

2008 Benefits and Premiums



CIGNA Medicare

Rx Plans

Medicare Part D Prescription Drug Plans

2008 CIGNA Medicare Rx^{SM*}

We offer plans that meet varied needs – Plan One, Plan Two and Plan Three. Find a design that best meets your client's prescription drug needs.

State	Plan One For people who are most concerned with low prescription drug costs. This plan has our lowest premium and co-payments with a deductible before coverage begins.								Plan Two For people who want immediate coverage at an affordable cost and no deductible.						Plan Three For people who want immediate and expanded coverage. Some select generics are covered even after yearly costs go over \$2,455.									
	Monthly Premium	Annual Deductible	Initial Coverage				Coverage Gap	After Coverage Gap ²	Monthly Premium	Annual Deductible	Initial Coverage				Coverage Gap	After Coverage Gap ²	Monthly Premium	Annual Deductible	Initial Coverage				Coverage Gap	After Coverage Gap ²
			Co-payment ¹			Co-insurance					Co-payment ¹			Co-insurance					Co-payment ¹			Co-insurance		
			Tier 1	Tier 2	Tier 3	Tier 4					Tier 1	Tier 2	Tier 3	Tier 4					Tier 1	Tier 2	Tier 3	Tier 4		
NH, ME	\$28.07	\$275 for all Drugs	\$2	\$30	\$78	25%	After your yearly drug costs reach \$2,510, you pay 100% of discounted Drug Costs	5% of Covered Drug Costs ³	\$30.77	No Deductible	\$6	\$35	\$80	33%	After your yearly drug costs reach \$2,400, you pay 100% of discounted Drug Costs	5% of Covered Drug Costs ³	\$67.46	No Deductible	\$6	\$35	\$60	33%	After your yearly drug costs reach \$2,455, you pay 25% of select generics. All other drugs, you pay 100% discounted Drug Costs	5% of Covered Drug Costs ³
CT, MA, RI, VT	\$32.21		\$2	\$30	\$70	25%		\$34.00	\$6		\$35	\$80	33%	\$77.96		\$6	\$35		\$60	33%				
NY	\$20.98		\$2	\$25	\$78	25%		\$28.98	\$6		\$35	\$85	33%	\$75.52		\$6	\$35		\$60	33%				
NJ	\$23.20		\$2	\$25	\$62	25%		\$34.99	\$6		\$33	\$74	33%	\$86.82		\$6	\$35		\$60	33%				
DE, DC, MD	\$27.41		\$2	\$25	\$73	25%		\$31.65	\$6		\$35	\$74	33%	\$65.57		\$6	\$35		\$60	33%				
PA, WV	\$26.33		\$2	\$25	\$70	25%		\$30.73	\$6		\$37	\$83	33%	\$62.43		\$6	\$35		\$60	33%				
VA	\$28.29		\$2	\$25	\$72	25%		\$36.26	\$6		\$35	\$74	33%	\$57.77		\$6	\$35		\$60	33%				
NC	\$31.01		\$2	\$25	\$71	25%		\$37.44	\$6		\$36	\$80	33%	\$64.85		\$6	\$35		\$60	33%				
SC	\$28.65		\$2	\$25	\$65	25%		\$31.98	\$6		\$35	\$67	33%	\$62.71		\$6	\$35		\$60	33%				
GA	\$26.33		\$2	\$25	\$62	25%		\$32.43	\$6		\$35	\$68	33%	\$54.63		\$6	\$35		\$60	33%				
FL	\$29.86		\$2	\$25	\$67	25%		\$33.89	\$6		\$33	\$64	33%	\$55.91		\$6	\$35		\$60	33%				
AL, TN	\$25.66		\$2	\$25	\$63	25%		\$33.57	\$6		\$35	\$64	33%	\$60.11		\$6	\$35		\$60	33%				
MI	\$28.83		\$2	\$30	\$65	25%		\$35.84	\$6		\$40	\$85	33%	\$74.49		\$6	\$35		\$60	33%				
OH	\$25.24		\$2	\$30	\$65	25%		\$37.94	\$6		\$35	\$81	33%	\$59.74		\$6	\$35		\$60	33%				
IN, KY	\$30.00		\$2	\$25	\$74	25%		\$37.73	\$6		\$35	\$72	33%	\$61.16		\$6	\$35		\$60	33%				
WI	\$28.73		\$2	\$25	\$79	25%		\$37.45	\$6		\$36	\$81	33%	\$79.05		\$6	\$35		\$60	33%				
IL	\$28.19		\$2	\$30	\$76	25%		\$35.17	\$6		\$35	\$68	33%	\$67.54		\$6	\$35		\$60	33%				
MO	\$37.34		\$2	\$25	\$74	25%		\$38.94	\$6		\$35	\$55	33%	\$60.84		\$6	\$35		\$60	33%				
AR	\$22.76		\$2	\$25	\$72	25%		\$33.22	\$6		\$35	\$74	33%	\$56.12		\$6	\$35		\$60	33%				
MS	\$28.29		\$2	\$25	\$69	25%		\$36.16	\$6		\$35	\$67	33%	\$61.87		\$6	\$35		\$60	33%				
LA	\$24.36	\$2	\$25	\$60	25%	\$30.92	\$6	\$33	\$65	33%	\$55.12	\$6	\$35	\$60	33%									
TX	\$22.61	\$2	\$25	\$64	25%	\$30.44	\$6	\$35	\$68	33%	\$57.73	\$6	\$35	\$60	33%									
OK	\$33.75	\$2	\$25	\$67	25%	\$36.03	\$6	\$35	\$85	33%	\$61.79	\$6	\$35	\$60	33%									
KS	\$34.32	\$2	\$25	\$72	25%	\$39.17	\$6	\$35	\$71	33%	\$75.21	\$6	\$35	\$60	33%									
IA, MN, MT, ND, SD, NE, WY	\$36.25	\$2	\$25	\$75	25%	\$39.02	\$6	\$35	\$85	33%	\$75.15	\$6	\$35	\$60	33%									
NM	\$18.73	\$2	\$25	\$56	25%	\$31.36	\$6	\$30	\$75	33%	\$51.24	\$6	\$35	\$60	33%									
CO	\$35.14	\$2	\$30	\$80	25%	\$42.36	\$7	\$41	\$85	33%	\$87.24	\$6	\$35	\$60	33%									
AZ	\$17.55	\$2	\$25	\$71	25%	\$32.94	\$6	\$35	\$80	33%	\$68.73	\$6	\$35	\$60	33%									
NV	\$27.35	\$2	\$25	\$71	25%	\$35.78	\$6	\$35	\$82	33%	\$78.74	\$6	\$35	\$60	33%									
OR, WA	\$33.04	\$2	\$30	\$68	25%	\$41.09	\$6	\$35	\$83	33%	\$74.66	\$6	\$35	\$60	33%									
ID, UT	\$29.08	\$2	\$30	\$80	25%	\$40.75	\$6	\$35	\$67	33%	\$87.83	\$6	\$35	\$60	33%									
CA	\$32.25	\$2	\$30	\$68	25%	\$34.41	\$6	\$36	\$80	33%	\$67.21	\$6	\$35	\$60	33%									
HI	\$33.96	\$2	\$30	\$80	25%	\$37.45	\$7	\$45	\$88	33%	\$77.52	\$6	\$35	\$60	33%									
AK	\$29.69	\$2	\$25	\$58	25%	\$48.53	\$6	\$35	\$70	33%	\$71.14	\$6	\$35	\$60	33%									

*All CIGNA Medicare Rx 2008 plan designs described in this document are pending government approval and are therefore subject to change.

¹ Co-payments are for a 30-day supply at an in-network retail pharmacy. For a 90 day supply at retail, the co-payment is 3 times the above levels. For a 90-day mail order supply at our preferred mail-service pharmacy, the co-payment is 2.5 times the 30-day levels. For a 90-day mail order supply at other in-network mail-service pharmacies, the co-payment is 3 times the 30-day levels.

² After out-of-pocket drug costs reach \$4,050, you pay this amount.

³ Or you pay a co-payment of \$2.25 for generic (including brand drugs treated as generic) and \$5.60 for all other drugs if the co-payment amount is greater than 5% of the cost.



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