

Things to Remember When Switching Carriers

Prescription Drugs:

Please, if it is possible, get your and your dependents' maintenance medications (prescriptions taken regularly) refilled prior to December 31, 2025. This will alleviate any last-minute issues in getting prescriptions filled at the beginning of January, when new coverage takes effect.

If your medication required a prior authorization with Blue Cross, it will require a prior authorization with CVS Caremark with RxBenefits. Please work with your physician(s) to get the prior authorizations started once you have your new CVS Caremark with RxBenefits member ID.

Mail Order Prescriptions:

CVS Caremark with RxBenefits will also be your mail order pharmacy. You do not pay extra for this service and they offer the following perks:

- Fast reorders with no trips to the pharmacy
- Free standard shipping to your home, job or wherever you choose
- Privacy as your medicine will arrive in an unmarked secure package

It is easy to get refills by ordering online through your member portal, by phone or by mail.

Appointments and Procedures:

Please verify that all of your providers, labs, facilities and hospitals are in the Cigna network. The network you will choose when searching is **Open Access Plus (OAP)**.

Visit www.cigna.com to begin your search. You can search as a "Guest". You do not have to be enrolled to complete a search. So, this can be done prior to January 1, 2026.

If you have a procedure scheduled that required a prior authorization (such as, CT scan, MRI, PET Scan, Surgery, etc), you will need to have your provider secure a new prior authorization with Cigna. Carriers do NOT honor each other's prior authorizations.

ID Cards:

Cigna will send out physical cards, which will include CVS Caremark with Rx Benefits information. (these will be individual cards) and they should arrive in a plain white envelope mid to late December (up to 6 cards per envelope). You can also create your member portal at www.mycigna.com and www.rxbenefits.com to see and download your card after January 1, 2026. Once you have created your member portal online, you will be able to access all of your information on your smart phone via their free app.

Member Portal:

If I have medical, dental and vision coverage through Cigna, will I only have one portal?

Yes, you will only have one portal for all lines of coverage that you have with Cigna.

At what age will my dependent child have to create their own member portal and will no longer be included on mine?

Once your covered dependent child reaches the age of 13, their information will no longer be housed under your portal.

Medical

How do I find a provider?

Visit www.cigna.com to begin your search. You can search as a “Guest”. You do not have to be enrolled to complete a search. So, this can be done prior to January 1, 2026. The network you will choose when searching is **Open Access Plus (OAP)**.

What if I have a procedure scheduled?

If you have a procedure scheduled that required a prior authorization with Blue Cross, it will likely require a prior authorization with Cigna. Once you have your ID number, please work with your provider to secure a new prior authorization with Cigna.

What if I have ongoing care and provider is not in-network?

You will require transition of care. You can also find the Transition of Care form on this site. Examples of conditions that may qualify for Transition of Care include, but not limited to pregnancy, newly diagnosed or relapsed cancer in the midst of treatment, transplant candidates, recent major surgery follow-up visits, acute conditions in active treatment such as heart attacks, strokes or unstable chronic conditions. For complete details, please see the flyer on this site.

What if my doctor/facility is no longer in network?

If your providers are no longer considered in-network, we will work with you to find a comparable provider that is in the Open Access Plus network with Cigna.

HRA changes

For this year only, any remaining funds in your HRA will rollover from 2025 to 2026.

Will I be able to continue to use Lantern?

In an effort to consolidate our additional benefit offerings, all surgical care will now be provided through the Cigna network and covered as outlined in the benefit summary. To find high value providers, click on the quality ratings tab in the provider’s profile. If the provider has a Cigna Care Designation, (identified by the Cigna Care Designation symbol) they have been recognized as a provider who consistently delivers quality care and cost-effective services. There are three primary care categories (Family Practice, Internal Medicine and Pediatrics) and 18 specialties.

Will I be able to access Medefy in 2026?

No, MDLive through Cigna will be our virtual care provider with no cost share for acute, primary, dermatological and behavioral health care. You can access these services by going to mdliveforcigna.com or by downloading the MDLive app, either through Google Play or the iPhone App Store. You will need to enter some personal information at your initial login, so we recommend that you sign into MDLive before you need it, so everything is set when you do.

How much will my MDLive appointments cost?

The cost for services for the member for urgent care (parent/guardian needs to be present for those under 18), Primary Care (18 and older), Dermatology (all ages, parental consent for those under 18), and Behavioral Health (10 and over, parental consent for those under 18) is \$0 copy for members. The number of visits is unlimited.

IMPORTANT NOTE: You must access MDLive through your Cigna member portal to receive this free care.

Will there be a pre-enrollment hotline, so that I can ask questions about my medical, dental and/or vision benefits before open enrollment starts?

Yes, you can call the following number prior to January 1st to discuss your coverage and provider options. The number is 1-888-806-5042. This line will be available starting on November 1, 2025.

Will I have access to any tools that will help me make decisions about what plans and benefits to choose?

Yes, you will have access to Cigna’s Easy Choice Tool. Please click on this link:

<https://decisionsupport.cigna.com>

Your access code is:

NDYY-3802

Will I continue to get a premium reduction for participating in the wellness program?

Yes. A \$50 per month discount will be applied to your medical premium for 2026, if you can prove you had a physical in 2025.

Will I be able to contact Cigna's helpline after open enrollment is closed?

Yes, both the hotline and Easy Choice tool will remain open and accessible throughout the year. Please note, you may only make changes to your coverages throughout the year if you have a qualifying life event.

Prescriptions

What does Step Therapy mean?

If you are told that you are on a step therapy drug, that means that you must try other, less costly medications before your medication is approved. However, if you have already gone through that process and it has been deemed that you must take that particular medication, please ask your doctor to submit supporting medical documentation to CVS Caremark with RxBenefits to get your medication approved.

If I am on a specialty medication, are there programs in place to save me money?

Yes, CVS Caremark with RxBenefits utilizes a program called PrudentRx. This program, if you are eligible, may be able to provide your medication for as little as \$0. You must speak with a PrudentRx advocate to finalize your enrollment. Please call 800-578-4403.

Who will be my specialty pharmacy now?

CVS Caremark will be your specialty pharmacy. You may contact them by phone at 800-237-2767. Your provider may contact them at this phone number, by fax at (800-323-2445) or through Escribe to send your prescription or to secure a prescription prior authorization for your specialty medication.

My copay is \$10 for a generic prescription, but I was only charged \$7 for the prescription. Why is that?

Many times generic medications are cheaper than your stated copay. If this happens you will only be charged for the cost of the medication. You will not have to pay more than it costs.

How do I find out if my pharmacy is in-network?

RPM Living is enrolled in Caremark's National Network with access to more than 68,000 pharmacies. The network includes all major chains and most independent pharmacies. Once your coverage is active, it is recommended that you create an account with Caremark. You can access this by visiting this site, [Caremark.com/](https://www.Caremark.com/)

[PharmacyLocator](#). You can also call Caremark's Member Services Team for network information. That number will be on the back of your ID card.

In the meantime, before you are effective, you can ask your pharmacy if they are part of Caremark's National Network. If your pharmacy is no longer considered in-network, we will work with you to find a comparable pharmacy nearby that is part of Caremark's National Network.

Why am I paying more for my prescription now?

All prescription carriers have their own set of criteria for approving medications and determining what tier they belong in. If you are paying more for your prescription now, it is likely that CVS Caremark with RxBenefits has determined that it belongs in a higher tier.

Dental

How do I find a provider?

You will find a dental provider by clicking on this link [Cigna Health Care Provider Directory](#); choose "Find a Doctor", Click on "Employer or School", Enter your Zip Code, Click on "Doctor by Type", and Click on "General Dentist or Pediatric Dentist". You may also search for your dentist by name, by Clicking on "Doctor by Name".

Vision

How do I find a provider?

You will find a vision provider by clicking on this link [Cigna Health Care Provider Directory](#); choose "Find a Doctor", Click on "Employer or School", Enter your Zip Code, Click on "Doctor by Type", and Click on "Optometrist". You may also search for your vision provider by name, by Clicking on "Doctor by Name".

Employee Assistance Program (EAP)

Who will be our Employee Assistance Program (EAP) for 2026?

We are pleased to announce that our new EAP will be ComPsych, powered by The Hartford. This is an exciting change as ComPsych is one of the largest EAP's in the country and provides a robust and comprehensive offering of resources. In addition to 6 free sessions with a licensed therapist per issue per year for you and any of your household members, they offer legal and financial counseling and a vast library of online materials. Simply go to www.guidanceresources.com to get started.