

## Post-65 Retirees

Effective 1/1/2022, you will have an opportunity to participate in Medicare Advantage PPO plan. You **must be** enrolled and must provide SCS with a copy of your Medicare Parts A & Part B card to continue coverage with the Shelby County School's medical program.

### What is the Cigna Medicare Advantage PPO plan?

This is a Medicare Advantage PPO plan also known as Cigna True Choice Medicare PPO plan with integrated Medicare Part D prescription drug coverage. Benefits include:

- Low monthly premium
- \$0 copay for select preventive drugs and diabetic drugs and supplies
- Earn wellness incentives when you complete your yearly health check-up and other doctor-recommended screenings
- Extra benefits include Silver and Fit fitness program, transportation services, hearing aids, and home delivered meals following inpatient hospital visits
- One identification card and one customer service number for medical and prescription drug coverage
- Medicare Advantage “replaces” Medicare Parts A&B, but you must continue to pay your Medicare Part B premium.
- Failure to sign up for Medicare Part A & Part B could cause a delay in your SCS coverage or may even cause termination of your benefits with SCS.
- You can only be in one Medicare Advantage or prescription drug plan (PDP) at a time. If you attempt to have multiple Medicare Advantage/prescription plans, your coverage with SCS will terminate.

With Cigna Medicare Advantage PPO, 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, even if they are not contracted with Cigna as an in-network Medicare Advantage provider. Unlike many other PPO plans, your out-of-pocket cost will be the same whether you use in-network or out-of-network providers.

To check if your medical providers are in the Cigna Medicare Advantage network, you can ask your provider or search Cigna's online provider directory at [www.CignaMedicare.com/group/MAresources.com](http://www.CignaMedicare.com/group/MAresources.com). If your doctor is not in the Cigna Medicare Advantage PPO network and will not accept the plan, Cigna can help – call Customer Service at 1-888-281-7867.

The Medicare Advantage PPO is a great choice for you if:

1. Your medical providers are in the Cigna Medicare Advantage network (you can ask your provider if they participate in the Cigna Medicare Advantage PPO network, or look up your provider at [www.CignaMedicare.com/group/MAresources.com](http://www.CignaMedicare.com/group/MAresources.com)) OR
2. Your medical provider will agree to bill Cigna for their services (ask your provider) OR
3. You take the preventive medications or the diabetic medications that the Advantage PPO plan covers for free (check for these drugs on your PPO formulary or my logging into myCigna.com)