



Plan affordability

According to the ACA, employers with 50 or more full-time employees must offer a minimum level of health coverage to their full-time employees. The ACA also requires that the coverage be affordable. The ACA defines affordability as the employee's contribution for self-only coverage must not exceed 9.5% of the employee's monthly wages.

Example: 2% of \$3,900 = \$78 PMPM.³

Customer communications

We have updated our plan documents for 2024. Review the documents for 2024 and the ACA requirements for 2024. Our plan documents are available on our website. You can also download a PDF of the documents.

Health care provider communications

- To help you understand the changes to our plan documents, we have updated our communications to health care providers. The updates include:
- Updated information regarding the plan's network of providers.
 - Updated information regarding the plan's coverage of services.
 - Updated information regarding the plan's payment of claims.



Our priority is to maintain affordability for our clients and customers now and in the future. We will continue to make drug coverage enhancements across medical and pharmacy benefits to help drive sustainable cost savings while improving both medication adherence and health outcomes.

Summary of July 1, 2024 formulary changes

Changes apply to Cigna Healthcare's Standard, Performance, Value, Advantage and Legacy formularies as noted. These highlights do not reflect the entire list of Cigna Healthcare's July 2024 drug changes. For drug-specific changes, please request a customer formulary change letter.



Channel Optimization: Add 12 d/c, 1 G, a 90N, 1 d/c, 1 a 90-da, 1 v

- Add 1, 22 d/c, 1 G, a 90N, 1 d/c, 1 a 90-da, 1 v
- Add 1, 22 d/c, 1 G, a 90N, 1 d/c, 1 a 90-da, 1 v

DAW9 Program: Add 1, 22 d/c, 1 G, a 90N, 1 d/c, 1 a 90-da, 1 v

Positive changes

- **Diabetes:** Add 1, 22 d/c, 1 G, a 90N, 1 d/c, 1 a 90-da, 1 v
- **Depression:** Add 1, 22 d/c, 1 G, a 90N, 1 d/c, 1 a 90-da, 1 v
- **Lupus:** Add 1, 22 d/c, 1 G, a 90N, 1 d/c, 1 a 90-da, 1 v
- **Long-acting growth hormone:** Add 1, 22 d/c, 1 G, a 90N, 1 d/c, 1 a 90-da, 1 v
 - S a
 - N v a

*Medical necessity review by Cigna Healthcare is available for customers unable to use covered alternatives. Moving to non-preferred brand subject to prior authorization with embedded step on Legacy.

**This change only applies to Standard, Performance and Legacy formularies. Oterin is currently non-covered on Value, Advantage and Total Savings formularies.

***This change is effective 4/1/24.

^Changes are effective 3/15/24. Applies to Standard, Value and Legacy formularies only.

1. State laws in Connecticut, New York, Texas and Louisiana may require plan to cover medication at current benefit level until your plan renews. This means that if medication is taken off the drug list, is moved to a higher cost-share tier or needs approval from Cigna before plan will cover it, these changes may not begin until plan's renewal date. State law in Illinois may require plan to cover medications at current benefit level until plan renews. This means that if member currently has approval through a review process for plan to cover medication, the drug list change(s) listed here may not affect member until plan renewal date. If member doesn't currently have approval through a coverage review process, member may continue to receive coverage at current benefit level if doctor requests it.

2. Cigna Healthcare National Book of Business estimate of customers disrupted by 7/1/24 formulary changes.

3. Cigna Healthcare National Book of Business pricing analysis estimating value of July 2024 drugs under medical benefit, under pharmacy benefit (formulary) and UM changes (for clients that adopt Cigna Healthcare's UM packages or Cigna Healthcare specialty UM). Results may vary. PMPM = per member, per month.

This document is intended to provide current information as of the time it was published. It does not supersede contractual obligations and other detailed plan documents or contracts. This information is subject to change.

Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. If your plan provides coverage for certain prescription drugs with no cost-share, the customer may be required to use an in-network pharmacy. If the prescription or the prescription may not be covered or reimbursement may be limited by your plan's copayment, coinsurance or deductible requirements.

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