# CIGNA-HEALTHSPRING BENEFITS

**First Look** 



### **About Cigna-HealthSpring**

Cigna-HealthSpring is proud to be one of the leading US health plans focused on caring for the senior population, mainly through Medicare Advantage and other Medicare and Medicaid products. Through our deep understanding of the needs and challenges facing, both patients and physicians, we developed a collaborative model that, provides more access to high quality preventive care for our members, while supplying physicians what they need to deliver that care.

Specifically, Cigna-HealthSpring recognizes and rewards physicians for *quality* over quantity of care. We provide extra nurse and technology resources so physicians can devote more time and attention to their patients. The result? Healthier members with lower medical costs. It's a common-sense model, but an uncommon practice.



### **About Cigna-HealthSpring**

To date, Cigna-HealthSpring, operates Medicare Advantage plans in Alabama, Arizona, Arkansas, Delaware, Florida, Georgia, Illinois, Indiana, Maryland, Mississippi, North Carolina, Pennsylvania, South Carolina, Tennessee, Texas, and Washington, D.C. All in all, we touch over one million lives throughout the nation.

Before you join our team, it's important for you to know that in everything we do, the following core beliefs dictate our actions. It's your job to convey these beliefs to every customer *before* you utter even one benefit.

WE BELIEVE that seniors deserve to live healthier lives.

WE BELIEVE in delivering health care, not sick care.

WE BELIEVE if we help seniors to stay healthier, they can ultimately get more out of life.



### **2015 Individual Medicare Advantage Products**

#### Cigna-HealthSpring Selling Points

- Because Cigna-HealthSpring focuses on designing and operating Medicare Advantage Plans, we truly understand the complexities of the Medicare Program.
- We are a leading presence in attractive, underpenetrated markets, which
  provides significant opportunities for continued membership growth within
  those areas.
- We have competitive plans with rich benefits that can be sold year-round.
- Cigna-HealthSpring offers a broad portfolio of products for your eligible clients in selected markets.
- Producer writing numbers are available within one week of successful completion of Cigna-HealthSpring's certification requirements.
- A dedicated Cigna-HealthSpring Agent Assistance Line (HAAL) is provided as a resource to each contracted agent in all markets.



### **2015 Individual Medicare Advantage Products**

#### Cigna-HealthSpring Selling Points

- Our extensive training programs give you the tools you need to be successful.
- Cigna-HealthSpring will furnish customizable marketing tools to help you build your business.
- Every month, you'll receive a newsletter which equips you with updated industry information and valuable communication from Cigna-HealthSpring.
- We employ Broker Account Managers in each market to service our contracted agents.
- Cigna-HealthSpring continues to build Provider commitment by creating collaborative and mutually beneficial partnerships. Each market's Network Operations Department is dedicated to recruiting new physicians and providing service to our existing physicians.



# **Arizona Market**



#### **Arizona Market**

#### Arizona

| 2016 Plans   | Premium      | PCP<br>Co-Pay | Specialist<br>Co-Pay | Inpatient Co-Pay | OOP Max | RX (T1/T2/T3/T4/T5)                       |
|--|--------------|---------------|----------------------|------------------|---------|---|
| Cigna-HealthSpring Preferred (HMO)<br>H0354-024-000      | \$0          | \$0           | \$25                 | \$190 days 1-7   | \$3,200 | \$0/\$10\$45/\$95/33%<br>\$0 Deductible   |
| Cigna-HealthSpring Preferred Plus (HMO)<br>H0354-026-000 | \$75         | \$0           | \$15                 | \$190 days 1-7   | \$3,200 | \$0/\$5/\$45/\$95/33%<br>\$0 Deductible   |
| *Pima  |              |               |                      |                  |         |   |
| Cigna-HealthSpring Preferred (HMO)<br>H0354-001-000      | \$0          | \$0           | \$30                 | \$225 days 1-7   | \$5,250 | \$0/\$15/\$45/\$100/33%<br>\$0 Deductible |
| Cigna-HealthSpring Achieve Plus (HMO SNP) H0354-027-000  | \$0          | \$0           | \$30                 | \$225 days 1-7   | \$5,250 | \$0/\$15/\$45/\$100/33%<br>\$0 Deductible |
| Cigna-HealthSpring Preferred Plus (HMO)<br>H0354-023-000 | <b>\$</b> 75 | \$0           | \$15                 | \$190 days 1-7   | \$5,000 | \$0/\$10/\$45/\$95/33%<br>\$0 Deductible  |
| *** D'   |              |               | -                    |                  |         |   |

<sup>\*</sup> Maricopa, Pinal

#### Map not updated









<sup>\*</sup>These are DRAFT benefits only and subject to change based on CMS approval. This is for broker use only and not to be used for prospect or member purposes.. Confidential, unpublished property of Cigna. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel. © 2015 Cigna



#### Alabama

| 2016 Plans  | Premium | PCP<br>Co-Pay | Specialist<br>Co-Pay | Inpatient Co-Pay       | OOP Max | RX (T1/T2/T3/T4/T5)   |
|---|---------|---------------|----------------------|------------------------|---------|---|
| Cigna-HealthSpring Preferred (HMO)<br>H0150-024-001 | \$0     | \$0           | \$40                 | \$260/day for days 1-7 | \$6,700 | \$1/\$15/\$47/\$95/29%<br>\$150 deductible (does<br>not apply to T1 and T2) |

<sup>\*</sup>Autauga, Baldwin, Bibb, Blount, Chilton, Colbert, Cullman, Dallas, Elmore, Jackson, Jefferson, Lauderdale, Lawrence, Lowndes, Marshall, Mobile, Montgomery, Morgan, Shelby, Talladega, Walker

| Cigna-HealthSpring Preferred (HMO)<br>H0150-024-002  | \$39             | \$0            | \$40 | \$260/day for days 1-7 | \$6,700 | \$1/\$15/\$47/\$95/29%<br>\$150 deductible (does<br>not apply to T1 and T2) |
|--|------------------|----------------|------|------------------------|---------|---|
| * Cherokee, Dekalb, Etowah, Limestone,               | Madison, St. Cla | ir, Tuscaloosa |      |                        |         |   |
| Cigna-HealthSpring TotalCare (HMO SNP) H0150-007-000 | \$31.40          | \$0            | \$0  | \$235/day for days 1-7 | \$6,700 | Standard D<br>Cost Sharing  |
| Cigna-HealthSpring Advantage (HMO)<br>H0150-012-000  | \$0              | \$0            | \$40 | \$260/day for days 1-7 | \$6,700 | N/A   |
| Cigna-HealthSpring Premier (HMO POS) H0150-025-000   | \$135            | \$0            | \$20 | \$250/day for days 1-5 | \$3,600 | \$0\$12/\$45/\$85/33%<br>\$0 deductible                                     |

<sup>\*</sup> Autauga, Baldwin, Bibb, Blount, Cherokee, Chilton, Colbert, Cullman, Dallas, DeKalb, Elmore, Etowah, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Madison, Marshall, Mobile, Montgomery, Morgan, Shelby, St. Clair, Talladega, Tuscaloosa, Walker



#### Southern Mississippi

| 2016 Plans  | Premium         | PCP<br>Co-Pay | Specialist<br>Co-Pay | Inpatient Co-Pay       | OOP Max | RX (T1/T2/T3/T4/T5)  |  |  |
|---|-----------------|---------------|----------------------|------------------------|---------|--|--|--|
| Cigna-HealthSpring Preferred SMS<br>(HMO) H4407-025-001                                 | \$0             | \$10          | \$40                 | \$270/day for days 1-7 | \$6,700 | \$1\$15/\$47/\$95/26%<br>\$300 deductible (does<br>not apply to T1 and T2) |  |  |
| *Attala, George, Hancock, Harrison, Hinds, Jackson, Leake, Madison, Pearl River, Rankin |                 |               |                      |                        |         |  |  |  |
| Cigna-HealthSpring Preferred SMS (HMO) H4407-025-002                                    | \$59            | \$10          | \$40                 | \$270/day for days 1-7 | \$6,700 | \$1\$15/\$47/\$95/26%<br>\$300 deductible (does<br>not apply to T1 and T2) |  |  |
| *Covington, Forrest, Jones, Lamar, Mario  | n, Perry, Stone |               |                      |                        |         |  |  |  |
| Cigna-HealthSpring TotalCare SMS (HMO SNP) H4407-004-000                                | \$29.90         | \$0           | \$0                  | \$270/day for days 1-7 | \$6,700 | Standard Part D<br>Cost Sharing  |  |  |
| Cigna-HealthSpring Advantage SMS (HMO) H4407-011-000                                    | \$19            | \$30          | \$50                 | \$279/day for days 1-7 | \$6,700 | N/A  |  |  |

<sup>\*</sup> Attala, Covington, Forrest, George, Hancock, Harrison, Hinds, Jackson, Jones, Lamar, Leake, Madison, Marion, Pearl River, Perry, Rankin, Stone



#### Florida Panhandle

| 2016 Plans  | Premium | PCP<br>Co-Pay | Specialist<br>Co-Pay | Inpatient Co-Pay       | OOP Max | RX (T1/T2/T3/T4/T5)   |
|---|---------|---------------|----------------------|------------------------|---------|---|
| Cigna-HealthSpring Advantage (HMO)<br>H5410-004-000   | \$0     | \$0           | \$40                 | \$280/day for days 1-6 | \$6,700 | N/A   |
| Cigna-HealthSpring TotalCare (HMO SNP) H5410-013-000  | \$27.20 | \$0           | \$0                  | \$265/day for days 1-6 | \$6,700 | Standard Part D<br>Cost Sharing   |
| Cigna-HealthSpring Premier (HMO POS)<br>H5410-018-000 | \$0     | \$0           | \$40                 | \$280/day for days 1-6 | \$6,700 | \$1/\$15/\$47/\$95/30%<br>\$100 deductible (does<br>not apply to T1 and T2) |

<sup>\*</sup> Bay, Escambia, Okaloosa, Santa Rosa, Walton



# Cigna-HealthSpring Alabama, Florida, and South Mississippi

2016 Medicare Advantage Counties

#### 2016 Medicare Advantage Counties

#### ALABAMA

Autauga, Baldwin, Bibb, Blount, Cherokee, Chilton, Colbert, Cullman, Dallas, DeKalb, Elmore, Etowah, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Madison, Marshall, Mobile, Montgomery, Morgan, Shelby, St. Clair, Talladega, Tuscaloosa, and Walker

#### FLORIDA

Bay, Escambia, Okaloosa, Santa Rosa, and Walton

#### SOUTH MISSISSIPPI

Attala, Covington, Forrest, George, Hancock, Harrison, Hinds, Jackson, Jones, Lamar, Leake, Madison, Marion, Pearl River, Perry, Rankin, and Stone





# **Carolina Markets**



#### **Carolina Markets**

#### North Carolina

| 2016 Plans   | Premium | PCP<br>Co-Pay | Specialist<br>Co-Pay | Inpatient Co-Pay    | OOP Max | RX (T1/T2/T3/T4/T5)   |
|--|---------|---------------|----------------------|---------------------|---------|---|
| Cigna-HealthSpring Preferred (HMO)<br>H9725-001-000  | \$0     | \$10          | \$40                 | \$270/day: days 1-7 | \$5,300 | \$3/\$15/\$47/\$95/28%<br>\$200 Deductible (does<br>not apply to T1, T2, and<br>T3) |
| Cigna-HealthSpring TotalCare (HMO SNP) H9725-003-000 | \$29.90 | \$0           | \$0                  | \$50/day days 1-6   | \$6,700 | Standard Part D<br>Cost Sharing   |

<sup>\*</sup> Alexander, Cabarrus, Catawba, Cleveland, Davidson, Davie, Forsyth, Gaston, Guilford, Iredell, Lincoln, Polk, Rowan, Stokes, Union, Yadkin

#### South Carolina

| 2016 Plans  | Premium | PCP<br>Co-Pay | Specialist<br>Co-Pay | Inpatient Co-Pay    | OOP Max | RX (T1/T2/T3/T4/T5)   |
|---|---------|---------------|----------------------|---------------------|---------|---|
| Cigna-HealthSpring Preferred (HMO)<br>H7020-001-000 | \$0     | \$10          | \$40                 | \$270/day: days 1-7 | \$5,900 | \$3/\$15/\$47/\$95/28%<br>\$200 Deductible (does<br>not apply to T1, T2, and<br>T3) |

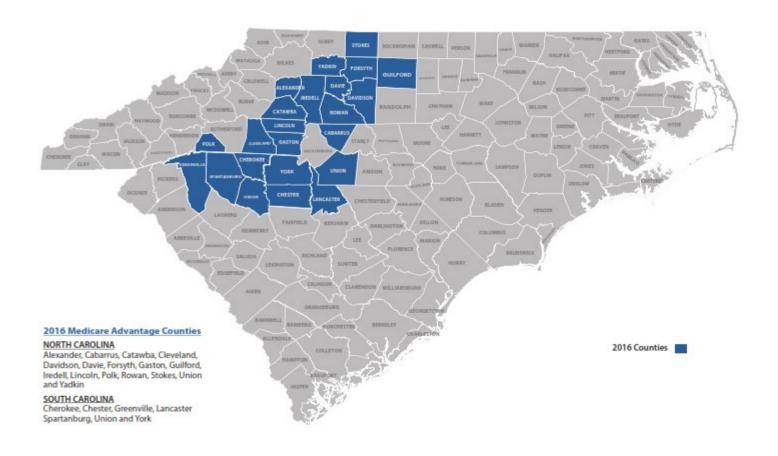
<sup>\*</sup>Cherokee, Chester, Greenville, Lancaster, Spartanburg, Union, York



#### **Carolina Markets**

# Cigna-HealthSpring North Carolina & South Carolina

2016 Medicare Advantage Counties





# **Georgia Market**



### **Georgia Market**

#### **Atlanta**

| 2016 Plans  | Premium | PCP<br>Co-Pay | Specialist<br>Co-Pay | Inpatient Co-Pay    | OOP Max | RX (T1/T2/T3/T4/T5)  |
|---|---------|---------------|----------------------|---------------------|---------|--|
| Cigna-HealthSpring Preferred (HMO)<br>H0439-001-000 | \$0     | \$5           | \$35                 | \$275/day: days 1-7 | \$5,900 | \$3/\$12/\$45/\$85//30%<br>\$100 Deductible (does<br>not apply to T1, T2, and<br>T3) |

\*Baldwin, Banks, Barrow, Bartow, Butts, Chattooga, Cherokee, Clarke, Clayton, Cobb (full), Coweta, Dawson, DeKalb, Douglas, Elbert, Fayette, Floyd, Forsyth, Franklin, Fulton, Gordan, Greene, Gwinnett, Habersham, Hall, Hart, Henry, Jackson, Jasper, Lamar, Lumpkin, Madison, Morgan, Newton, Oconee, Oglethorpe, Paulding, Pickens, Pike, Polk, Putnam, Rabun, Rockdale, Spalding, Stephens, Walton, White, Wilkens

| Cigna-HealthSpring TotalCare (HMO |         |     |     |                    |         | Standard Part D |
|-----------------------------------|---------|-----|-----|--------------------|---------|-----------------|
| SNP)                              | \$26.80 | \$0 | \$0 | \$50/day: days 1-6 | \$6,700 | Cost Sharing    |
| H0439-002-000                     |         |     |     |                    |         | Cost Sharing    |

\*Baldwin, Banks, Barrow, Bartow, Butts, Chattooga, Cherokee, Clarke, Clayton, Cobb (full), Coweta, Dawson, DeKalb, Douglas, Elbert, Fayette, Floyd, Forsyth, Franklin, Fulton, Gordan, Greene, Gwinnett, Habersham, Hall, Hart, Jackson, Jasper, Lamar, Lumpkin, Madison, Morgan, Newton, Oconee, Oglethorpe, Paulding, Pickens, Pike, Polk, Putnam, Rabun, Rockdale, Spalding, Stephens, Walton, White, Wilkens



### **Georgia Market**

### Cigna-HealthSpring Georgia

2016 Medicare Advantage Counties



**Current Counties** 

\* Henry County is Preferred Plan Only

Walton, White and Wilkes.



# **Mid-Atlantic Market**



#### **Mid-Atlantic Market**

#### Maryland/District of Columbia/Delaware

| 2016 Plans   | Premium | PCP<br>Co-Pay | Specialist<br>Co-Pay | Inpatient Co-<br>Pay | OOP<br>Max | RX<br>(T1/T2/T3/T4/T5/T6)       |
|--|---------|---------------|----------------------|----------------------|------------|---------------------------------|
| Cigna-HealthSpring TotalCare (HMO SNP) H2108-001-000 | \$24.30 | 20%           | 20%                  | \$279/day: days 1-7  | \$6,700    | Standard Part D<br>Cost Sharing |

\*Anne Arundel (MD), Baltimore (MD), Baltimore City (MD), Caroline (MD), District of Columbia (DC), Dorchester (MD), Harford (MD), Howard (MD), Kent (DE), Kent (MD), Montgomery (MD), New Castle (DE), Prince Georges (MD), Queen Anne's (MD), Sussex (DE), Talbot (MD)

| Cigna-HealthSpring Preferred (HMO)<br>H2108-022-000   | \$65 | \$15 | \$50 | \$279/day: days 1-7 | \$6,700 | \$7/\$15/\$47/\$95/26%<br>\$280 Deductible (does<br>not apply to T1 and T2) |
|---|------|------|------|---------------------|---------|---|
| Cigna-HealthSpring PreventiveCare (HMO) H2108-033-000 | \$0  | \$5  | \$50 | \$1200 per stay     | \$6,700 | \$7/\$15/\$47/\$95/26%<br>\$280 Deductible (does<br>not apply to T1 and T2) |

<sup>\*</sup>Anne Arundel (MD), Baltimore (MD), Baltimore City (MD), Caroline (MD), Dorchester (MD), Harford (MD), Howard (MD), Kent (MD), Queen Anne's (MD), Talbot (MD)

| Cigna-HealthSpring Achieve (HMO SNP)<br>H2108-030-000 | \$76.50 | \$15 | \$50 | \$279/day: days 1-7 | \$6,700 | \$8/\$15/\$4//\$95/26%/\$10<br>\$280 Deductible (does not<br>apply to T1, T2 and T6) |
|---|---------|------|------|---------------------|---------|--|
|---|---------|------|------|---------------------|---------|--|

<sup>\*</sup>Anne Arundel (MD), Baltimore (MD), Baltimore City (MD), Harford (MD), Howard (MD)



#### **Mid-Atlantic Market**

#### Maryland/District of Columbia/Delaware

| 2016 Plans   | Premium        | PCP<br>Co-Pay  | Specialist<br>Co-Pay | Inpatient Co-Pay      | OOP Max | RX<br>(T1/T2/T3/T4/T5/T6)  |
|--|----------------|----------------|----------------------|-----------------------|---------|--|
| Cigna-HealthSpring Preferred Plus (HMO)<br>H2108-028-000 | \$32           | \$15           | \$50                 | \$279/day: days 1-7   | \$6,700 | \$7/\$12/\$47/\$95/26%<br>\$280 Deductible (does<br>not apply to T1 and T2)            |
| Cigna-HealthSpring Achieve (HMO SNP)<br>H2108-029-000    | \$70.50        | \$15           | \$50                 | \$279/day: days 1-7   | \$6,700 | \$7/\$12/\$47/\$95/26%/\$5<br>\$280 Deductible (does<br>not apply to T1, T2 and<br>T6) |
| Cigna-HealthSpring PreventiveCare (HMO) H2108-032-000    | \$0            | \$5            | \$50                 | \$1200 per stay       | \$6,700 | \$7/\$15/\$47/\$95/26%<br>\$280 Deductible (does<br>not apply to T1 and T2)            |
| * District of Columbia (DC), Kent (DE), M                | ontgomery (MD) | , New Castle ( | DE), Prince Geor     | ges (MD), Sussex (DE) |         |  |



#### Delaware



# **Pennsylvania Market**



### **Pennsylvania Market**

#### Pennsylvania

| 2016 Plans   | Premium          | PCP<br>Co-Pay           | Specialist<br>Co-Pay | Inpatient Co-Pay   | OOP Max | RX<br>(T1/T2/T3/T4/T5/T6)  |
|--|------------------|-------------------------|----------------------|--|---------|--|
| Cigna-HealthSpring Preferred (HMO)<br>H3949-030-000      | \$20             | \$5 (T1)<br>\$15 (T2)   | \$50                 | \$259/day: days 1-7<br>(T1)<br>\$279/day: days 1-7<br>(T2) | \$6,700 | \$4/\$12/\$47/\$95/26%<br>\$280 Deductible<br>(does not apply to T1<br>and T2) |
| Cigna-HealthSpring<br>PreventiveCare (HMO) H3949-028-000 | \$0              | \$5                     | \$50                 | \$1220 per stay  | \$6700  | \$4/\$10/\$47/\$95/26%<br>\$280 Deductible<br>(does not apply to T1<br>and T2) |
| * Berks, Bucks, Chester, Cumberland,                     | Delaware, Lanca  | ster, Lehigh,           | Montgomery, No       | rthampton, Philadelphia,                                   | York    |  |
| Cigna-HealthSpring TotalCare (HMO<br>SNP) H3949-009-000  | \$34.70          | 10%                     | \$50                 | \$279/day: days 1-7  | \$6,700 | Standard Part D<br>Cost Sharing  |
| *Berks, Bucks, Chester, Cumberland, [                    | Delaware, Lancas | ster, <b>Lehigh</b> , N | Montgomery, Nor      | thampton, Philadelphia,                                    | York    |  |
|  |                  |                         |                      |  |         | \$4/\$10/\$47/\$95/26%/\$5   |
| Cigna-HealthSpring Achieve (HMO SNP)<br>H3949-024-000    | \$58.50          | \$15                    | \$50                 | \$279/day: days 1-7  | \$6,700 | \$280 Deductible (does not apply to T1,T2, and                                 |

<sup>\*</sup> Bucks, Chester, Cumberland, Delaware, Lancaster, Montgomery, Philadelphia, York

| Cigna-HealthSpring Advantage (HMO) | 0.2 | \$10 | \$50 | \$279/day: days 1-7 | \$6,700 | N/A |
|------------------------------------|-----|------|------|---------------------|---------|-----|
| H3949-026-000                      | ΨΟ  | ψIU  | ψυσ  | \$2171day. days 1-1 | ψ0,700  | IV/ |

<sup>\*</sup> Berks, Bucks, Chester, Cumberland, Delaware, Lancaster, Lehigh, Montgomery, Northampton, Philadelphia, York



### **Pennsylvania Market**

### Pennsylvania

| 2016 Plans  | Premium         | PCP<br>Co-Pay | Specialist<br>Co-Pay | Inpatient Co-Pay    | OOP Max | RX (T1/T2/T3/T4/T5)   |
|---|-----------------|---------------|----------------------|---------------------|---------|---|
| Cigna-HealthSpring Premier (HMO-POS)<br>H3949-027-000 | \$39.50         | \$15          | \$50                 | \$279/day: days 1-7 | \$6,700 | \$7/\$10/\$40/\$80/26%<br>\$280 Deductible (does<br>not apply to T1 and T2) |
|   |                 |               |                      |                     |         |   |
| *Berks, Bucks, Lehigh, Montgomery, No.                | rthampton, Phil | ladelphia     |                      |                     |         |   |



**Current Counties** 

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# **Kansas City Expansion**



### **Kansas City Expansion Market**

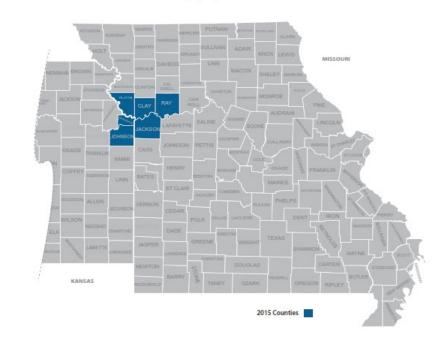
#### Kansas City

MA Counties
KANSAS
Johnson and Wyandotte.
MISSOURI
Clay, Jackson, Platte, and Ray.

| 2016 Plans                             | Premium | PCP<br>Co-Pay | Specialist<br>Co-Pay | Inpatient Co-Pay      | OOP Max | RX (T1/T2/T3/T4/T5)   |
|--|---------|---------------|----------------------|-----------------------|---------|---|
| Cigna Preferred (HMO)<br>H9460-001-000 | \$0     | \$0           | \$40                 | \$250/day: days 1 - 6 | \$4,900 | \$1\$3/\$45/\$95/30%<br>\$100 Deductible (does<br>not apply to T1 and T2) |

<sup>\*</sup> Clay (MO), Jackson (MO), Johnson (KS), Platte (MO), Ray (MO), Wyandotte (KS)

# Kansas City 2016 Medicare Advantage (MA) Counties







#### **Tennessee**

| 2016 Plans   | Premium | PCP<br>Co-Pay | Specialist<br>Co-Pay | Inpatient Co-Pay    | OOP Max | RX (T1/T2/T3/T4/T5)                       |
|--|---------|---------------|----------------------|---------------------|---------|---|
| Cigna-HealthSpring Premier (HMO-POS)<br>H4454-030-000      | \$55    | \$0           | \$30                 | \$300/day: days 1-5 | \$6,700 | \$3/\$17/\$47/\$100/33%<br>\$0 Deductible |
| Cigna-HealthSpring Premier Plus<br>(HMO-POS) H4454-036-000 | \$127   | \$0           | \$20                 | \$250/day: days 1-5 | \$3,600 | \$0/\$12/\$45/\$100/33%<br>\$0 Deductible |

<sup>\*</sup>Bedford, Benton, Bledsoe, Bradley, Cannon, Carroll, Cheatham, Chester, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Gibson, Giles, Grundy, Hamilton, Hardeman, Hardin, Haywood, Henderson, Hickman, Houston, Humphreys, Jackson, Lauderdale, Lawrence, Lewis, Lincoln, Macon, Madison, Marion, Marshall, Maury, McMinn, McNairy, Meigs, Monroe, Montgomery, Moore, Overton, Perry, Pickett, Polk, Putnam, Rhea, Robertson, Rutherford, Sequatchie, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Van Buren, Warren, Wayne, White, Williamson, Wilson

| Cigna-HealthSpring Advantage (HMO) |               |                     |             |
|------------------------------------|---------------|---------------------|-------------|
| Cigna-HealthSpring Advantage (HMO) | \$0 \$15 \$30 | \$300/day: days 1-5 | \$6,700 N/A |
| H4454-012-000                      |               | , , ,               |             |

\*Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Cheatham, Clay, Chester, Cocke, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Gibson, Giles, Grainger, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Hardin, Haywood, Henderson, Hickman, Houston, Humphreys, Jackson, Jefferson, Knox, Lauderdale, Lawrence, Lewis, Lincoln, Loudon, Macon, Madison, Marion, Marshall, Maury, McMinn, McNairy, Meigs, Monroe, Montgomery, Moore, Morgan, Overton, Perry, Pickett, Polk, Putnam, Rhea, Roane, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Union, Van Buren, Warren, Wayne, White, Williamson, Wilson



#### **Tennessee**

| 2016 Plans   | Premium | PCP<br>Co-Pay | Specialist<br>Co-Pay | Inpatient Co-Pay            | OOP Max | RX (T1/T2/T3/T4/T5)             |
|--|---------|---------------|----------------------|-----------------------------|---------|---------------------------------|
| Cigna-HealthSpring TotalCare (HMO SNP) H4454-020-000 | \$30.20 | \$0           | \$0                  | 2016 Medicare<br>Cost Share | \$6,700 | Standard Part D<br>Cost Sharing |

\*Bedford, Benton, Cannon, Carroll, Cheatham, Chester, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Gibson, Giles, Hardeman, Hardin, Haywood, Henderson, Hickman, Houston, Humphreys, Jackson, Lauderdale, Lawrence, Lewis, Lincoln, Macon, Madison, Marshall, Maury, McNairy, Montgomery, Moore, Overton, Perry, Pickett, Putnam, Robertson, Rutherford, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Van Buren, Warren, Wayne, White, Williamson, Wilson

| Cigna-HealthSpring Primary (HMO)<br>H4454-028-000    | \$32.10           | \$0     | \$0  | \$300/stay          | \$6,700 | Standard Part D<br>Cost Sharing  |
|--|-------------------|---------|------|---------------------|---------|--|
| *Bradley, Grundy, Hamilton, Marion, M                | cMinn, Meigs, Seq | uatchie |      |                     |         |  |
| Cigna-HealthSpring Preferred KNX (HMO) H4454-031-000 | \$35              | \$0     | \$30 | \$300/day: days 1-5 | \$6,700 | \$5/\$20/\$47/\$100/28%<br>\$200 Deductible (does<br>not apply to T1 and T2) |

| Cigna-HealthSpring TotalCare ETN | \$32.10 | 40  | \$0 | 2016 Medicare | \$6,700 | Standard Part D |
|----------------------------------|---------|-----|-----|---------------|---------|-----------------|
| (HMO SNP) H4454-035-000          | \$32.10 | \$0 | ΦU  | Cost Share    | \$0,700 | Cost Sharing    |

<sup>\*</sup>Bledsoe, Bradley, Grundy, Hamilton, Marion, Polk, Rhea, Sequatchie



#### **Tennessee**

| 2016 Plans  | Premium | PCP<br>Co-Pay | Specialist<br>Co-Pay | Inpatient Co-Pay    | OOP Max | RX (T1/T2/T3/T4/T5)                       |
|---|---------|---------------|----------------------|---------------------|---------|---|
| Cigna-HealthSpring Preferred (HMO)<br>H4454-037-001 | \$0     | \$0           | \$40                 | \$300/day: days 1-5 | \$6,700 | \$3/\$17/\$47/\$100/33%<br>\$0 Deductible |

\*Bedford, Benton, Bledsoe, Bradley, Cannon, Carroll, Chester, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Fayette, Fentress, Gibson, Giles, Grundy, Hamilton, Hardeman, Hardin, Haywood, Henderson, Houston, Humphreys, Jackson, Lauderdale, Lawrence, Lewis, Lincoln, Macon, Madison, Marion, Marshall, Maury, McMinn, McNairy, Meigs, Monroe, Moore, Overton, Perry, Pickett, Polk, Putnam, Rhea, Rutherford, Sequatchie, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Van Buren, Warren, Wayne, White, Williamson, Wilson

| Cigna-HealthSpring Preferred (HMO)<br>H4454-037-002 | \$14         | \$0 | \$40 | \$300/day: days 1-5 | \$6,700 | \$3/\$17/\$47/\$100/33%<br>\$0 Deductible |
|---|--------------|-----|------|---------------------|---------|---|
| *Cheatham, Dickson, Hickman, Montgomer              | y, Robertson | l   |      |                     |         |   |

#### **Arkansas**

| 2016 Plans  | Premium | PCP<br>Co-Pay | Specialist<br>Co-Pay | Inpatient Co-Pay            | OOP Max | RX (T1/T2/T3/T4/T5)                       |
|---|---------|---------------|----------------------|-----------------------------|---------|---|
| Cigna-HealthSpring Preferred AR (HMO) H4454-033-000     | \$0     | \$15          | \$40                 | \$300/day: days 1-5         | \$6,700 | \$3/\$20/\$47/\$100/33%<br>\$0 Deductible |
| Cigna-HealthSpring TotalCare AR (HMO SNP) H4454-034-000 | \$24.50 | \$0           | \$0                  | 2016<br>Medicare Cost Share | \$6,700 | Standard Part D<br>Cost Sharing           |

<sup>\*</sup> Craighead, Crittenden, Greene, Lawrence, Mississippi, Poinsett



#### North Georgia

| 2016 Plans   | Premium | PCP<br>Co-Pay | Specialist<br>Co-Pay | Inpatient Co-Pay    | OOP Max | RX (T1/T2/T3/T4/T5)  |
|--|---------|---------------|----------------------|---------------------|---------|--|
| Cigna-HealthSpring Preferred NGA (HMO) H2165-005-000 | \$35    | \$0           | \$30                 | \$300/day: days 1-5 | \$6,700 | \$3/\$20/\$47/\$100/28%<br>\$200 Deductible (does<br>not apply to T1 and T2) |

<sup>\*</sup> Catoosa, Dade, Walker



#### Cigna-HealthSpring

### Tennessee, Arkansas, and North Georgia

2016 Medicare Advantage Service Area Counties



TN counties: Senton, Carroll, Chester, Crockett, Decatur, Fayette, Gibson, Hardeman, Hardin, Heywood, Henderson, Lauderdale, Medison, McNairy, Shelby, and Tipton Arkansas county: Est ghead, Crittenden, Greene, Lawrence, Poinsett, and Mississippi

Wast TN with AR



TN counties: Bledsoe, Bracley, Grundy, Hamilton, Marion, McMinn, Meigs, Monroe, Polk, Rhee, and Sequetchie North GA Counties: Catoosa, Dace, and Walker



MiddleTN

TN countless: Bedford, Cannon, Cheatham, Clay, Coffee, Cumberland, Davidson, DeKalb, Dickson, Fentress, Giles, Hickman, Houston, Humphreys, Jackson, Lawrence, Lewis, Lincoln, Macon, Marshall, Waury, Wontgomery, Moore, Overton, Perry, Pickett, Futham, Robertson, Rutherford, Smith, Stewart, Summer, Trousdale, Van Buren, Warren, Wayne, White, Williamson, and Wilson



TN counties: Anderson, Blount, Campbell, Cocke, Grainger, Hambleh, Hancock, Lefferson, Knox, Laudon, Worgan, Roane, Scott, Sevier, and Union





#### **Texas**

| 2016 Plans  | Premium | PCP<br>Co-Pay | Specialist<br>Co-Pay | Inpatient Co-Pay | OOP Max | RX (T1/T2/T3/T4/T5) |
|---|---------|---------------|----------------------|------------------|---------|---------------------|
| Cigna-HealthSpring Advantage (HMO)<br>H4513-009-000 | \$0     | \$0           | \$35                 | \$500/stay       | \$3,400 | N/A                 |

<sup>\*</sup> Angelina, Brazoria, Cameron, Chambers, Fort Bend, Galveston\*, Hardin, Harris, Hidalgo, Jasper, Jefferson, Liberty, Montgomery, Nacogdoches, Newton, Orange, Polk, San Jacinto, Tyler, Walker, Waller, Webb, Willacy

| Cigna-HealthSpring TotalCare<br>(HMO SNP) H4513-010-000 | \$29.10 | \$0 | \$0  | \$0/stay   | \$0     | Standard Part D<br>Cost Sharing         |
|---|---------|-----|------|------------|---------|---|
| Cigna-HealthSpring Preferred (HMO)<br>H4513-025-000     | \$0     | \$0 | \$35 | \$350/stay | \$3,400 | \$0/\$4/\$40/\$80/33%<br>\$0 Deductible |

<sup>\*</sup> Angelina, Brazoria, Cameron, Chambers, **El Paso**, Fort Bend, Galveston\*, Hardin, Harris, Hidalgo, Jasper, Jefferson, Liberty, Montgomery, Nacogdoches, Newton, Orange, Polk, San Jacinto, Tyler, Walker, Waller, Webb, Willacy

| H4528-001-000 Cigna-HealthSpring TotalCare | \$40    | \$0 | \$50 | \$190/day: days 1-5 | \$3,400 | \$0 Deductible Standard Part D |
|--|---------|-----|------|---------------------|---------|--------------------------------|
| (HMO SNP) H4528-002-000                    | \$28.50 | \$0 | \$50 | \$190/day: days 1-5 | \$3,400 | Cost Sharing                   |

Cigna HealthSpring.

#### **North Texas**

| 2016 Plans  | Premium  | PCP<br>Co-Pay  | Specialist<br>Co-Pay | Inpatient Co-Pay     | OOP Max | RX (T1/T2/T3/T4/T5)                     |  |  |  |
|---|--|----------------|----------------------|----------------------|---------|---|--|--|--|
| Cigna-HealthSpring Preferred (PPO)<br>H7787-001-000     | \$30   | \$0            | \$40                 | \$400 per stay       | \$3,400 | \$0/\$4/\$40/\$80/33%<br>\$0 Deductible |  |  |  |
| Cigna-HealthSpring Advantage (PPO)<br>H7787-002-000     | \$0  | \$10           | \$35                 | \$175/day: days 1-5  | \$3,400 | N/A                                     |  |  |  |
| * Cherokee, Collin, Dallas, Denton, He                  | nderson, Johnsoi                                     | n, Lubbock, Ri | usk, Tarrant, Upsl   | nur, Van Zandt, Wood |         |   |  |  |  |
| Cigna-HealthSpring Preferred (HMO)<br>H2165-018-000     | \$20   | \$0            | \$45                 | \$275/day: days 1-5  | \$3,400 | \$3/\$8/\$35/\$70/33%<br>\$0 Deductible |  |  |  |
| * Henderson, Lubbock, Rusk, Smith, U                    | * Henderson, Lubbock, Rusk, Smith, Upshur, Van Zandt |                |                      |                      |         |   |  |  |  |
| Cigna-HealthSpring TotalCare<br>(HMO SNP) H2165-019-000 | \$29.10  | \$0            | \$0                  | \$0 per stay         | \$0     | Standard Part D<br>Cost Sharing         |  |  |  |

<sup>\*</sup> Cherokee, Grayson, Gregg, Henderson, Lubbock, Rains, Rusk, Smith, Upshur, Van Zandt, Wood

#### Arkansas

| 2016 Plans  | Premium            | PCP<br>Co-Pay   | Specialist<br>Co-Pay | Inpatient Co-Pay    | OOP Max | RX (T1/T2/T3/T4/T5)                      |
|---|--------------------|-----------------|----------------------|---------------------|---------|--|
| Cigna-HealthSpring Preferred (HMO)<br>H6972-001-000 | \$0                | \$0             | \$45                 | \$215/day days 1-6  | \$4,950 | \$2/\$11/\$45/\$95/33%<br>\$0 Deductible |
| * Conway, Crawford, Franklin, Johnson               | n, Logan, Pope, So | cott, Sebastian | , Yell               |                     |         |  |
| Cigna-HealthSpring Preferred (PPO)<br>H2676-001-000 | \$37.50            | \$0             | \$45                 | \$145/day: days 1-6 | \$3,400 | \$7/\$11/\$45/\$95/33%<br>\$0 Deductible |
| * Bowie, Cass, Miller, Titus                        |                    |                 |                      |                     |         |  |



# Cigna-HealthSpring® Texas and Arkansas

2016 Medicare Advantage (MA), STAR+PLUS and Medicare-Medicaid Plan (MMP) Counties

#### **MA ONLY Counties**

ARKANSAS TEXAS Liberty Conway Lubbock Bexar Crawford Brazoria Montgomery Franklin Chambers Newton Collin Johnson Orange Dallas Logan Polk Miller El Paso San Jacinto Pope Fort Bend Tyler Scott Galveston\* Walker Sebastian Hardin Waller Yell Harris

> Jasper Jefferson

\*Galveston zip codes: 77510, 77511, 77517, 77518, 77539, 77546, 77549, 77563, 77568, 77573, 77574, 77590, 77591, and 77592

#### STAR+PLUS ONLY Counties

Anderson Houston Panola Camp Jim Hogg Red River Cooke Sabine Lamar Delta Marion San Augustine Duval Maverick Shelby Fannin McMullen Starr Franklin Trinity Montague Harrison Morris Zapata Hopkins

#### Overlapping MA and STAR+PLUS Counties

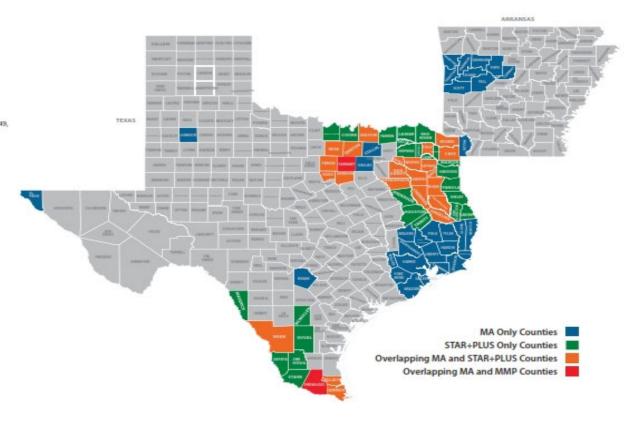
Angelina Hood Van Zandt Bowie Johnson Webb Cameron Nacogdoches Willacy Parker Wise Cass Cherokee Rains Wood Denton Rusk Smith Grayson Titus Gregg

#### Overlapping MA and MMP Counties

Upshur

Hidalgo Tarrant

Henderson





# **Illinois Market**



### **Illinois Market**

#### Illinois

| 2016 Plans  | Premium | PCP<br>Co-Pay | Specialist<br>Co-Pay | Inpatient Co-Pay            | OOP Max | RX (T1/T2/T3/T4/T5)                    |
|---|---------|---------------|----------------------|-----------------------------|---------|--|
| Cigna-HealthSpring Advantage (HMO)<br>H1415-013-000   | \$0     | \$10          | \$40                 | \$250/day: days 1 - 7       | \$4,500 | N/A                                    |
| Cigna-HealthSpring TotalCare (HMO SNP) H1415-005-000  | \$29.20 | \$0           | \$0                  | 2016<br>Medicare Cost Share | \$6,700 | Standard Part D<br>Cost Sharing        |
| Cigna-HealthSpring Primary (HMO)<br>H1415-024-000     | \$24.50 | \$5           | \$35                 | \$225/day: days 1 - 5       | \$4,500 | Standard Part D<br>Cost Sharing        |
| Cigna-HealthSpring Premier (HMO-POS)<br>H1415-021-000 | \$0     | \$8           | \$45                 | \$275/day: days 1 – 7       | \$6,700 | \$7\$15/\$45/37%/33%<br>\$0 Deductible |
| * Cook DuPage Kane Will                               |         |               |                      |                             |         |  |

<sup>\*</sup> Cook, DuPage, Kane, Will

#### Indiana

| 2016 Plans  | Premium | PCP<br>Co-Pay | Specialist<br>Co-Pay | Inpatient Co-Pay      | OOP Max | RX (T1/T2/T3/T4/T5)                     |
|---|---------|---------------|----------------------|-----------------------|---------|---|
| Cigna-HealthSpring Primary (HMO)<br>H3945-002-000     | \$27.20 | \$5           | \$35                 | \$225/day: days 1 - 5 | \$3,400 | Standard Part D<br>Cost Sharing         |
| Cigna-HealthSpring Premier (HMO-POS)<br>H3945-003-000 | \$0     | \$10          | \$45                 | \$250/day: days 1 – 7 | \$3,400 | \$5/\$15/\$45/38%/33%<br>\$0 Deductible |

<sup>\*</sup> Lake



#### **Illinois Market**

# Cigna-HealthSpring Illinois and Indiana

2016 Medicare Advantage (MA), Medicare-Medicaid Plan (MMP), and Integrated Care Plan (ICP) Counties





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