



CIGNATURESM
MEDICARE PRESCRIPTION DRUG PLAN

CIGNATURE Rx is insured by Connecticut
General Life Insurance Company.

Medicare^{Rx}
Prescription Drug Coverage



<firstname> <lastname>
<streetaddress1/other>
<streetaddress>
<city>, <state> <zip>



<Member #>
<RxID>
<RxGroup>
<RxBin>
<RxPCN>

<insert date>

Dear <Name of Member>

Thank you for enrolling in CIGNATURE Rx. CIGNATURE Rx is a prescription drug plan that is approved by Medicare. Your enrollment will be effective on <effective date>.

As of <effective date>, you should begin using CIGNATURE Rx network pharmacies to fill your prescriptions. If you use an out-of-network pharmacy and there is not an emergency, CIGNATURE Rx may not pay for your prescriptions. This letter is proof of your CIGNATURE Rx coverage. You should show this letter at the pharmacy until you get your Member ID card from us.

The Centers for Medicare & Medicaid Services (CMS), the federal agency that runs the Medicare program, must approve all enrollments. When CMS approves your enrollment into CIGNATURE Rx, we will send you a letter to confirm your enrollment in CIGNATURE Rx. You should not wait to get this confirmation letter before you begin using CIGNATURE Rx network pharmacies on <effective date>. If CMS rejects your enrollment, CIGNATURE Rx will bill you for any prescriptions you received through us.

If you have health coverage from an employer or union, joining CIGNATURE Rx may change how your current coverage works. Read the communications your employer or union sends you. If you have questions, visit their Web site, or contact the office listed in their communications. If there is no information on whom to contact, your benefits administrator or the office that answers questions about your coverage can help. If you have other prescription drug coverage, such as through an employer plan, you shouldn't cancel your other coverage yet. Keep your other coverage until you receive the confirmation letter from us.

If you have a Medigap (Medicare Supplement Insurance) policy that includes prescription drug coverage, you must contact your Medigap Issuer to let them know that you have joined a Medicare prescription drug plan. If you decide to keep your current Medigap supplement policy, your Medigap Issuer will remove the prescription drug coverage portion of your policy and adjust your premium. Under certain circumstances, you can also buy a different Medigap policy without prescription drug coverage sold by your Medigap Issuer. Your Medigap Issuer cannot charge you more, based on any past or present health problems. Call your Medigap Issuer for details.

Once you are enrolled in our plan, you can only disenroll (or enroll in a new plan) during certain times of the year. Unless you meet certain special exceptions, such as if you move out of the CIGNATURE Rx's service area, you can only disenroll from CIGNATURE Rx from November 15 through December 31 each year. If you have questions about how or when to disenroll from CIGNATURE Rx, please call our customer service department.

If you chose to have your CIGNATURE Rx premium withheld from your Social Security, remember that your benefit check will reflect this deduction. If you did not choose this option, we will bill you for your monthly premiums. Generally you must stay with the premium payment option you choose for the rest of the year. Members who fail to pay the monthly premium may be disenrolled from CIGNATURE Rx.

People with limited incomes may qualify for extra help to pay for their drugs costs (including help paying the CIGNATURE Rx premium and yearly deductible). For more information about this extra help, contact your local Social Security office or call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048.

Please remember that you should use CIGNATURE Rx network pharmacies to fill your prescriptions beginning on <effective date>. If you use an out-of-network pharmacy, except in an emergency, CIGNATURE Rx may not pay for your prescriptions. You can find network pharmacies in your area by looking in your pharmacy directory or by calling customer service at the number below.

If you have any questions, please contact customer service at 1-800-222-6700, Monday-Friday, 8:00 am-11:00 pm ET, Saturday-Sunday, 9:00 am-5:00 pm ET. TTY/TDD users should call 1-800-322-1451.

Thank you.

Note: Although our monthly premium is <Insert plan premium>, we will only collect <insert amount rounded down to ten cent amount> per month via your Social Security benefit, due to a minor computer processing issue. This small difference <total yearly difference = difference x 12> requires no action on your part, absent further notice.

If you have any questions about this process, please call 1-800-222-6700.