

STEP THERAPY

Helps members make the switch to lower-cost medications

What is Step Therapy?

Prescription medications can cost a lot of money. At Cigna, we get that. That's why we've created a program that helps you save money and stay healthy. It's called Step Therapy.

Step Therapy is a prior authorization program. This means that certain medications in the Step Therapy program need approval before they're covered. In Step Therapy, you and your doctor follow a series of steps when choosing your medication.

You may be able to choose from several different safe and effective prescription medications to treat your condition. Cost is often the biggest difference. Generic medications - which have the same strength and active ingredients as brand name medications - typically cost less, while brand name medications are usually the most expensive.

Included in the Step Therapy program are medications used to treat several common medical conditions:

- › ADD/ADHD
- › Allergies
- › Asthma
- › Bladder problems
- › Depression
- › Heartburn/ulcer
- › High blood pressure
- › High cholesterol
- › Mental health
- › Osteoporosis
- › Pain (narcotic and non-narcotic)
- › Skin conditions
- › Sleep disorders

How does Step Therapy work?

Step Therapy encourages you to try the most cost-effective and appropriate medications available to treat your condition. Typically, these medications are generics or low-cost brands. You need to try these first, before more expensive medications are approved.

When you fill a prescription for a Step Therapy medication, you and your physician will receive a letter explaining what steps you need to take before you refill your medication. This may include trying a generic or lower cost alternative, or asking Cigna for authorization for coverage of your medication. At any time, your physician can request authorization to continue coverage of a Step Therapy medication for medical reasons.

Determining if your medication is included in the program

Go to **myCigna.com**. Look up your prescription drug list to see if your specific medication is impacted by Step Therapy. If an "ST" designation appears next to the drug name, then the medication is part of the Step Therapy program.



For more information, contact your employer's benefit department, or the customer service number on the back of your ID card. We also encourage you to discuss Step Therapy with your physician.

Together, all the way.®

