



Cigna True Choice Core Medicare (PPO)

See the details of your retiree health benefits plan below.

October 24, 2023

Hello **City of Middletown** retiree,

The City of Middletown is offering you the option to enroll in Cigna True Choice Core Medicare (PPO). If you want to **enroll in this new optional plan offering instead of your current CIGNA plan with Medicare primary**, please complete the enclosed enrollment form and return it to the Risk Management Office no later than Thursday, November 30.

Cigna True Choice Core Medicare (PPO) is a Medicare Advantage plan. This enrollment will automatically cancel your enrollment in a different Medicare Advantage plan. If you think you might be enrolled in a different Medicare Advantage plan, please call the Customer Service number that's provided at the end of this letter.

Understanding your optional Cigna True Choice Core Medicare (PPO) coverage

This mailing has important information about the Cigna True Choice Core Medicare (PPO) plan and the coverage it offers, including a summary of benefits document. Please review all the information carefully. If you want to be enrolled in this new Medicare health plan option **instead** of the current CIGNA plan with Medicare primary, please **complete the enclosed enrollment form and return it to the Risk Management office no later than Thursday, November 30**. Your coverage will begin on January 1, 2024.

To view additional plan materials visit CignaMedicare.com/group/MAresources. The website was updated October 1, 2023 with the following:

- › The Evidence of Coverage – Find details, rules and policies about your 2024 plan.
- › Provider Directory – Find network providers in your area.

Our plan will cover services from in-network and out-of-network providers as long as the services are covered benefits and medically necessary. We encourage but do not require you to get all your health care from Cigna True Choice Core Medicare (PPO) providers, except for emergency and urgently needed services and out-of-area dialysis services.

On January 1, 2024 when your Cigna True Choice Core Medicare (PPO) coverage begins, you can choose to receive care from any in-network or out-of-network providers as long as they participate in Medicare and accept the plan. Accepting the plan means the doctor is willing to treat you and bill Cigna Healthcare, even if they are not contracted with Cigna Healthcare as an in-network Medicare Advantage provider. Unlike many other PPO plans, with this type of plan, you pay the same cost-share to see an in-network provider or out-of-network provider.

Your plan will cover services authorized by Cigna True Choice Core Medicare (PPO) and other services listed in the Evidence of Coverage document (also known as a member contract or subscriber agreement). You can check your Evidence of Coverage at myCigna.com.

Not every service requires authorization. But if you receive a service that needs authorization and do not get it, neither Medicare nor Cigna True Choice Core Medicare (PPO) will cover the cost. And that means you will be responsible for the entire cost. In some cases, your PCP or other provider may need to get approval in advance from our Medical Management Department for certain types of services or tests that you receive (this is called getting "prior authorization"). Obtaining prior authorization is the responsibility of the PCP or treating provider. Services and items requiring prior authorization are listed in the Medical Benefits Chart in your Evidence of Coverage Snapshot. Prior authorization is not required for covered services received out-of-network; however, if we later determine that the services you received were not covered or were not medically necessary, we may deny coverage and you may be responsible for the entire cost. You or your doctor may ask for a pre-visit coverage decision to confirm that the services you are getting are covered and are medically necessary by calling Customer Service.

If you're unsure if a service needs authorization, you or your provider can call Cigna Healthcare Customer Service and ask for a coverage decision before the service. That way, you can confirm if the service is authorized and covered before you receive it.

You will need to keep Medicare Parts A and B since Cigna True Choice Core Medicare (PPO) is a Medicare Advantage plan. Per the requirements at your retirement, you are required to elect both Medicare A and B. The City has two options for retiree insurance, the plan you are currently enrolled in, which will become secondary, or Medicare Advantage Cigna True Choice Core Medicare (PPO) coverage

By joining Cigna True Choice Core Medicare (PPO), you acknowledge that this Medicare health plan will release your information to Medicare and other plans when it's necessary for treatment, payment and health care operations. You also acknowledge Medicare may release your information for research and other purposes which follow all applicable federal statutes and regulations.

You will receive a Cigna True Choice Core Medicare (PPO) ID card. We encourage but do not require you to use Cigna True Choice Core Medicare (PPO) network providers to receive care. To find network providers in your area, check your online provider/pharmacy directory at www.CignaMedicare.com, or call Customer Service at the number below.

Once you are a member of Cigna True Choice Core Medicare (PPO), you have the right to appeal plan decisions about payments or services. Read the Evidence of Coverage document when you get it from Cigna. The document explains the rules you must follow to get coverage with this Medicare Advantage plan. Enrollment in this plan is generally for the entire year.

Enrolling in the optional Cigna True Choice Core Medicare (PPO)

Please complete the enclosed enrollment form and return it to the Risk Management office no later than Thursday, November 30.

Choosing not to join Cigna True Choice Core Medicare (PPO)

You are not required to join this plan. You may continue with your current CIGNA plan with Medicare primary. You can also decide to join a different Medicare plan not offered through the City. For help, call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

However, if you decide not to join this plan, it will not impact your ability to keep your current Cigna Open Access Plus Basic \$20 (Medicare primary, nor the cost of that plan. **If you choose not to enroll in the Cigna True Choice Core Medicare (PPO), there is nothing further that you need to do.**

Leaving Cigna True Choice Core Medicare (PPO)

To ask to leave, Please contact the Risk Management Office. You will not be able to re-enroll until the next Open Enrollment Period or a life event occurs.

Cigna True Choice Core Medicare (PPO) serves people with Medicare in the continental United States, Hawaii, Alaska, the District of Columbia, U.S. Virgin Islands and Puerto Rico. If you move out of the areas that Cigna True Choice Core Medicare (PPO) serves, you need to notify the Risk Management office so you can disenroll.

Understanding your Cigna True Choice Core Medicare (PPO) plan costs

Please contact the City of Middletown Risk Manager's Office for your plan premium.

Getting more information about Cigna True Choice Core Medicare (PPO)

City Retirees: Risk Management Office – (860) 638-4825; Monday to Friday 8am to 4:30pm.

Education Retirees: Kathy Famiglietti at (860) 638-1409; Monday to Friday 7:30am to 4:30pm.

Welcoming you to Cigna True Choice Core Medicare (PPO)

Once you've joined Cigna True Choice Core Medicare (PPO), expect to receive these important materials and helpful communications from Cigna Healthcare:

- › Confirmation of Enrollment letter—verifies you joined Cigna True Choice Core Medicare (PPO) and serves as your temporary ID.
- › ID Card—comes in a separate mailing and identifies you as a Cigna True Choice Core Medicare (PPO) customer; present it when you go to a health care provider or hospital.
- › Welcome Kit—provides you with details about your plan's benefits.
- › Welcome Call—gives you a chance to have a one-on-one phone conversation about your new plan and get answers to any questions you may have.

We're here to help

If you have any questions about this Medicare Advantage plan, please call us toll-free at **1-888-281-7867 (TTY 711)**. Customer Service is available October 1 – March 31, 7 days a week, 8 a.m. – 8 p.m. local time; April 1 – September 30, Monday – Friday, 8 a.m. – 8 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.

Thank you for being a valued Cigna Healthcare customer.

Healthy regards,

Cigna Healthcare



Cigna® True Choice Core Medicare (PPO)

All information on this form is require by Center for Medicare Services, unless otherwise noted.

City Retiree First Name	MI	Last Name	Date of Birth
Enrollee First Name <small>If different from above</small>	MI	Last Name	Date of Birth
Mailing Address			
Street		City	State Zip Code
Physical Address <small>If you have a PO Box for a mailing address you <u>MUST</u> put a physical address or your application will be <u>REJECTED</u></small>			
Street		City	State Zip Code
Social Security Number		Medicare Number	
Are you enrolled or will be enrolling in Medicare A & B?		If a new Medicare enrollee, when is your enrollment effective date?	
<input type="checkbox"/> Yes <input type="checkbox"/> No			
Phone number		Email address	
		<input type="checkbox"/> Cell <input type="checkbox"/> Home	
Gender	Marital Status	Relationship to Retiree	Dept. Retiree Worked
		<input type="checkbox"/> Self <input type="checkbox"/> Medicare Dis. Dep. <input type="checkbox"/> Spouse	
Insurance coverage other than Medicare?			
<input type="checkbox"/> None <input type="checkbox"/> City's Cigna Plan <input type="checkbox"/> Other (Please complete information below)			
Carrier		Policy Number	Policy Effective Date
Primary Care Provider (PCP)		Existing Patient?	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	