

# THE DOSE

## Insights and Updates from Cigna Pharmacy



DECEMBER 2019

VIEW ONLINE

### The Real Value of Connected Benefits

#### 2019 Value of Integration Study

At Cigna, we know that one of the best ways to control costs and improve the health and wellbeing of those we serve is to provide simple, connected and affordable solutions. We strive to engage our customers to take control of their health at every turn and make managing benefits easier for our clients.

For the fourth year in a row, Cigna's Value of Integration study proves that connected care is essential to drive real, meaningful results, and it only comes from truly connected benefits. Our retrospective analysis, using methodology developed with KPMG, continues to demonstrate that connecting medical, pharmacy and behavioral care through integrated benefits enables us to support the whole person, better engage our customers, and reduce total medical costs for our clients.

#### Supporting the whole person

At Cigna, our approach is different. Real-time data, integrated across benefits, lets us see the full picture of our customers – allowing us to have meaningful, personalized interactions – in the right moment. The result is that our customers are more engaged in their health and well-being – in fact, our latest study proves it once again:\*

- > A 17 percent higher customer engagement overall, and 11 percent higher oncology case management engagement rate.
- > 32 percent lower mental health readmissions, and 18 percent fewer out-of-network behavioral claims.
- > 43 percent fewer out-of-network in-patient stays, and 5 percent higher utilization of in-network high-performing providers.
- > Opioid misuse treatment – improved outcomes
  - 15 percent higher rate Medication Assisted Therapy utilization or other substance abuse methods.
  - 30 percent less likely to have a subsequent opioid overdose, when experienced one year prior.

*Continued on page 2*

### Cigna Pharmacy Management<sup>®</sup>

We are a Pharmacy Benefits Manager within a global health service company. Our goal is to leverage holistic customer insights and integrated analytics to deliver a more personalized experience and, ultimately, better outcomes and lower total medical costs.

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Together, all the way.<sup>®</sup>





## Lowering total medical costs

Employers offering triple-integration benefits through Cigna (medical, pharmacy and comprehensive behavioral) continue to see meaningful savings in total medical costs as compared to those who carve-out benefits individually. In fact, those with fully integrated benefits in the 2019 study:\*

- > **Saved an average of \$207 annually** for each covered individual and \$867 annually for individuals with a known health improvement opportunity.
- > Saw **average annual medical cost savings of \$7,372** for individuals with conditions requiring a specialty medication, such as multiple sclerosis or rheumatoid arthritis.
- > Showed **average annual savings of over \$11,679** for individuals with an oncology diagnosis and 24 percent lower oncology inpatient costs.
- > Experienced 4 percent lower out-of-network costs.

What makes Cigna unique, is that our entire approach to care considers the whole person – body and mind. From our very first study four years ago, every study has shown the value of an integrated benefit. And with this engagement, Cigna clients with a fully connected plan not only have a healthier, more productive workforce, but also a healthier bottom line.

*References for this article are on page 10.*

## Express Scripts Pharmacy<sup>SM</sup> will be our home delivery pharmacy

Earlier this year, we announced that Express Scripts is now part of Cigna. Along with this combination, Express Scripts Pharmacy will be Cigna's home delivery pharmacy when we upgrade clients to our new claim engine starting in 2020. This means that customers who use Cigna Home Delivery Pharmacy<sup>SM</sup> today to fill their maintenance medications will begin to use Express Scripts Pharmacy.

Express Scripts Pharmacy is one of the country's largest home delivery pharmacies. As a result, home delivery fulfillment from the Express Scripts Pharmacy will benefit clients and their covered members in many ways.

### 1. Convenient access to maintenance medications promotes adherence.

- > Up to 90 days' supply of maintenance medicine mailed right to the customer's door.
- > Easy enrollment in automatic refills for qualifying medications.
- > Easy and accurate online order tracking, accessed via the myCigna<sup>®</sup> website or app.

### 2. Specialized support for customers living with chronic conditions.

This means 24/7 access to personalized, one-on-one support. Specially trained pharmacists are available to offer guidance through Cigna's medication coaching program.

### Ensuring a smooth and easy transition for our customers and clients is our first priority.

As clients upgrade to the new claims engine, Express Scripts Pharmacy will become the full service home delivery pharmacy of record and will process prescriptions for customers. At that time, customers will begin to see Express Scripts branding on their home delivery prescription bottles and other transactional correspondence. We will inform customers and network providers before any changes start to take place.

### Once transitioned to Express Scripts Pharmacy, customers will:

- > **Continue to call the same home delivery** phone number and will continue to speak with **Cigna Customer Service Advocates**.
- > **Continue to use the myCigna<sup>®</sup> app or website** to manage their prescriptions online. We will automatically connect them from myCigna to their new online Express Scripts Pharmacy account portal.
- > **Must provide their payment and shipping information** directly to Express Scripts Pharmacy. They can do this online or over the phone.



## Cigna's gaps in care program now even stronger, at no additional cost to clients

As a result of our combination with Express Scripts, Cigna has strengthened our existing gaps in care solution, Well Informed Gaps in Care, by also offering RationalMed® for Cigna. It is a way to help improve the health and safety of our members as well as drive further affordability for our clients. RationalMed for Cigna is a proprietary gap in care engine, administered by Express Scripts, that will add a robust set of net new provider alerts. Gaps in care occur when individuals do not receive or adhere to care that is consistent with medically proven guidelines for prevention and treatment. These gaps can result in more serious illness. This drives higher rates of hospitalizations, absences from work or home activities and increased costs for both customers and employers.

Well Informed currently leverages medical, pharmacy, and laboratory data to proactively identify gaps in care. It results in a 30 percent gap closure rate with savings of \$2.12 per member per month (PMPM) on average.\* RationalMed for Cigna will work in addition to Well Informed and is estimated to yield an additional \$0.63 PMPM in pharmacy savings for ASO clients, bringing the total value of Cigna's gaps in care solutions to \$2.75 PMPM or \$33.00 per member per year (PMPY).\*\*

RationalMed for Cigna focuses on pharmacy-related alerts for drug safety. Additionally, RationalMed for Cigna alerts release electronically in real-time to providers as part of their workflow.\*\*\* The alerts are easy, timely and efficient for providers to review.

RationalMed for Cigna is available at no additional cost to all fully integrated commercial clients, upon upgrade to our proprietary Express Scripts claims engine. No action is required from clients.

Please reach out to your account manager with any additional questions.

\*Results based on internal analysis of 2016 Cigna internal book of business. Actual customer/client results will vary and are not guaranteed.

\*\*Results based on internal analysis of 2019 study in the state of Tennessee. Actual customer/client results will vary and are not guaranteed.

\*\*\*For providers and pharmacists, alerts release via electronic real-time messaging, fax and mail.

For customers who fill drugs at Accredo, alerts feed into Accredo's Therapeutic Resource Centers<sup>SM</sup> for use by coaches and case managers.

## Doing more to combat the opioid epidemic with utilization management

Addiction and overdose affect us all – individuals and families, employers and communities. Cigna is committed to the fight against opioid misuse and overdose. We have set a goal to reduce overdoses among our commercial customers in key markets by 25% by December 2021.<sup>1</sup> Our combination with Express Scripts helps strengthen our work to meet this goal.

As part of the upgrade to the Express Scripts claims engine, opioid utilization management (UM) programs will automatically be included as part of the standard offering to all Cigna Pharmacy clients. This will be provided at no additional cost to clients and will be included for clients regardless of their selection of a UM package.

This enhancement will help ensure that when opioids are necessary, they are:

- > Used safely and effectively
- > Taken appropriately
- > Administered in a quantity consistent with guidelines

Our stronger utilization management programs help address and reduce opioid misuse by applying extra scrutiny. This additional layer of review makes sure that a drug is appropriate to be approved for coverage. As a result, customers receive coverage for the right medication, in the right amount and for the right situation.

**For more about Cigna's actions to reduce opioid overdoses, please review these resources:**

- [Brochure](#)
- Visit our pain resource hub at [Cigna.com/helpwithpain](https://www.cigna.com/helpwithpain)

1. Initial focus will be on the following targeted U.S. communities where a sizable number of Cigna commercial customers reside and where there are higher incidences of overdose. These include: Connecticut, Maryland, New Jersey, Virginia, Chicago, New York City, Philadelphia, Washington, DC.



## Customers move to Accredo

As of October 2019, Cigna completed the third of four waves to move customers with complex conditions to receive their specialty pharmacy services through Accredo, a Cigna specialty pharmacy. This work has involved the collaboration of many teams across Accredo, Express Scripts, Cigna, and Cigna Specialty Pharmacy, working together to gently guide customers through a smooth experience.

During the first two phases, we successfully moved prescriptions for more than 25,000 customers managing complex medication regimens to Accredo. In October, we moved prescriptions for almost 40,000 more customers.

Much of the success is attributed to the planning of high-touch communications to customers and their prescribing specialist. We engaged customers early, in multiple campaigns, to inform them of the transition and how to obtain their next fill. With the introduction of Accredo, our customers have greater access to personalized, specialty pharmacy support, including:

- > Access 24/7 to hundreds of specialty-trained pharmacists and nurses experienced in complex conditions that require specialty medications.
- > Accredo's 15 specialty Therapeutic Resource Centers®, with specialty-trained clinicians focused on specific chronic and specialty conditions, including training on how to administer medications.
- > More self-service tools to help customers stay adherent to their therapy as well as clinical therapy support. This includes texting for refills and order status as well as the ability to set up delivery online.
- > Access to Freedom Fertility Pharmacy®, one of the largest fertility pharmacies in the country, with expanded access to patient assistance programs.
- > The ability to drive continuity of care with access to coverage for more limited distribution drugs (LDDs), which we added to the specialty list as of July 13, 2019. Accredo has 99.1% access to specialty drugs.<sup>1</sup>

We will complete the final transition wave of all remaining specialty pharmacy customers through a well-planned, personalized approach. This is set to take place by mid-November 2019.

A new customer video is available at [Cigna.com/specialty](https://www.cigna.com/specialty) to help explain the new process of managing medications on the Accredo site. Customers will go through myCigna.com to manage their specialty prescriptions on the Accredo site.

1. 2018 analysis based on Express Scripts adjudicated claims volume for commercial and health plan payers for limited distribution, exclusive distribution, and open access specialty drugs

## Cigna pioneers solution for life-changing therapies

Cigna Health Services announced a significant new way to advance healthcare. We are proud to introduce Embarc Benefit Protection<sup>SM</sup>, the industry's first solution to begin to address the high cost of certain potentially curative gene therapy medicines.

Embarc Benefit Protection fills a critical, unmet need that offers a pathway for payers to provide coverage for some of these potentially life-altering cures under their plans. They will now be within reach for individuals covered by a plan with an Embarc solution. Focused on making these breakthrough drugs more affordable for payers and ensuring access to coverage for customers, this solution draws upon the collective capabilities of eviCore, Accredo, Express Scripts and Cigna, demonstrating the power of our combined organization. We anticipate Embarc Benefit Protection will be available in 2020.

[Learn More](#) here.

## Vyleesi™ approved to treat HSDD in premenopausal women

Vyleesi (bremelanotide) is considered a sexual dysfunction drug and is the first specialty drug in this category. It is the second drug approved by the U.S. Food and Drug Administration (FDA) to treat acquired, generalized hypoactive sexual desire disorder (HSDD) in premenopausal women.

Vyleesi is an injectable drug with a dose limit of one dose within 24 hours and no more than eight doses per month. The average cost of Vyleesi for a cash-paying customer is \$237 per dose.<sup>1</sup> The average cost per year would vary depending on use, but could exceed \$22,000.<sup>1</sup>

When coverage of sexual dysfunction drugs either are available through plan design or elected coverage (lifestyle benefit), Vyleesi will require prior authorization to confirm that the use is consistent with the FDA-approved indication and available clinical evidence.

Vyleesi will also be subject to quantity limitations (eight doses per month) consistent with the FDA-recommended dosing. When covered, the formulary tier for Vyleesi depends on the client's plan design. If the Cigna formulary used by the client does not have a specialty tier, Vyleesi is placed on the Non-Preferred Brand Drug tier. If, however, the Cigna formulary used by the client offers a specialty drug tier, then Vyleesi is placed on the Specialty Drug tier.

1. Vyleesi Prices, Coupons and Patient Assistance Programs. (Accessed October 22, 2019). Retrieved from <https://www.drugs.com/price-guide/vyleesi>.



## Drug updates

### Pipeline review

This section highlights some of the pipeline drugs expected to be approved by the U.S. Food and Drug Administration (FDA) in late 2019 or early 2020 that may significantly impact clinical practice and/or pharmaceutical costs.

Drug name/ manufacturer	Proposed use	How it works	What's important
<b>luspatercept</b> / Acceleron Pharma, Inc.	Treatment of Beta-Thalassemia, an ultra-rare genetic blood disorder that causes severe anemia	Luspatercept is the first treatment designed to <b>repair the red blood cell (RBC) production defect that causes Beta-Thalassemia and restore RBC production</b> . It works by targeting specific proteins involved in late-stage red blood cell production and significantly reducing or eliminating the need for frequent and lifelong blood transfusions.	<b>Route of administration:</b> Subcutaneous (SC) self-administered injection <b>Benefit coverage:</b> Pharmacy <b>Anticipated FDA decision:</b> 4Q2019 <b>U.S. sales forecast in 2024:</b> \$490M
<b>bempedoic acid</b> / Esperion	Second-line treatment of individuals with elevated cholesterol (LDL)	Bempedoic acid is the <b>first cholesterol-lowering drug that works by inhibiting ATP citrate lyase (ACL)</b> , which results in reduced production of fatty acids and cholesterol. It's role as a second-line agent for treating individuals who do not achieve an adequate reduction in LDL despite the use of current treatments <b>may depend on the product's pricing compared to the PCSK9 inhibitors Praluent and Repatha</b> . If approved, Esperion also plans to launch a combination product that includes bempedoic acid with ezetimibe/Zetia.	<b>Route of administration:</b> Oral <b>Benefit coverage:</b> Pharmacy <b>Anticipated FDA decision:</b> 1Q2020 <b>U.S. sales forecast in 2024:</b> \$1,021M



## Pipeline review

Drug name/ manufacturer	Proposed use	How it works	What's important
<b>idecabtagene /</b> bluebird bio	Treatment of advanced multiple myeloma that has failed or not responded to other therapies	Idecabtagene is a chimeric antigen receptor T-cell therapy (CAR-T) immunology agent. CAR-T therapy is a new type of immuno-oncology that <b>harnesses patient's own immune system to eliminate cancer cells.</b> If approved, it will be the first CAR-T therapy for use in multiple myeloma.	<b>Route of administration:</b> IV injection <b>Benefit coverage:</b> Medicaly <b>Anticipated FDA decision:</b> Mid-2020 <b>U.S. sales forecast in 2024:</b> \$378M
<b>valoctocogene roxaparovvec /</b> BioMarin Pharmaceutical, Inc.	Treatment of hemophilia A	Valoctogene is a <b>one-time gene therapy treatment</b> designed to replace the missing gene that causes hemophilia A, thereby restoring normal blood clotting function and <b>eliminating the need for lifelong factor replacement therapy.</b>	<b>Route of administration:</b> IV injection <b>Benefit coverage:</b> Medicaly <b>Anticipated FDA decision:</b> Mid 2020 <b>U.S. sales forecast in 2024:</b> \$659M

Notes:

U.S. sales forecast provided by EvaluatePharma. [www.evaluatepharma.com](http://www.evaluatepharma.com) Accessed August 27, 2019

Benefit coverage is based on currently available information and could change pending final FDA-approved prescribing information.



## Formulary updates

The following changes have been made to Cigna formularies between July 5, 2019 and October 25, 2019

### Brand drug additions

BRAND NAME	STRENGTH	COMMON USE	CLINICAL EDITS	PRESCRIPTION DRUG LIST TIER				
				Standard formulary	Value formulary	Performance formulary	Advantage formulary	Legacy formulary
ANNOVERA	0.15-0.013MG	CONTRACEPTIVE		3	3	3	3	3
BAQSIMI	3 MG	DIABETES	QL	3	3	3	3	3
CORLANOR	5 MG/5 ML	HEART FAILURE	PA	2	2	2	2	2
DRIZALMA SPRINKLE	20, 30, 40, 60 MG	DEPRESSION	QL, ST	NC	NC	NC	NC	3
DUAKLIR PRESSAIR	400-12 MCG	COPD		NC	NC	NC	NC	3
EVEKEO ODT	5, 10, 15, 20 MG	ADHD	PA (age)	3	NC	3	NC	3
FASENRA PEN	30 MG/ML	ASTHMA	PA	3	3	3	3	3
FERRIPROX	1000 MG	IRON OVERLOAD		3	3	3	3	3
FIASP PENFILL	100/ML (3)	DIABETES	QL	NC	NC	NC	NC	2
GVOKE HYPOPEN	0.5 MG/0.1, 1 MG/0.2ML	LOW BLOOD SUGAR FROM DIABETES	QL	3	3	3	3	3
GVOKE SYRINGE	0.5 MG/0.1, 1 MG/0.2ML	LOW BLOOD SUGAR FROM DIABETES	QL	3	3	3	3	3
HARVONI	45MG-200MG	HEPATITIS C	PA, QL	2	2	2	2	2
INREBIC	100 MG	CANCER	PA	3	3	3	3	3
KATERZIA	1 MG/ML	HIGH BLOOD PRESSURE, CORONARY ARTERY DISEASE	QL	3	3	3	3	3
NUBEQA	300 MG	CANCER	PA	3	3	3	3	3
OZOBAX	5 MG/5 ML	MUSCLE RELAXANT		3	3	3	3	3
PROAIR DIGIHALER	90 MCG	ASTHMA	PA	NC	NC	NC	NC	3
RELAFEN DS	1000 MG	ANTI-INFLAMMATORY	PA	NC	NC	NC	NC	3
RINVOQ ER	15 MG	RHEUMATOID ARTHRITIS	PA	3	3	3	3	3
ROZLYTREK	100, 200 MG	CANCER	PA	3	3	3	3	3

PA: Prior authorization

T1/Tier 1: Generic

QL: Quantity limit

T2/Tier 2: Brand

ST: Step therapy

T3/Tier 3: Non-preferred

NC: Not covered: This drug is not covered. However, if the covered alternative is not appropriate for the customer, there is a process where his/her provider can request approval of this drug.



## Generic drug additions

GENERIC NAME	STRENGTH	COMMON USE	CLINICAL EDITS	PRESCRIPTION DRUG LIST TIER				
				Standard formulary	Value formulary	Performance formulary	Advantage formulary	Legacy formulary
SLYND	4 MG (28)	CONTRACEPTIVE		3	3	3	3	3
SOVALDI	200 MG	HEPATITIS C	PA, QL	2	2	2	2	2
SYMJEPI	0.15 MG/0.3 ML	ALLERGIC REACTIONS	PA, QL	NC	NC	NC	NC	3
TOSYMRA	10 MG	MIGRAINE	PA, QL	NC	NC	NC	NC	3
TRIKAFTA	100-50-75	CYSTIC FIBROSIS	PA, QL	3	3	3	3	3
TURALIO	200 MG	CANCER	PA	3	3	3	3	3
VYLEESI*	1.75 MG/0.3	HYPOACTIVE SEXUAL DESIRE DISORDER (HSDD)	PA, QL	NC/3	NC/3	NC/3	NC/3	NC/3
VYNDAMAX	61 MG	CARDIOMYOPATHY OF AMYLOIDOSIS	PA, QL	3	3	3	3	3
XENLETA	600 MG	ANTIBIOTIC	PA, QL	3	3	3	3	3
XPOVIO	60, 80, 100, 160 MG/WEEK	CANCER	PA	3	3	3	3	3

PA: Prior authorization

T1/Tier 1: Generic

QL: Quantity limit

T2/Tier 2: Brand

ST: Step therapy

T3/Tier 3: Non-preferred

NC: Not covered: This drug is not covered. However, if the covered alternative is not appropriate for the customer, there is a process where his/her provider can request approval of this drug.



## Tier changes

BRAND NAME	STRENGTH	COMMON USE	TIER CHANGE	CLINICAL EDITS	PRESCRIPTION DRUG LIST TIER				
					Standard formulary	Value formulary	Performance formulary	Advantage formulary	Legacy formulary
DOVATO TABLET	50-300 MG	HIV/AIDS	POSITIVE		2	2	2	2	2
DULERA INHALER	100 MCG/5 MCG AND 200 MCG/5 MCG	ASTHMA	POSITIVE		2	2	2	2	2
ERIVEDGE CAPSULE	150 MG	CANCER	POSITIVE	PA	2	2	2	2	2
FIRVANQ SOLUTION	25, 50 MG/ML	ANTIBIOTIC	POSITIVE		2	2	2	2	2
FYCOMPA ORAL SUSP	0.5 MG/ML	SEIZURES	POSITIVE	PA	2	2	2	2	2
FYCOMPA TABLET	2, 4, 6, 8, 10, 12 MG	SEIZURES	POSITIVE	PA	2	2	2	2	2
IBRANCE	75, 100, 125 MG	CANCER	POSITIVE		2	2	2	2	2
MAYZENT TABLET	0.25, 2 MG	MULTIPLE SCLEROSIS	POSITIVE	PA	2	2	2	2	2
MESALAMINE DR	800 MG	INFLAMMATORY BOWEL DISEASE	POSITIVE		1	1	1	1	1
NUVARING VAGINAL RING		CONTRACEPTIVE	POSITIVE		2 (no change)	2	2 (no change)	2	2 (no change)
SIMPONI ARIA VIAL	50 MG/4 ML	INFLAMMATORY CONDITIONS	POSITIVE	PA	2	2	2	2	2
SYMFI TABLET	600-300-300 MG	HIV/AIDS	POSITIVE		2	2	2	2	2
SYMFI LO TABLET	400-300-300 MG	HIV/AIDS	POSITIVE		2	2	2	2	2
TRULANCE TABLET	3 MG	INFLAMMATORY BOWEL DISEASE	POSITIVE		2	2	2	2	2
VERZENIO	50, 100, 150, 200 MG	CANCER	POSITIVE		2	2	2	2	2
XOLAIR VIAL	150 MG	ASTHMA	POSITIVE	PA	2 (no change)	2 (no change)	2 (no change)	2	2 (no change)
XOLAIR SYRINGE	75 MG/0.5 ML AND 150 MG/ML	ASTHAM	POSITIVE	PA	2 (no change)	2 (no change)	2 (no change)	2	2 (no change)

PA: Prior authorization

T1/Tier 1: Generic

QL: Quantity limit

T2/Tier 2: Brand

ST: Step therapy

T3/Tier 3: Non-preferred

NC: Not covered: This drug is not covered. However, if the covered alternative is not appropriate for the customer, there is a process where his/her provider can request approval of this drug.



## Utilization management changes

BRAND NAME	GENERIC NAME	STRENGTH	UM CHANGE	COMMON USE
DULERA INHALER	MOMETASONE/FORMOTEROL	100MCG/5MCG, 200MCG/5MCG	ST REMOVED	POSITIVE
MESALAMINE	MESALAMINE	800MG	ST REMOVED	POSITIVE
TRELEGY ELLIPTA	FLUTICASONE/UMECLIDIN/ VILANTER	100-62.5-25	ST REMOVED	POSITIVE
TRULANCE	PLECANATIDE	3 MG	ST REMOVED	POSITIVE

## On the horizon - upcoming first generic launches\*

TARGET DATE	BRAND NAME	GENERIC NAME	COMMON USE	2018 U.S. BRAND SALES
4Q2019	OSMOPREP	Sodium Phosphate electrolytes	Bowel prep for colonoscopy	\$8M
4Q2019	ACZONE 7.5%	Dapsone	Acne	\$263M
2020	ATRIPLA	Efavirenz; Emtricitabine; Tenofovir Disoproxil Fumarate	HIV/AIDS	\$1,273M
2020	TRUVADA	Emtricitabine; Tenofovir Disoproxil Fumarate	HIV/AIDS	\$3,151M
2020	KUVAN	Sapropterin Dihydrochloride	Phenylketonuria	\$25M
2020	AFINITOR	Everolimus	Kidney cancer	\$394M
2020	SILENOR	Doxepin Hydrochloride	Insomnia	\$47M
2020	CHANTIX	Varenicline Tartrate	Smoking cessation	\$702M
2020	ABSORICA	Isotretinoin	Acne	\$308M
2020	CIPRODEX	Ciprofloxacin; Dexamethasone	Ear Infections	\$466M
2020	DALIRESP	Roflumilast	COPD	\$214M
2020	VELCADE	Bortezomib	Lymphomas	\$610M

\* Source: IPD Analytics, [www.ipdanalytics.com](http://www.ipdanalytics.com), Accessed August 27, 2019

\*Cigna 2019 book of business study of medical customers who have Cigna pharmacy + behavioral benefits vs. those with Cigna medical + basic behavioral. Individual client/customer results will vary and not guaranteed. Average annual per member per year (PMPY)

### References for "Value of Connected Benefits" pages 1-2:

KPMG LLP, a Delaware limited liability partnership and the U.S. member firm of the KPMG network of independent member firms affiliated with KPMG International Cooperative ("KPMG International"), a Swiss entity. KPMG did not validate the Cigna 2019 Pharmacy Integration Study, but reviewed the approach and methods used to conduct the 2018 study and found them to be reasonable and appropriate. The same methodology was used in the 2019 study. Cigna used a published academic method and appropriate statistical tests and rigor. KPMG was engaged by Cigna to perform this review of their analysis. KPMG did not conduct an independent analysis to verify any results. KPMG did not audit the data or the programming code used to conduct the study. The data used for the study was Cigna's own internal data.

Study based on unaudited 2018 Cigna customer/claims data and represent historical differentials associated with study data set. Future results may vary by time frame, account, member, and other factors. Study results do not constitute an audit, a review or other form of assurance with any generally accepted auditing, review or other assurance standards, and do not represent any form of assurance.



Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. Some plans require use an in-network pharmacy for prescriptions to be covered. Coverage is subject to any plan deductible, copayment and/or coinsurance requirements. 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 complete details of prescription drug coverage, contact a Cigna representative.

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