

SAVE ON SPECIALTY DRUG COSTS

At Cigna, we strive every day to make health care more simple and more affordable for both the clients and customers we serve.

While specialty drugs can be very expensive, our dedicated copay assistance coordination teams help connect our customers to the 80% of copayment assistance programs available from pharmaceutical manufacturers.¹ These programs are essential to help customers afford their medications, but if left unmanaged, they can also drive up costs for clients.

SaveOnSP - Maximizing Manufacturer Assistance

SaveOnSP - How it works

Manufacturer assistance dollars often count against the customers out-of-pocket spend – meaning the customer can reach their maximum spend quickly and sometimes without ever contributing a cent. With SaveOnSP, certain specialty medications, filled through Accredo, are no longer counted against the customer deductible and out-of-pocket maximums. In addition, the customer copay is adjusted to match the maximum monthly amount allowed by the manufacturer. This means the customer’s out of pocket is zero and our clients pay less for specialty medications.

\$0 copay for customers²

75% savings for clients² For qualifying drugs

SaveOnSP targets 75+ specialty drugs in several categories including:

- > Multiple Sclerosis
- > Rheumatoid Arthritis
- > Oncology
- > Inflammatory bowel disease
- > Hepatitis C
- > Psoriasis

Before SaveOnSP for \$10,000 specialty drug*			
Manufacturer Assistance	Customer copay	Amount applied to deductible and out of pocket costs	Plan Costs
\$245	\$5	\$250	\$9750

After SaveOnSP for \$10,000 specialty drug*			
Manufacturer Assistance	Customer copay	Amount applied to deductible and out of pocket costs	Plan Costs
\$1000	\$0	\$0	\$9000

1. Drug Companies Fight Generics with Coupons, Howard Wolinsky, 6/11/2016. <https://www.modernhealthcare.com/article/20160611/MAGAZINE/306119980>. 2. SaveOnSP copay to be offset by copay assistance, resulting in \$0 member cost. Program cost is 25% of the maximized savings – limited drug list and client restrictions apply. Client opt in, must have Exclusive Specialty with zero grace fills, excludes: Insured clients, HSA plans (IRS guidance for first dollar coverage), Private exchange plans, EGWP, IFP, IFP Indemnity plans, and grandfathered plans, standalone pharmacy clients and global.* Example for illustrative purposes only. Actual plan designs and coverage will vary.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Accredo Health Group, Inc., Express Scripts, Inc., and HMO or service company subsidiaries of Cigna Health Corporation. "Accredo" refers to Accredo Health Group, Inc. Policy forms: OK - HP-APP-1 et al., OR - HP-POL38 02-13, TN - HP-POL43/HC-CER1V1 et al. (CHLIC).

