

MANUFACTURER COUPONS

For your specialty medications.

Specialty medications can cost a lot of money. That's one reason why many people use manufacturer coupons (also called "copay assistance") to help lower the amount of money they pay out-of-pocket for their medications. It's important to know how your plan applies these coupons so you don't have any surprises if you use them when you fill your prescription through Accredo, a Cigna specialty pharmacy.

How your plan applies manufacturer coupons

The value of the manufacturer coupon doesn't count toward your deductible and out-of-pocket maximum.*

Only the amount you pay out of your own pocket, or from a health savings or health reimbursement account, applies.

Use the myCigna® app or website to keep track of your spending

The online tools will help you keep track of how much money you've spent so far and how much money you still need to pay out-of-pocket before you meet your deductible and/or out-of-pocket maximum.**



Is a manufacturer coupon right for you?

It can help you spend less on your prescription. However, it may take you longer to meet your plan's deductible and/or out-of-pocket maximum.

HERE'S AN EXAMPLE OF HOW IT WORKS



Sue uses a manufacturer coupon to help pay for her specialty medication.

She pays:

\$500	copay
- \$450	manufacturer coupon
\$50	amount that counts toward Sue's deductible and/or out-of-pocket maximum



Joe doesn't use a manufacturer coupon to help pay for his specialty medication.

He pays:

\$500	copay
- \$0	manufacturer coupon
\$500	amount that counts toward Joe's deductible and/or out-of-pocket maximum

For illustrative purposes only. Plans may vary.

Together, all the way.®



*Plan designs vary, so please check your plan documents for the details of your specific plan coverage. **It may take a few days after your covered prescription is processed for our online tools to show the amount you actually paid out-of-pocket, or from a health savings or health reimbursement account, for your specialty medication. At first, both the amount you paid out-of-pocket and any manufacturer coupon you use will be applied to your deductible and out-of-pocket maximum. This means it may look like you've met your deductible and/or out-of-pocket maximum when you really haven't. After a few days, our system will correct your claims and subtract the amount of payment assistance you received to show the correct deductible and out-of-pocket maximum under your plan.

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