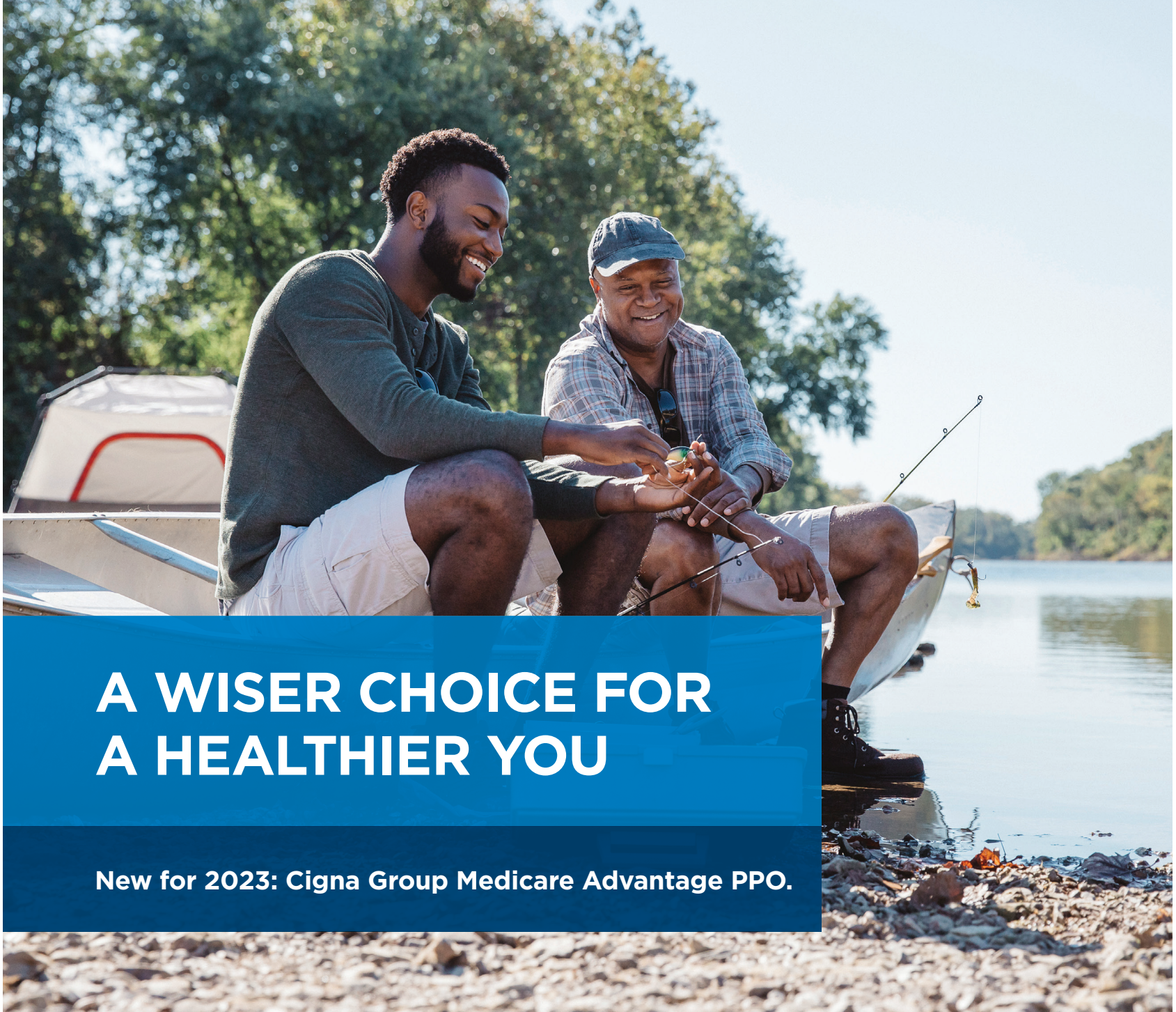




The University of Vermont



A WISER CHOICE FOR A HEALTHIER YOU

New for 2023: Cigna Group Medicare Advantage PPO.

Review benefits snapshot inside to learn more.



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Focus on what's important, because life has taught you well.

Learn about your new plan option.

Now is the time to think about what matters to you – and understand your new plan. Review the chart to see key benefits, cost-shares and plan features.

Here's a tip:

Your Cigna Group Medicare Advantage plan is a customized Cigna True Choice Medicare (PPO) plan with benefits unique to the University of Vermont. Watch your mail for more details on your new plan.

A Cigna Group Medicare Advantage PPO plan has its benefits.



ALL THE EXTRAS. Take advantage of added benefits.

- › Vision and hearing coverage, including eye wear and hearing aid allowances
- › Earn wellness incentives when you complete your Yearly Health Check-up and other healthy activities
- › Silver&Fit® Healthy Aging and Exercise program
- › Caregiver support – available to you and your family – for coaching and resources for those caring for a loved one
- › Home Delivered Meals following inpatient hospital stays



PRESCRIPTION DRUGS. Get integrated prescription drug coverage.

- › Medical and prescription drug coverage in one simple plan, with one ID card and one customer service phone number
- › Access to over 63,000 network pharmacies, including local independent pharmacies and national chains
- › Home-delivery options for added savings – and convenience



ACCESS. Enjoy more freedom and flexibility.

- › You can visit in-network providers or any provider who accepts Medicare and the Cigna Medicare Advantage PPO plan, with no referral needed
- › Pay the same cost-share to see an in-network provider or out-of-network provider

To find in-network doctors and pharmacies, visit [CignaMedicare.com/group/MAresources](https://www.cignamedicare.com/group/MAresources).

Remember: If your doctor is not in-network and has questions about accepting the plan, let us know. Cigna Customer Service will reach out on your behalf.

Cigna Group Medicare Advantage PPO benefits snapshot.

This information is not a complete description of benefits.

PLAN J MEDICAL BENEFITS	IN-NETWORK AND OUT-OF-NETWORK	ADDITIONAL PLAN FEATURES
Plan deductible	\$100*	<ul style="list-style-type: none"> › Yearly Health Check-ups › Earn up to \$200 in wellness incentives › Naturopath services › 24-Hour Health Information Line › Retiree-focused clinical programs › Silver&Fit® fitness program › Caregiver support › Home Delivered Meals › Hearing exams and hearing aid allowance › Vision exams and eye wear allowance › Home life resources and referral services › Licensed Mental Health Professional Counselors
Maximum out-of-pocket cost	\$500	
Wellness visits	\$0	
Virtual care	\$0	
Doctor and specialist visits	\$10	
Urgent care	\$10	
Emergency care	\$0	
Inpatient hospital care	\$0	
Outpatient surgery	\$0	
Lab and X-ray services	\$0	
Vision	\$250 eye wear allowance per year	
Hearing	\$3,000 hearing aid allowance every 2 years	
PRESCRIPTION DRUG BENEFITS	INTEGRATED MEDICAL AND PRESCRIPTION DRUG COVERAGE	
Deductible	\$0	
Initial Coverage Limit and Coverage Gap	Retail (30-day supply)	Home delivery (90-day supply)
› Preferred generic	\$5	\$10
› Preferred brand	\$20	\$40
› Non-preferred brand	\$40	\$80
› Specialty	\$5 generic/\$40 brand	N/A

*Note: Plan Deductible only applies to the following: durable medical equipment (DME) and related supplies; gradient compression stockings; private duty nursing; prosthetic devices and related supplies.

With Cigna Medicare Advantage PPO, you can see any in-network or out-of-network provider with no referrals, as long as they accept Medicare and the plan. Accepting the plan means the doctor is willing to treat you and bill Cigna, even if they are not contracted with Cigna as an in-network Medicare Advantage provider. Unlike many other PPO plans, you pay the same cost-share to see an in-network provider or out-of-network provider.



Watch your mail for your Cigna plan materials in late December.

You will receive your Welcome Kit and ID Card in separate mailings.

Remember: The University of Vermont will have a passive enrollment process for this plan. This means that you will not need to take any action. Enrollment will occur automatically unless you decide to discontinue your group retiree medical coverage.

Questions? Get one-on-one help by calling **1-888-281-7867 (TTY 711)**.

We are open October 1 – March 31, 8 a.m. – 8 p.m. local time, 7 days a week, and April 1 – September 30, Monday – Friday, 8 a.m. – 8 p.m. local time. Our automated phone system may answer your call during weekends, on holidays and after hours. Or visit **CignaMedicare.com/group/MAresources**.



This information is not a complete description of benefits. Call 1-888-281-7867/TTY 711 for more information. The formulary, pharmacy network and/or provider network may change at any time. You will receive notice when necessary. Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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