Cigna **Designed Rx**

Balanced Savings package

Providing the right coverage for the right drugs at the right pharmacy

Choosing a cost-effective pharmacy benefit with the right balance of coverage and savings for your employees can be a challenge.

That's why we developed Cigna **Designed Rx**SM benefit packages. Designed by pharmacy and clinical experts, Cigna Designed Rx delivers the benefits you and your employees should expect from your pharmacy benefit manager.

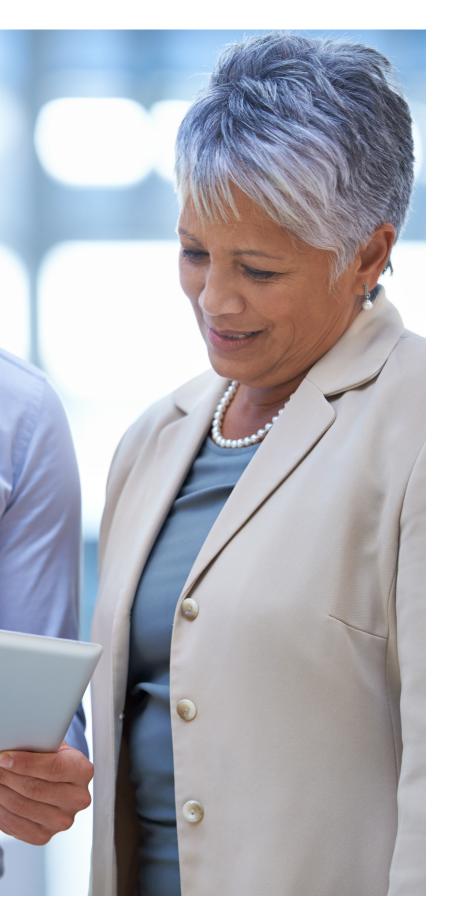
Cigna Designed Rx - Balanced Savings package

This recommended approach is designed to strike the right balance of convenience, protection and cost-effective options for your employees.

Cigna 90 Now sM - Voluntary option	Drug Utilization Management – Essential Protection	Best Start at Cigna Specialty Pharmacy Services ^s M
Specialty drug 30-day supply	Generic promotion	Value formulary

\$9.95 PMPM average annual pharmacy savings¹

For additional plan protection and oversight, we also offer our Cigna Designed Rx - Max Savings package.



Together, all the way.°



Offered by Cigna Health and Life Insurance Company or their affiliates.

Cigna Designed Rx - Balanced Savings package consists of these valuable benefits

Cigna 90 Now – Voluntary option

Access and convenience

Cigna 90 Now program offers customers deep discounts for 30- and 90-day routine prescription fills and allows them to choose between 30- and 90-day supplies.³

- Approximately 64,000 pharmacies (e.g. CVS, Walgreens) supply 30-day fills.²
- Approximately 31,000 pharmacies (anchor chain: CVS) supply 90-day fills.²

20% higher prescription adherence for customers with a 90-day benefit³

Drug Utilization Management – Essential Protection

Helps protect from drug misuse (e.g., opioids)

With drug utilization management, certain medications are reviewed for safety and appropriateness. We'll apply quantity limits, prior authorization and step therapy to help ensure safe prescribing and access to the right medications and doses at a more affordable cost.

Our best start at Accredo, our specialty pharmacy

A personalized, integrated approach for those who need us most Accredo offers a home delivery service for specialty medications. Customers experience enhanced support, delivered through full benefit connectivity across pharmacy, medical, behavioral and disability - helping to drive affordability and better health outcomes.

With our best start at Accredo, our specialty pharmacy, we enhance our ability to engage customers when they first start therapy. Customers get:

- Quick access to therapy
- No disruption on second prescription fill
- Access to experienced pharmacists and clinical staff
- Seamless, connected experience

Cigna customers using our specialty pharmacy vs. those using retail have:

10.8% overall lower medical costs⁴ 7.3% higher medication adherence⁴ 20.2% higher engagement⁴

Specialty drug 30-day supply

Reducing specialty drug waste and cost

Provides customers access to a clinically appropriate quantity to improve affordability of high-cost specialty drugs. As a customer goes through therapy, a 30-day supply better manages potential waste and reduces related costs.

Generic promotion

Drive increased generic use and reduced plan costs

Helps ensure customers use lower-cost, therapeutically equivalent generic drugs when available. If a brand-name drug is used, the customer pays the extra cost. With this program, the plan never pays more than the cost of the generic even when the customer chooses a brand.

Value formulary

Our most cost-effective prescription drug list

Moving higher-cost drugs and/or those with viable alternatives off formulary, regardless of pharmaceutical company incentives, can help lower overall costs for clients and customers. The Value formulary is the recommended approach for our clients who desire greater cost savings - the Standard formulary is also available.

Cigna Designed Rx - Balanced Savings package is supported by these Cigna services offered at no additional cost, with combined medical and pharmacy benefits.

- Outcome-based contracting

- Prior authorization for specialty drugs
- Specialty condition coaching for targeted conditions
- - Automatic oral oncology and hepatitis C limits

When clients choose Cigna Total Behavioral Health^{*} the following programs are also included.

1. 2019 National Book of business analysis of Regional segment clients with all benefits in place. Individual client results will vary and savings are not quaranteed. The Standard formulary is available as an alternative to the Value formulary is available as an alternative to the Value formulary is available. 2. Cigna 90 Now network as of June 2019. Subject to change.

5. Only included when client has medical, pharmacy and behavioral benefits with Cigna.

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 complete details of coverage, contact your Cigna sales representative. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Health Care of Colorado, Inc., Cigna Health Care of Arizona, Inc., Cigna Health Care of Colorado, Inc., Cigna Health Care of Cigna Health Care of Colorado, Inc., Cigna Health Care of Cigna Health Care of Colorado, Inc., Cigna Health Care of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of St. Louis, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Sou 903968 b 04/20 © 2020 Cigna. Some content provided under license.

- Formulary management
- Inflation protection
- Hold and evaluate new-to-market drugs
- Compound non-FDA exclusion and enhanced prior authorization
- Medication adherence, gaps in care
- National pharmacy network options
- Retail audit and oversight
- Site-of-care optimization for targeted specialty drugs covered under the medical benefit
- Our specialty pharmacy, Accredo (a Cigna company)
- Expert specialty condition fulfillment teams
- Narcotic/opioid therapy management⁵
- Complex psychiatric case management⁵



^{3.} Cigna internal analysis of 2019 national book of business average medication adherence (customer adherent > 80% proportion of days covered [PDC]), 90-day supply vs. those who received a 30-day supply taking antidiabetics, RAS antagonist and statins.

^{4.} Cigna national book of business match case control analysis 2014–2015 Cigna Specialty Pharmacy Services vs. customers filling at retail. Individual customer results will vary.