

Family Planning and Birth Control Coverage

Your health plan includes coverage for family planning and birth control. This includes emergency birth control. Your coverage includes medication, supplies, and services approved by the U.S. Food and Drug Administration (FDA). In some cases, your coverage is available with no cost-share. This means you do not have to pay anything out-of-pocket, like a deductible or copay.

Specifically, your plan gives coverage for birth control medication and supplies that:

- Last for a 12-month period. It's your choice whether to get it all at once or at many times throughout the year;
- Are available over-the-counter (without a prescription) like condoms and sponges; and
- You can get with a prescription from a licensed pharmacist. Examples include birth control pills, the patch, and the ring.

Your plan also covers birth control counseling, procedures, and family planning services. These include:

- Voluntary sterilization (such having your tubes tied or a vasectomy);
- Patient training and counseling about birth control choices;
- Follow-up care about medication, supplies, products, and services such as management of side effects;
- Counseling about how to use the birth control method you've chosen the right way; and
- Conversations with a pharmacist about medication questions.

In addition, here are some important things to know about your coverage and benefits:

Your plan covers the cost of *male* sterilization and *male* condoms. To be reimbursed for male condoms under your plan when purchased over the counter your claim must include the applicable National Drug Code (NDC) and National Provider Identifier (NPI) numbers. In order to obtain male condoms with packaging that includes NDC and NPI numbers you will need to ensure that male condoms are dispensed from behind the pharmacy counter. However, if you participate in a high deductible health plan (HDHP), you will have to pay part of the cost for these items. Federal tax laws require that HDHP members share in the cost.

Cigna provides coverage for *female* birth control medication, sterilization, devices, products, and services without any cost-sharing requirements.

Your health plan may require you to use a generic prescription medication to get coverage. This means if your doctor writes you a prescription for a brand name medication, your pharmacist may offer you a generic instead so your health plan covers the cost. There is a process in place that allows you to get medically necessary coverage of a covered brand

name medication, device, product or service if your doctor calls for it or when there is no generic substitute available. Call Customer Service to learn more.

Also, your plan covers FDA-approved birth control medications. You have the right to get the medication or product your doctor prescribes you – or its therapeutic equivalent (a product with a different name but does the same thing). If your doctor doesn't want you to use an equivalent choice, Cigna must cover some other option.

Want more information or have questions about your birth control coverage?

Simply call the number on your Cigna ID card. Customer Service is available 365 days/year – 24 hours per day. For TRS or TTY services, please dial 711. We offer translator services at no cost to you.