



MIAMIBEACH

Reviewing your options? That's a wise choice.



**Your new Medicare Advantage PPO plan option from
Cigna Healthcare.**

Review a benefits snapshot chart inside.



Learn about your new plan option.

Now is the time to think about what matters to you – and understand a new plan option. Review the chart to see key benefits, cost-shares and plan features. Review the enclosed flyer for information session details.

The Cigna Healthcare Group Medicare Advantage plan is a customized Cigna True Choice Medicare (PPO) plan with benefits unique to City of Miami Beach. Watch your mail for more details on your new plan. RetireeFirst will share your personal premium details in a separate mailing prior to open enrollment.

Your benefits keep coming with Cigna True Choice Medicare (PPO).



All the extras

Take advantage of added benefits.

- Routine vision, hearing and in-home support
- Earn wellness incentives when you complete your yearly health check-up and other healthy activities
- Silver&Fit[®] Healthy Aging and Exercise program
- Caregiver support – available to you and your family – includes coaching and resources for those caring for a loved one
- Home Delivered Meals following inpatient hospital visits



Prescription drugs

Get integrated prescription drug coverage.

- Medical and prescription drug coverage in one simple plan, with one ID card and one customer service phone number
- Access to over 62,000 network pharmacies, including local independent pharmacies and national chains
- Home-delivery options for added savings – and convenience



Access

Enjoy more freedom and flexibility.

- You can visit in-network providers or any provider who accepts Medicare and the Cigna Healthcare Medicare Advantage PPO plan, with no referral needed
- Pay the same cost-share to see an in-network provider or out-of-network provider

To find in-network doctors and pharmacies, visit CignaMedicare.com/group/MAresources.

Remember: If your doctor is not in-network and has questions about the plan, let us know. Cigna Healthcare Customer Service will reach out on your behalf.

Cigna Healthcare Medicare Advantage PPO benefits snapshot.

Medical benefits	In-network and out-of-network	Additional plan features
Annual deductible	\$0	<ul style="list-style-type: none"> • Yearly health check-up • Wellness incentives • 24 Hour Health Information Line • Retiree-focused clinical programs • Silver&Fit fitness • Caregiver support • Home Delivered Meals • Vision • Hearing • In-home support
Lifetime coverage maximum	No maximum	
Inpatient/Outpatient hospital	\$0	
Emergency care	\$0	
Ambulatory surgery center	\$0	
Doctor visit	\$0	
Specialist visit	\$0	
Preventive care	\$0	
Urgent care	\$0	
Lab services	\$0	
Prescription drug benefits	Integrated medical and prescription drug coverage	
Deductible	\$0	
Initial Coverage Limit and Coverage Gap	Retail (30-day supply)	Home delivery (90-day supply)
• Tier 1 generic	\$15	\$30
• Tier 2 preferred brand	\$50	\$100
• Tier 3 non-preferred brand	\$75	\$150
• Tier 4 specialty	\$75	N/A
Catastrophic phase	\$0, brand or generic	

With a Cigna Healthcare Medicare Advantage PPO plan, you can see any in-network or out-of-network provider with no referrals, as long as they accept Medicare and the plan. Accepting the plan means the doctor is willing to treat you and bill Cigna Healthcare, even if they are not contracted with us as an in-network Medicare Advantage provider. Unlike many other PPO plans, you pay the same cost-share to see an in-network provider or out-of-network provider.



City of Miami Beach Medicare Advantage Open Enrollment will start on November 1. Here's what to look for.

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| Early October | Keep an eye out for your Open Enrollment Kit in the mail. |
| Mid-October | Look for your personal premium details in the mail from RetireeFirst. |
| Mid-October | Join us for an Information Session.
Refer to the enclosed flier for dates and times. |
| November 1 | Open Enrollment starts. |
| November 17 | Open Enrollment ends. |



Remember: To enroll you and your Medicare-eligible dependents in this plan or if you have questions about any information in this letter, please do not hesitate to call RetireeFirst Advocates at **305-204-8696 (TTY 711)** or toll-free **855-460-6970 (TTY 711)**, Monday – Friday, 8 a.m. – 5 p.m. EST. The phone lines are open.

Questions?

Get one-on-one help by calling 1-888-281-7867 (TTY 711).

We are open October 1 – March 31, 8 a.m. – 8 p.m. local time, 7 days a week, and April 1 – September 30, Monday – Friday, 8 a.m. – 8 p.m. local time. Our automated phone system may answer your call during weekends, on holidays and after hours.

Or visit CignaMedicare.com/group/MAresources.



This information is not a complete description of benefits. Call 1-888-281-7867/TTY 711 for more information. The formulary, pharmacy network and/or provider network may change at any time. You will receive notice when necessary. Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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