines at no cost to you.
- If your plan has a Part D deductible, this will apply even if you haven't paid your deductible.

We have free interpreter services to answer any questions you may have about our health plan. To get an interpreter, just call us at 1-888-284-0268 (TTY 711). Someone who speaks Spanish can help you. This is a free service. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. The Cigna name, logos, and other Cigna marks are owned by Cigna Intellectual Property, Inc. Cigna contracts with Medicare to offer Medicare Advantage HMO and PPO plans and Part D Prescription Drug Plans (PDPs) in select states and with select state Medicaid programs. Enrollment in Cigna depends on contract renewal.

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# 2023

# Summary of Benefits

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January 1, 2023, to  
December 31, 2023

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## Cigna Courage Medicare (HMO) H9725-005

\$0 monthly plan premium; medical coverage only  
plan; no referrals required

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### What's Inside

- 1 About this Plan
- 2 Monthly Premium, Deductible, and Limits
- 3 Covered Medical and Hospital Benefits

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### To Join

You must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

### Service Area

Alamance, Alexander, Anson, Buncombe, Burke, Cabarrus, Caldwell, Catawba, Chatham, Cleveland, Davidson, Davie, Durham, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, McDowell, Mecklenburg, Orange, Polk, Randolph, Rowan, Stokes, Transylvania, Union, Wake, and Yadkin counties, **NC**

Cigna Courage Medicare (HMO) H9725-005



# Introduction

This *Summary of Benefits* gives you a summary of what **Cigna Courage Medicare (HMO)** covers and what you pay. It doesn't list every service that we cover or every limitation or exclusion. To get a complete list of services we cover, refer to the plan's *Evidence of Coverage* (EOC) online at **CignaMedicare.com**, or call us to request a copy.

## Comparing coverage

If you want to compare our plan with other Medicare health plans, ask the other plans for their *Summary of Benefits*. Or, use the *Medicare Plan Finder* on **www.medicare.gov**.

## More about Original Medicare

If you want to know more about the coverage and costs of Original Medicare, look in your current *Medicare & You* handbook.

View the handbook online at:  
**www.medicare.gov**

Get a copy of the handbook by calling:  
**1-800-MEDICARE (1-800-633-4227)**,  
24 hours a day, 7 days a week. TTY users  
should call **1-877-486-2048**.

## Need help?

### Already a customer

Call toll-free **1-800-668-3813 (TTY 711)**.  
Customer Service is available 8 a.m.  
to 8 p.m. local time: from October 1 to  
March 31, 7 days a week; and from April 1  
to September 30, Monday through Friday.  
Our automated phone system may answer  
your call during weekends, holidays, and  
after hours.

### Not a customer

Call toll-free **1-800-313-0973 (TTY 711)**.  
Licensed agents are available 8 a.m.  
to 8 p.m. local time: from October 1 to  
March 31, 7 days a week; and from April 1  
to September 30, Monday through Friday.  
Our automated phone system may answer  
your call during weekends, holidays, and  
after hours.

You can also visit our website at:  
**CignaMedicare.com**.

# 1 | About this Plan

## Which doctors and hospitals can I use?

**Cigna Courage Medicare (HMO)** has a network of doctors, hospitals, and other providers. If you use providers that are not in our network, the plan may not pay for these services.

- › You can see our plan's *Provider Directory* at our website, **CignaMedicare.com**.

## What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers—and more.

- › Our customers get all of the benefits covered by Original Medicare.
- › Our customers also get more than what is covered by Original Medicare. Some of the extra benefits are outlined in this *Summary of Benefits*.

**Cigna Courage Medicare (HMO)** covers Part B drugs including chemotherapy and some drugs administered by your provider; however, this plan does not cover Part D prescription drugs.

## 2 | Monthly Premium, Deductible, and Limits

Benefit	Cigna Courage Medicare (HMO)
<p><b>Monthly Premium</b></p>	<p><b>\$0</b> per month.</p> <p>In addition, you must keep paying your Medicare Part B premium. Cigna will reduce your Medicare Part B premium by <b>\$60</b>.</p>
<p><b>Medical Deductible</b></p>	<p>This plan does not have a deductible.</p>
<p><b>Is there any limit on how much I will pay for my covered services?</b></p>	<p>Original Medicare does not have annual limits on out-of-pocket costs.</p> <p>Your yearly limit(s) in this plan:  <b>\$3,600</b> applies to in-network Medicare-covered benefits</p> <p>This limit is the most you pay for copays, coinsurance, and other costs for Medicare services for the year. If you reach the limit on out-of-pocket costs, you will keep getting in-network covered hospital and medical services, and we will pay the full cost for the rest of the year.</p> <p>Please note that you will still need to pay your monthly premiums, if any, and cost-sharing for your Part D prescription drugs.</p>

# 3 | Covered Medical and Hospital Benefits

Benefit	What You Pay
<p><b>Note: Services with a <sup>1</sup> may require prior authorization.</b>  <b>Services with a <sup>2</sup> may require a referral from your doctor.</b></p>	
<p><b>Inpatient Hospital Coverage<sup>1</sup></b></p>	
<p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> <p>For each Medicare-covered hospital stay, you are required to pay the applicable cost sharing, starting with Day 1, each time you are admitted.</p>	<p><b>\$295</b> copay per day for days 1-5  <b>\$0</b> copay per day for days 6-90</p>
<p><b>Outpatient Hospital Services/ASC</b></p>	
<p>Ambulatory Surgical Center (ASC)<sup>1</sup></p>	<p><b>\$0–\$225</b> copay</p>
<p>Outpatient Hospital<sup>1</sup></p>	<p><b>\$0–\$275</b> copay</p>
<p>Outpatient Observation<sup>1</sup></p>	<p><b>\$275</b> copay per stay</p>
<p><b>Doctors Visits</b></p>	
<p>Primary Care Provider (PCP)</p>	<p><b>\$0</b> copay</p>
<p>Specialists<sup>1</sup></p>	<p><b>\$20</b> copay</p>

Benefit	What You Pay
<b>Preventive Care</b>	
<p>Our plan covers many Medicare-covered preventive services, including:</p> <ul style="list-style-type: none"> <li>› Abdominal aortic aneurysm screening</li> <li>› Alcohol misuse screenings and counseling</li> <li>› Bone mass measurement</li> <li>› Breast cancer screening (mammogram)</li> <li>› Cardiovascular disease (behavioral therapy)</li> <li>› Cardiovascular screenings</li> <li>› Cervical and vaginal cancer screening</li> <li>› Colorectal cancer screening (colonoscopy, fecal occult blood test, multi-target stool DNA tests, screening barium enemas, flexible sigmoidoscopy)</li> <li>› Depression screenings</li> <li>› Diabetes screenings</li> <li>› Diabetes self-management training</li> <li>› Glaucoma tests</li> <li>› Hepatitis B Virus (HBV) infection screening</li> <li>› Hepatitis C screening</li> <li>› HIV screening</li> <li>› Lung cancer screening with low dose computed tomography (LDCT)</li> <li>› Medical nutrition therapy services</li> <li>› Obesity screening and counseling</li> <li>› Prostate cancer screenings (PSA)</li> <li>› Sexually transmitted infections screening and counseling</li> <li>› Smoking and tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)</li> <li>› Vaccines; including COVID-19, Flu shots, Hepatitis B shots and Pneumococcal shots</li> <li>› Welcome to Medicare preventive visit (one-time)</li> <li>› Yearly Wellness visit</li> </ul>	<p><b>\$0</b> copay</p> <p>Any additional preventive services approved by Medicare during the contract year will be covered. Please see your EOC for frequency of covered services.</p>
<b>Emergency Care</b>	
Emergency Care Services	<p><b>\$125</b> copay</p> <p>If you are admitted to the hospital within 24 hours for the same condition, you do not have to pay your share of the cost for emergency care.</p>
Worldwide Emergency/Urgent Coverage/Emergency Transportation	<p><b>\$125</b> copay</p> <p>Maximum worldwide coverage amount <b>\$50,000</b></p>

Benefit	What You Pay
<b>Urgently Needed Services</b>	
Urgent Care Services	<b>\$20</b> copay If you are admitted to the hospital within 24 hours for the same condition, you do not have to pay your share of the cost for urgent care.
<b>Diagnostic Services, Labs, and Imaging</b> Costs for these services may vary based on place of service or type of service	
Diagnostic Procedures and Tests <sup>1</sup>	<b>\$0–\$95</b> copay
Lab Services <sup>1</sup>	<b>\$0</b> copay
Therapeutic Radiological Services <sup>1</sup>	<b>20%</b> coinsurance
X-ray Services	<b>\$0–\$20</b> copay
Diagnostic Radiological Services (MRIs, CT scans, etc.) <sup>1</sup>	<b>\$0–\$195</b> copay
<b>Hearing Services</b>	
Hearing Exams (Medicare-covered) A separate physician cost share will apply if additional services requiring cost sharing are rendered.	<b>\$20</b> copay
Routine Hearing Exams	<b>\$0</b> copay for one routine exam every year
Hearing Aid Fitting/Evaluation	<b>\$0</b> copay for one fitting evaluation for hearing aid every three years
Hearing Aids	<b>\$0</b> copay up to plan maximum coverage amount of <b>\$1,400</b> allowance for both ears combined every three years
<b>Dental Services (Medicare-covered)<sup>1</sup></b>	
Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth)	<b>\$20</b> copay
<b>Preventive and Comprehensive Dental Services</b>	
Dental Allowance Supplemental dental services with licensed dentist.* Provider submits claim to Cigna Dental Health. Includes Preventive and Comprehensive Services. Benefit does not cover cosmetic services. *Dentist is not on the exclusion/preclusion list and/or has not opted out of Medicare.	<b>\$0</b> copay up to allowance amount
Maximum Coverage Amount	<b>\$1,000</b> combined preventive and comprehensive allowance every year



Benefit	What You Pay
<b>Vision Services</b>	
<p>Eye Exams (Medicare-covered)</p> <p>A separate physician cost share will apply if additional services requiring cost sharing are rendered (e.g., but not limited to, if a medical eye condition is discovered during a preventive routine eye exam). A facility cost-share may apply for procedures performed at an outpatient surgical center.</p>	<p><b>\$0</b> copay for Medicare-covered diabetic retinopathy screening</p> <p><b>\$20</b> copay for all other Medicare-covered vision services</p>
<p>Routine Eye Exam</p> <p>Non-Medicare covered routine eye exam (including eye refraction) per year. Eye refractions outside of the annual non-Medicare covered routine eye exam are not covered.</p>	<p><b>\$0</b> copay for one routine exam every year</p>
<p>Glaucoma Screening (Medicare-covered)</p>	<p><b>\$0</b> copay</p>
<p>Eyewear (Medicare-covered)</p>	<p><b>\$0</b> copay</p>
<p>Routine Eyewear</p> <ul style="list-style-type: none"> <li>➤ Eyeglasses (lenses and frames)</li> <li>➤ Eyeglass lenses</li> <li>➤ Eyeglass frames</li> <li>➤ Contact lenses (including contact lens fitting)</li> <li>➤ Upgrades</li> </ul>	<p><b>\$0</b> copay up to plan maximum coverage amount of <b>\$200</b> every year</p> <p>The plan-specified allowance may be applied to one set of the member's choice of eyewear once per year, to include the eyeglass frame/lenses/lens options combination or contact lenses (to include related professional fees) in lieu of eyeglasses.</p>
<b>Mental Health Services</b>	
<p>Inpatient<sup>1</sup></p> <p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> <p>For each Medicare-covered hospital stay, you are required to pay the applicable cost sharing, starting with Day 1 each time you are admitted.</p> <p>There is a <b>\$0</b> copayment per lifetime reserve day.</p>	<p><b>\$595</b> copay per day for days 1-3</p> <p><b>\$0</b> copay per day for days 4-90</p>
<p>Outpatient<sup>1</sup></p> <p>Individual or Group Therapy Visit</p>	<p><b>\$0</b> copay</p>
<b>Skilled Nursing Facility (SNF)<sup>1</sup></b>	
<p>Our plan covers up to 100 days per benefit period.</p>	<p><b>\$20</b> copay per day for days 1-20</p> <p><b>\$196</b> copay per day for days 21-60</p> <p><b>\$0</b> copay per day for days 61-100</p>

Benefit	What You Pay
<b>Rehabilitation Services</b>	
Cardiac (Heart) Rehab Services <sup>1</sup>	\$10 copay
Pulmonary Rehab Services <sup>1</sup>	\$10 copay
Occupational Therapy Services <sup>1</sup>	\$20 copay
Physical Therapy and Speech/Language Therapy Services <sup>1</sup>	\$20 copay
Physical Therapy and Speech/Language Therapy Telehealth Services <sup>1</sup>	\$0 copay
<b>Ambulance<sup>1</sup></b>	
Ground Service (one-way trip)	\$245 copay
Air Service (one-way trip)	20% coinsurance
<b>Transportation<sup>1</sup></b>	
Members are required to coordinate with Cigna vendor for transportation to plan-approved locations at least 48 hours in advance. Mileage restrictions may apply. See <i>Evidence of Coverage</i> for full details and restrictions related to benefit.	\$0 copay for 24 one-way trips every year
<b>Medicare Part B Drugs</b>	
Part B Chemotherapy Drugs and Other Part B Drugs <sup>1</sup>  Medicare-covered Part B Drugs may be subject to step therapy requirements.	20% coinsurance
<b>Foot Care (Podiatry Services)</b>	
Podiatry Services (Medicare-covered)	\$20 copay
Routine Podiatry Services	Not covered
<b>Medical Equipment and Supplies</b>	
Durable Medical Equipment (wheelchairs, oxygen, etc.) <sup>1</sup>	15% coinsurance
Prosthetic Devices (braces, artificial limbs, etc.) and Related Medical Supplies <sup>1</sup>	15% coinsurance
Diabetic Services and Supplies Brand limitations apply to certain supplies.	\$0 copay for diabetes self-management training 20% coinsurance for therapeutic shoes or inserts <sup>1</sup> \$0 copay for diabetic monitoring supplies <sup>1</sup>

Benefit	What You Pay
<b>Fitness and Wellness Programs</b>	
<p>Fitness Program</p> <p>The program offers the flexibility of a fitness center membership, digital fitness tools, and a home fitness kit.</p>	\$0 copay
<b>Health Information Line</b>	
<p>Talk one-on-one with a Nurse Advocate* to get timely answers to your health-related questions at no additional cost, anytime day or night.</p> <p>*Nurse Advocates hold current nursing licensure in a minimum of one state, but are not practicing nursing or providing medical advice in any capacity as a health advocate.</p>	\$0 copay
<b>Chiropractic Care</b>	
Chiropractic Services (Medicare-covered) <sup>1</sup>	\$15 copay
Routine Chiropractic Services	Not covered
<b>Home Health Care<sup>1</sup></b>	
Home Health	\$0 copay
<b>Hospice</b>	
<p>Hospice care must be provided by a Medicare-certified hospice program.</p> <p>Our plan covers hospice consultation services (one-time only) before you select hospice. Hospice is covered outside of our plan. You may have to pay part of the cost for drugs and respite care. Please contact the plan for more details.</p>	\$0 copay
<b>Outpatient Substance Abuse<sup>1</sup></b>	
Individual or Group Therapy Visit	\$20 copay
<b>Opioid Treatment Services<sup>1</sup></b>	
FDA-approved treatment medications in addition to testing, counseling, and therapy.	\$20 copay
<b>Over-the-Counter (OTC) Items</b>	
Over-the-counter drugs and other health-related pharmacy products, as listed in the <i>OTC Catalog</i> .	\$30 allowance every three months

Benefit	What You Pay
<b>Home-Delivered Meals</b>	
	<p><b>\$0</b> copay for home-delivered meals</p> <p>Limited to 14 meals per discharge from a qualified hospital stay or skilled nursing facility (up to three stays per year), ESRD care management is limited to 56 meals once per year.</p>
<b>Telehealth Services (Medicare-covered)</b>	
<p>For non-emergency care, talk with a telehealth doctor via phone or video for certain telehealth services, including: allergies, cough, headache, sore throat, and other minor illnesses.</p>	<p><b>\$0</b> copay</p>
<b>Acupuncture Services</b>	
<p>Acupuncture Services (Medicare-covered)<sup>1</sup></p> <p>Services for chronic lower back pain.</p>	<p><b>\$20</b> copay</p>
<p>Supplemental Acupuncture Services</p>	<p>Not covered</p>
<p><b>Additional Benefits</b></p> <p>Enjoy these extra benefits included in your plan.</p>	
<p><b>Annual Physical Exam</b></p>	<p><b>\$0</b> copay</p>
<p><b>Cigna Healthy Today Card</b></p> <p>Use your pre-loaded Cigna Healthy Today benefit card for easy access to incentives, rewards, and select allowance benefits* that may be part of your plan.</p> <p>*Benefits, coverage and amounts vary by plan. Limitations, exclusions, and restrictions may apply.</p>	<p>Based on your plan's allowance and frequency amounts, funds will be loaded on your Cigna Healthy Today card automatically.</p>
<p><b>Cigna Medicare Advantage Incentives</b></p> <p>With the Cigna Medicare Advantage incentives program, you can earn money for completing certain health check-ups. After completing your yearly health check-up, you can qualify for additional incentives as determined by your plan and provider. Reward dollars are intended to be used on health and wellness products only.</p>	<p>You can earn up to <b>\$100</b>, which is loaded on your Cigna Healthy Today card for completing certain healthy activities.</p>

