

A photograph of an elderly couple standing outdoors in a wooded area. The woman is on the left, wearing a blue jacket over an orange shirt, and the man is on the right, wearing a blue puffer vest over a dark shirt and a camouflage baseball cap. Both are smiling and holding small American flags. A large blue rectangular box is overlaid on the left side of the image, containing the text 'COURAGE PLANS' in white.

# COURAGE PLANS

## WHAT ARE COURAGE PLANS?

Our Courage plans are Medicare Advantage MA-only plans with a focus on the healthcare needs of our Veteran Medicare beneficiaries. However, Medicare beneficiaries do not have to be veterans to enroll in this plan. MA-only plans are Medicare Advantage plans without prescription drug coverage. Courage plans are offered in select markets; the Courage plan is available as an HMO, or PPO depending on the market. Cigna has 19 Courage plans in 14 states — **all at a \$0 premium.**

Many Veterans do not have access to veteran health benefits like the VA or TRICARE for Life. Cigna offers a choice of MA plans for all veterans, plans both with and without prescription drug coverage that can complement health benefits Veterans already receive for their service. Courage plans do not have prescription drug benefits and fit well with VA and Tricare for Life benefits.

## COURAGE PLAN ADVANTAGES

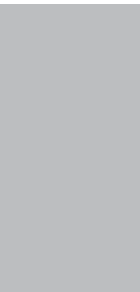
As with all Cigna Medicare Advantage plans the Cigna Courage Medicare plan has strong core medical benefits. However, in order to meet the special needs of the veterans population, we enhanced certain benefits and added the supplemental benefits that veterans want.

- \$0 PCP, mental health, and telehealth visits
- Comprehensive dental benefits
- Additional hearing and vision benefits
- Enhanced over-the-counter (OTC) benefits
- Meals (post-discharge, and ESRD)
- Fitness benefits in most states
- Transportation benefits in most states
- **NEW:** Pet assistance (NY, OH, TX) annual allowance for care of service animals
- Home modification allowances in PA



# COURAGE PLANS

**Click** to jump  
to a market.



# COURAGE PLANS

## ALABAMA

**H4513-045  
HMO**

### COUNTIES

Autauga, Baldwin, Bibb, Blount, Cherokee, Chilton, Colbert, Coosa, Cullman, Dallas, DeKalb, Elmore, Etowah, Jackson, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Madison, Marshall, Mobile, Montgomery, Morgan, Perry, Shelby, St Clair, Talladega, Tuscaloosa, Walker

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0 copays (PCP, Telehealth, Mental Health)
- ✓ \$50 part-B buy-down (+\$50 from 2022)
- ✓ \$4,900 MOOP
- ✓ Dental: \$1,500 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$200 annual
- ✓ Routine hearing: \$0 exam, \$2,000 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$75 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Fitness benefits: \$0, plus activity tracker
- ✓ Transportation benefits: \$0 for 10 one-way trips

## ILLINOIS

**H1415-013  
HMO**

**NEW  
COUNTIES**

### COUNTIES

Cook, DeKalb, DuPage, Kane, Kankakee, Lake, McHenry, Will

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0 copays (PCP, Telehealth, Mental Health)
- ✓ \$25 part-B buy-down
- ✓ \$6,700 MOOP
- ✓ Dental: \$20,000 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$100 annual
- ✓ Routine hearing: \$0 exam, \$1,400 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$25 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Fitness benefits: \$0, plus activity tracker



# COURAGE PLANS

**NEW  
PLAN**

## ILLINOIS

**H7849-073  
PPO**

### COUNTIES

Christian, Jackson, Logan, Mason,  
Menard, Montgomery, Morgan, Moultrie,  
Perry, Sangamon, Shelby, Williamson

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0 copays (PCP, Telehealth, Mental Health)
- ✓ \$50 part-B Buy-down
- ✓ \$5,000 MOOP
- ✓ Dental: \$1,500 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$200 annual
- ✓ Routine hearing: \$0 exam, \$1,400 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$50 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Fitness benefits: \$0, plus activity tracker

**NEW  
PLAN**

## ILLINOIS

**H7849-078  
PPO**

### COUNTIES

Cook, DeKalb, DuPage,  
Kane, Kankakee, Lake,  
McHenry, Will

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0 copays (PCP, Telehealth, Mental Health)
- ✓ \$50 part-B buy-down
- ✓ \$5,900 MOOP
- ✓ Dental: \$2,000 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$150 annual
- ✓ Routine hearing: \$0 exam, \$1,400 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$120 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Fitness benefits: \$0, plus activity tracker



# COURAGE PLANS

NEW  
PLAN

## KANSAS CITY

**H7849-072**  
**PPO**

### COUNTIES

**KS:** Franklin, Jefferson, Johnson, Leavenworth, Miami, Wyandotte

**MO:** Andrew, Bates, Caldwell, Carroll, Cass, Clay, Clinton, DeKalb, Henry, Holt, Jackson, Johnson, Lafayette, Platte, Ray

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0 copays (PCP, Telehealth, Mental Health)
- ✓ \$60 part-B buy-down
- ✓ \$4,000 MOOP
- ✓ Dental: \$1,500 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$250 annual
- ✓ Routine hearing: \$0 exam, \$1,400 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$70 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Fitness benefits: \$0, plus activity tracker
- ✓ Transportation benefits: \$0 for 24 one-way trips

NEW  
PLAN

## NEW JERSEY

**H3949-051**  
**HMO**

### COUNTIES

Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Monmouth, Ocean, Salem

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0 copays (PCP, Telehealth, Mental Health)
- ✓ \$6,700 MOOP
- ✓ Dental: \$20,000 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$150 annual
- ✓ Routine hearing: \$0 exam, \$1,400 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$50 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Fitness benefits: \$0, plus activity tracker
- ✓ Transportation benefits: \$0 for 10 one-way trips



# COURAGE PLANS

NEW  
PLAN

## NEW YORK

H7849-086  
PPO

### COUNTIES

Bronx, Dutchess, Kings, Nassau,  
New York, Orange, Putnam, Queens,  
Richmond, Rockland

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0 copays (PCP, Telehealth, Mental Health)
- ✓ \$50 part-B buy-down
- ✓ \$5,300 MOOP
- ✓ Dental: \$2,000 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$200 annual
- ✓ Routine hearing: \$0 exam, \$1,400 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$85 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Fitness benefits: \$0, plus activity tracker
- ✓ Transportation Benefits: \$0 for 20 one-way trips
- ✓ \$300 annual pet care allowance (Covers all cost for qualified service animal)
- ✓ Caregiver support: \$0 copay

## NORTH CAROLINA

H9725-005  
HMO

NEW  
COUNTIES

### COUNTIES

Alamance, Alexander, Anson,  
Buncombe, Burke, Cabarrus, Caldwell,  
Catawba, Chatham, Cleveland, Davidson,  
Davie, Durham, Forsyth, Gaston, Guilford,  
Henderson, Iredell, Johnston, Lincoln, McDowell,  
Mecklenburg, Orange, Polk, Randolph, Rowan,  
Stokes, Transylvania, Union, Wake, Yadkin

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0 copays (PCP, Telehealth, Mental Health)
- ✓ \$60 part-B buy-down
- ✓ \$3,600 MOOP
- ✓ Dental: \$1,000 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$200 annual
- ✓ Routine hearing: \$0 exam, \$1,400 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$30 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Fitness benefits: \$0, plus activity tracker
- ✓ Transportation benefits: \$0 for 24 one-way trips



# COURAGE PLANS

## NORTH FLORIDA

**H5410-004  
HMO**

### COUNTIES

Bay, Escambia, Okaloosa,  
Santa Rosa, Walton

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0 copays (PCP, Telehealth, Mental Health)
- ✓ \$60 part-B buy-down
- ✓ \$4,900 MOOP
- ✓ Dental: \$1,250 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$150 annual
- ✓ Routine hearing: \$0 exam, \$2,000 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$50 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Fitness benefits: \$0, plus activity tracker

**NEW  
PLAN**

## OHIO

**H7849-089  
PPO**

### COUNTIES

**KY:** Boone, Campbell, Grant,  
Kenton, Pendleton

**OH:** Brown, Butler, Champaign, Clark,  
Clermont, Darke, Greene, Hamilton,  
Montgomery, Preble, Shelby, Warren

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0 copays (PCP, Telehealth, Mental Health)
- ✓ \$60 part-B buy-down
- ✓ \$4,100 MOOP
- ✓ Dental: \$2,000 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$250 annual
- ✓ Routine hearing: \$0 exam, \$1,400 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$175 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Fitness benefits: \$0, plus activity tracker
- ✓ Transportation benefits: \$0 for 20 one-way trips
- ✓ \$300 annual pet care allowance (Covers all cost for qualified service animal)



# COURAGE PLANS

**NEW  
PLAN**

## OHIO

**H7849-090  
PPO**

### COUNTIES

Cuyahoga, Geauga, Lake, Lorain,  
Mahoning, Medina, Portage,  
Stark, Summit, Trumbull

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0 copays (PCP, Telehealth, Mental Health)
- ✓ \$60 part-B buy-down
- ✓ \$4,100 MOOP
- ✓ Dental: \$2,000 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$250 annual
- ✓ Routine hearing: \$0 exam, \$1,400 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$175 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Fitness benefits: \$0, plus activity tracker
- ✓ Transportation benefits: \$0 for 30 one-way trips
- ✓ \$300 annual pet care allowance (Covers all cost for qualified service animal)

## PENNSYLVANIA

**H3949-026  
HMO**

### COUNTIES

Bucks, Chester, Delaware,  
Montgomery, Philadelphia

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0 copays (PCP, Telehealth, Mental Health)
- ✓ \$5,900 MOOP
- ✓ Dental: \$20,000 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$200 annual
- ✓ Routine hearing: \$0 exam, \$1,400 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$75 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Fitness benefits: \$0, plus activity tracker
- ✓ Transportation benefits: \$0 for 30 one-way trips
- ✓ Home & bathroom safety devices & modifications: \$0 for a \$1,500 lifetime combined limit for bathroom safety assessment, and devices





# COURAGE PLANS

NEW  
PLAN

## SAINT LOUIS

H7849-074  
PPO

### COUNTIES

**IL:** Madison, Monroe, St. Clair

**MO:** Crawford, Franklin, Jefferson,  
St. Charles, St. Francois, St. Louis,  
St. Louis City, Warren, Washington

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0 copays (PCP, Telehealth, Mental Health)
- ✓ \$75 part-B buy-down
- ✓ \$4,100 MOOP
- ✓ Dental: \$1,500 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$200 annual
- ✓ Routine hearing: \$0 exam, \$1,400 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$70 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Fitness benefits: \$0, plus activity tracker

## SOUTH CAROLINA

H7020-005  
HMO

NEW  
COUNTIES

### COUNTIES

Anderson, Berkeley,  
Charleston, Cherokee, Chester,  
Colleton, Dorchester, Fairfield, Greenville,  
Kershaw, Lancaster, Pickens, Spartanburg,  
Union, Williamsburg, York

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0-\$20 copays (PCP, Telehealth, Mental Health)
- ✓ \$100 part-B buy-down
- ✓ \$6,700 MOOP
- ✓ Dental: \$1,000 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$200 annual
- ✓ Routine hearing: \$0 exam, \$1,400 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$30 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Fitness benefits: \$0, plus activity tracker
- ✓ Transportation benefits: \$0 for 24 one-way trips

# COURAGE PLANS

## SOUTH MISSISSIPPI

**H4407-011  
HMO**

**NEW  
COUNTIES**

### COUNTIES

Covington, Forest, George,  
Greene, Hancock, Harrison, Hinds,  
Jackson, Jefferson Davis, Jones,  
Lamar, Lawrence, Madison, Marion,  
Pearl River, Perry, Rankin, Stone,  
Walthall, Wayne

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0 copays (PCP, Telehealth, Mental Health)
- ✓ \$50 part-B buy-down
- ✓ \$5,900 MOOP
- ✓ Dental: \$1,500 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$300 annual
- ✓ Routine hearing: \$0 exam, \$2,000 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$75 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Fitness benefits: \$0, plus activity tracker
- ✓ Transportation benefits: \$0 for 40 one-way trips

## TENNESSEE

**H4513-033  
HMO**

### COUNTIES

Anderson, Bedford, Benton, Bledsoe, Blount,  
Bradley, Cannon, Carroll, Cheatham, Chester,  
Clay, Cocke, Coffee, Crockett, Cumberland,  
Davidson, Decatur, DeKalb, Dickson, Fayette,  
Fentress, Gibson, Giles, Grainger, Grundy,  
Hamblen, Hamilton, Hardeman, Hardin, Haywood,  
Henderson, Hickman, Houston, Humphreys,  
Jackson, Jefferson, Knox, Lauderdale, Lawrence,  
Lewis, Lincoln, Loudon, Macon, Madison,  
Marion, Marshall, Maury, McNairy, Montgomery,  
Moore, Morgan, Overton, Perry, Pickett, Polk,  
Putnam, Robertson, Rutherford, Sequatchie,  
Sevier, Shelby, Smith, Stewart, Sumner, Tipton,  
Trousdale, Union, Van Buren, Warren, Wayne,  
White, Williamson, Wilson

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0 copays (PCP, Telehealth, Mental Health)
- ✓ \$65 part-B buy-down
- ✓ \$6,700 MOOP
- ✓ Dental: \$2,600 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$200 annual
- ✓ Routine hearing: \$0 exam, \$1,400 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$90 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Fitness benefits: \$0, plus activity tracker



# COURAGE PLANS

## TEXAS

**H4513-009  
HMO**

### COUNTIES

Angelina, Brazoria, Cameron, Chambers, Fort Bend, Galveston, Hardin, Harris, Hidalgo, Jasper, Jefferson, Liberty, Montgomery, Nacogdoches, Newton, Orange, Polk, San Jacinto, Tyler, Walker, Waller, Webb, Willacy

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0 copays (PCP, Telehealth, Mental Health)
- ✓ \$125 part-B buy-down
- ✓ \$4,300 MOOP
- ✓ Dental: \$20,000 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$250 annual
- ✓ Routine hearing: \$0 exam, \$1,000 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$60 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Transportation Benefits: \$0 for 50 one-way trips

## TEXAS

**H4513-062  
HMO**

### COUNTIES

Atascosa, Bandera, Bexar, Comal, El Paso, Guadalupe, Kendall, Medina, Wilson

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0 copays (PCP, Telehealth, Mental Health)
- ✓ \$60 part-B buy-down
- ✓ \$4,300 MOOP
- ✓ Dental: \$20,000 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$250 annual
- ✓ Routine hearing: \$0 exam, \$2,500 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$75 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Transportation benefits: \$0 for 20 one-way trips
- ✓ \$300 annual pet care allowance (Covers all cost for qualified service animal)
- ✓ Caregiver support: \$0 copay

## TEXAS

**H7787-002  
PPO**

### COUNTIES

Collin, Dallas, Denton,  
Johnson, Tarrant

### PLAN HIGHLIGHTS

- ✓ \$0 premium
- ✓ \$0 copays (PCP, Telehealth, Mental Health)
- ✓ \$75 part-B buy-down
- ✓ \$5,700 MOOP
- ✓ Dental: \$20,000 combined preventative & comprehensive annual allowance
- ✓ Routine vision: \$0 exam, \$250 annual
- ✓ Routine hearing: \$0 exam, \$2,000 hearing aids both ears every 3-years
- ✓ Enhanced OTC: \$105 per quarter
- ✓ Post discharge & ESRD meals
- ✓ Fitness benefits: \$0, plus activity tracker
- ✓ Transportation benefits: \$0 for 24 one-way trips
- ✓ \$300 annual pet care allowance (Covers all cost for qualified service animal)
- ✓ Caregiver support: \$0 copay