



**Your 2023 Part B Buy-down
benefit: what you need to know.**

And when you will receive it.

<Date>

<First Name> <Last Name>

<Address>

<City>, <State> <Zip Code>

Customer ID: <number>

Hello <First Name> <Last Name>,

Thank you for choosing Cigna. We recognize the wise investment you've made in your health. **As part of your 2023 plan, you'll save <\$X> on your monthly Part B premium.** With your Part B Buy-down benefit, Cigna pays <\$X> to the Social Security Administration (SSA) to cover part of your Part B premium. Then, the SSA deducts the <\$X> from your monthly Part B premium. And you end up keeping more of your Social Security check.

Note: The SSA administers this benefit. So from the start of your plan, it may take up to 90 days until you see lower Part B premiums. But, if the SSA does not include your Buy-down benefit in the first few months, they will pay you back a lump sum in your Social Security check for the previous months that were missed. Keep in mind, you don't have to do anything to receive your Part B Buy-down benefit. Just look for the savings in your monthly Social Security check.

Got questions about your plan? We're always happy to talk to you about your benefits. Call Customer Service at <phone number> (TTY 711), 7 days a week, 8 a.m. – 8 p.m.

Healthy regards,

Cigna Customer Service