

January 1, 2020 – December 31, 2020

Evidence of Coverage Snapshot

For Retirees of BorgWarner Cadillac Union Plan 504

Please Note: This document provides additional details for the Medicare prescription drug coverage outlined in your Evidence of Coverage booklet. Both this Snapshot document and your Evidence of Coverage booklet are important legal documents and should be kept together in a safe place. Please visit CignaMedicare.com/group/PDPresources to view the Evidence of Coverage booklet.

Your Medicare Prescription Drug Coverage as a Member of Cigna-HealthSpring Rx (PDP) Medicare Prescription Drug Plan

Please see Chapter 4, Section 2.1 in your Evidence of Coverage booklet for a detailed description of the table shown below. You can find the Evidence of Coverage booklet online at CignaMedicare.com/group/PDPresources.

What you pay for a drug depends on which “drug payment stage” you are in when you get the drug.

As shown in the table on the next page, there are “drug payment stages” for your prescription drug coverage under Cigna-HealthSpring Rx (PDP). How much you pay for a drug depends on which of these stages you are in at the time you get a prescription filled or refilled. Keep in mind you are always responsible for the plan’s monthly premium regardless of the drug payment stage.

Help is always here. If you have any questions, customer service is here to help. We go above and beyond to make sure you have everything you need to understand and get the most from your plan. 1-800-558-9562 (TTY 711) October 1 – March 31, 8 a.m. – 8 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday, 8 a.m. – 8 p.m. local time. Messaging service used weekends, after hours, and on federal holidays. Customer service also has free language interpreter services available for non-English speakers.

<p style="text-align: center;">Stage 1 Yearly Deductible Stage</p>	<p style="text-align: center;">Stage 2 Initial Coverage Stage</p>	<p style="text-align: center;">Stage 3 Coverage Gap Stage</p>	<p style="text-align: center;">Stage 4 Catastrophic Coverage Stage</p>
<p>You begin in this payment stage when you fill your first prescription of the year.</p> <p>During this stage, you pay the full cost of your drugs.</p>	<p>During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>After you (or others on your behalf) have met your deductible, the plan pays its share of the costs of your drugs and you pay your share.</p>	<p>You pay the same copays/coinsurance as the Initial Coverage Stage.</p>	<p>During this stage, the plan will pay most of the cost of your drugs for the rest of the calendar year (through December 31, 2020).</p> <p>You pay the lesser of the Coverage Gap amount; or the standard Catastrophic Coverage amount which is the greater of:</p> <ul style="list-style-type: none"> • 5% of the cost, or • \$3.60 copay for generic (including brand name drugs treated as generic) and an \$8.95 copayment for all other drugs.
<p style="text-align: center;">Stage 1 <u>Yearly Deductible Stage</u></p> <p>You stay in this stage until you have paid the amount of your deductible.</p> <p>(Details are in Section 4 of Chapter 4 in your Evidence of Coverage Booklet.)</p>	<p style="text-align: center;">Stage 2 <u>Initial Coverage Stage</u></p> <p>You stay in this stage until your year-to-date “total drug costs” (your payments plus any Part D plan’s payments, plus any payments made on your behalf) total \$4,020.</p> <p>(Details are in Section 5 of Chapter 4 in your Evidence of Coverage Booklet.)</p>	<p style="text-align: center;">Stage 3 <u>Coverage Gap Stage</u></p> <p>You stay in this stage until your year-to-date “out-of-pocket costs” (your payments) reach a total of \$6,350. This amount and rules for counting costs toward this amount have been set by Medicare.</p> <p>(Details are in Section 6 of Chapter 4 in your Evidence of Coverage Booklet.)</p>	<p style="text-align: center;">Stage 4 <u>Catastrophic Coverage Stage</u></p> <p>(Details are in Section 7 of Chapter 4 in your Evidence of Coverage Booklet.)</p>

Your Medicare Prescription Drug Coverage as a Member of Cigna-HealthSpring Rx (PDP) Medicare Prescription Drug Plan

Please see Chapter 4, Section 5.2 in your Evidence of Coverage booklet for a detailed description of the table shown below.

Your share of the cost when you get a one-month supply of a covered Part D prescription drug:

Cost-Sharing Tiers	Network Pharmacy	The Plan's Mail-Order Service	Network Long-Term Care Pharmacy	Out-of-Network Pharmacy (coverage is limited to certain situations; see Chapter 3 of your Evidence of Coverage Booklet for details)
Tier 1: Preferred Generic Drugs	\$5	\$5	\$5	40%
Tier 2: Preferred Brand Drugs	20%	20%	20%	40%
Tier 3: Non-Preferred Generic and Brand Drugs	20%	20%	20%	40%
Tier 4: Specialty Generic and Brand Drugs	20%	20%	20%	40%

Please see Chapter 4, Section 5.3 in your Evidence of Coverage booklet for a detailed description of the table shown below.

Your share of the cost when you get a long-term supply (60-day and 90-day supply) of a covered Part D prescription drug from:

Cost-Sharing Tiers	Network Pharmacy 60 / 90	The Plan's Mail-Order Service 60 / 90
Tier 1: Preferred Generic Drugs	\$10 / \$15	\$10 / \$10
Tier 2: Preferred Brand Drugs	20% / 20%	20% / 20%
Tier 3: Non-Preferred Generic and Brand Drugs	20% / 20%	20% / 20%
Tier 4: Specialty Generic and Brand Drugs*	N/A / N/A	N/A / N/A

*Specialty drugs are limited to a 30-day supply

Deductible Stage Information for Retirees of BorgWarner Cadillac Union Plan 504

During the Deductible Stage, you pay the full cost of your drugs.

You stay in the Deductible Stage until you have paid \$50 for your drugs. The Deductible Stage is the first payment stage for your drug coverage. This stage begins when you fill your first prescription of the year. When you are in this payment stage, you must pay the full cost of your drugs until you reach the plan's deductible amount, which is \$50 for 2020.

- Your "full cost" is usually lower than the normal full price of the drug, since our plan has negotiated lower costs for most drugs.
- The "deductible" is the amount you must pay for your Part D prescription drugs before the plan begins to pay its share. Once you have paid \$50 for your drugs, you leave the Deductible Stage and move on to the next drug payment stage, which is the Initial Coverage Stage.

Your plan includes a member maximum out of pocket limit. The maximum you will pay in 2020 for your covered prescriptions is \$250.

Additional Benefits offered for Retirees of BorgWarner Cadillac Union Plan 504

Your plan covers additional drugs not normally covered in a Medicare Prescription Drug Plan as indicated in the Formulary Drug List by the + symbol. Please see your 2020 Formulary document for details. The cost share you pay on these drugs do not count toward your annual TrOOP.

Cough and Cold Drugs
Prescription Vitamins
Weight Loss Weight Gain Drugs

Additional Coverage Available for Retirees of BorgWarner Cadillac Union Plan 504

Brand Package

Supplemental brand drugs that are not standardly offered or offered at a higher tier on the Cigna Medicare Part D drug list.

The following preventive benefits are covered at a \$0 copay (deductible does not apply):

- **Diabetic Drugs and Supplies**

Your plan waives the following clinical management edits (see definitions, Chapter 3, Section 4.2).

Prior Authorization
Quantity Limits
Step Therapy

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