

2025 PDP Premiums by State

(as of 8.12.2024)

Rates shown are preliminary and pending CMS final approval.
For Broker use only



Cigna 2025 PDP Premiums by State

State	Saver			Extra			Assurance (non-commissionable)		
	2025	2024	Change	2025	2024	Change	2025	2024	Change
Alabama	\$27.50	20.70	\$6.80	\$113.20	\$83.20	\$29.80	\$78.10	\$56.80	\$21.30
Alaska	\$29.80	\$14.20	\$15.60	\$35.60	\$61.90	(\$26.30)	\$4.20 	\$36.50	(\$32.30)
Arizona	\$16.40	\$11.70	\$4.70	\$57.90	\$73.00	(\$15.10)	\$0.00 	\$42.20	(\$42.20)
Arkansas	\$4.50	\$19.20	(\$14.70)	\$125.60	\$90.60	\$35.00	\$0.00 	\$36.40	(\$36.40)
California	\$20.60	\$15.80	\$4.80	\$140.90	\$105.90	\$35.00	\$1.80 	\$34.50	(\$32.70)
Colorado	\$20.70	\$10.00	\$10.70	\$130.10	\$95.10	\$35.00	\$11.70 	\$41.50	(\$29.80)
Connecticut	\$28.80	\$21.90	\$6.90	\$112.90	\$90.60	\$22.30	\$89.30	\$54.30	\$35.00
Delaware	\$16.60	\$41.40	\$12.60	\$99.30	\$69.10	\$30.20	\$54.00	\$41.40	\$12.60
District of Columbia	\$16.60	\$41.40	\$12.60	\$99.30	\$69.10	\$30.20	\$54.00	\$41.40	\$12.60
Florida	\$27.10	\$16.80	\$10.30	\$114.80	\$94.80	\$20.00	\$94.70	\$59.70	\$35.00
Georgia	\$21.20	\$20.30	\$0.90	\$112.40	\$99.70	\$12.70	\$99.30	\$69.30	\$30.00
Hawaii	\$21.50	\$5.70	\$15.80	\$90.10	\$116.30	(\$26.20)	\$48.90	\$78.60	(\$29.70)
Idaho	\$6.30	\$14.00	(\$7.70)	\$78.60	\$78.10	\$0.50	\$92.40	\$57.40	\$35.00





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	2025	2024	Change	2025	2024	Change	2025	2024	Change
Illinois	\$16.60	18.00	(\$1.40)	\$101.60	\$78.40	\$23.20	\$65.40	\$42.30	\$23.10
Indiana	\$28.20	\$21.40	\$6.80	\$111.20	\$76.20	\$35.00	\$87.60	\$52.60	\$35.00
Iowa	\$16.50	\$20.30	(\$3.80)	\$102.90	\$80.70	\$22.20	\$75.90	\$59.20	\$16.70
Kansas	\$3.10	\$18.00	(\$14.90)	\$85.10	\$70.00	\$15.10	\$16.00 	\$38.80	(\$22.80)
Kentucky	\$28.20	\$21.40	\$6.80	\$111.20	\$76.20	\$35.00	\$87.60	\$52.60	\$35.00
Louisiana	\$10.60	\$24.10	(\$13.50)	\$121.60	\$91.70	\$29.90	\$77.30	\$42.30	\$35.00
Maine	\$3.10	\$19.30	(\$16.20)	\$128.20	\$93.20	\$35.00	\$9.00 	\$31.30	(\$22.30)
Maryland	\$16.60	\$20.00	(\$3.40)	\$99.30	\$69.10	\$30.20	\$54.00	\$41.40	\$12.60
Massachusetts	\$28.80	\$21.90	\$6.90	\$112.90	\$90.60	\$22.30	\$89.30	\$54.30	\$35.00
Michigan	\$0.40	\$15.10	(\$14.70)	\$61.00	\$70.00	(\$9.00)	\$0.00 	\$33.90	(\$33.90)
Minnesota	\$16.50	\$20.30	(\$3.80)	\$102.90	\$80.70	\$22.20	\$75.90	\$59.20	\$16.70
Mississippi	\$27.10	\$25.40	\$1.70	\$95.20	\$71.80	\$23.40	\$70.80	\$35.80	\$35.00
Missouri	\$20.70	\$20.00	\$0.70	\$127.00	\$96.00	\$31.00	\$91.50	\$57.80	\$33.70



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	2025	2024	Change	2025	2024	Change	2025	2024	Change
Montana	\$16.50	\$20.30	(\$3.80)	\$102.90	\$80.70	\$22.20	\$75.90	\$59.20	\$16.70
Nebraska	\$16.50	\$20.30	(\$3.80)	\$102.90	\$80.70	\$22.20	\$75.90	\$59.20	\$16.70
Nevada	\$2.60	\$12.90	(\$10.30)	\$83.90	\$79.00	\$4.90	\$84.80	\$49.80	\$35.00
New Hampshire	\$3.10	\$19.30	(\$16.20)	\$128.20	\$93.20	\$35.00	\$9.00 	\$31.30	(\$22.30)
New Jersey	\$9.90	\$16.80	(\$6.90)	\$112.30	\$102.40	\$9.90	\$94.30	\$60.60	\$33.70
New Mexico	\$0.00	\$9.80	(\$9.80)	\$91.00	\$106.00	(\$15.00)	\$0.00 	\$34.80	(\$34.80)
New York	\$41.60	\$19.50	\$22.10	\$146.60	\$111.60	\$35.00	\$48.90 	\$45.60	\$3.30
North Carolina	\$28.00	\$20.40	\$7.60	\$102.30	\$79.30	\$23.00	\$78.00	\$57.80	\$20.20
North Dakota	\$16.50	\$20.30	(\$3.80)	\$102.90	\$80.70	\$22.20	\$75.90	\$59.20	\$16.70
Ohio	\$15.70	\$19.20	(\$3.50)	\$60.80	\$79.20	(\$18.40)	\$86.50	\$55.70	\$30.80
Oklahoma	\$15.40	\$21.50	(\$6.10)	\$96.40	\$74.20	\$22.20	\$84.60	\$51.40	\$35.00
Oregon	\$0.00	\$14.20	(\$14.20)	\$67.20	\$65.20	\$2.00	\$0.00 	\$39.90	(\$39.90)
Pennsylvania	\$12.60	\$20.40	(\$7.80)	\$95.30	\$91.00	\$4.30	\$64.40	\$40.90	\$23.50




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State	Saver			Extra			Assurance (non-commissionable)		
	2025	2024	Change	2025	2024	Change	2025	2024	Change
Rhode Island	\$28.80	\$21.90	\$6.90	\$112.90	\$90.60	\$22.30	\$89.30	\$54.30	\$35.00
South Carolina	\$21.20	\$20.30	\$0.90	\$131.70	\$96.70	\$35.00	\$102.50	\$69.50	\$33.00
South Dakota	\$16.50	\$20.30	(\$3.80)	\$102.90	\$80.70	\$22.20	\$75.90	\$59.20	\$16.70
Tennessee	\$27.50	20.70	\$6.80	\$113.20	\$83.20	\$29.80	\$78.10	\$56.80	\$21.30
Texas	\$20.00	\$17.10	\$2.90	\$94.20	\$81.80	\$12.40	\$61.40	\$44.00	\$17.40
Utah	\$6.30	\$14.00	(\$7.70)	\$78.60	\$78.10	\$0.50	\$92.40	\$57.40	\$35.00
Vermont	\$28.80	\$21.90	\$6.90	\$112.90	\$90.60	\$22.30	\$89.30	\$54.30	\$35.00
Virginia	\$17.80	\$18.80	(\$1.00)	\$111.90	\$76.90	\$35.00	\$89.70	\$62.40	\$27.30
Washington	\$0.00	\$14.20	(\$14.20)	\$67.20	\$65.20	\$2.00	\$0.00	\$39.90	(\$39.90)
West Virginia	\$12.60	\$20.40	(\$7.80)	\$95.30	\$91.00	\$4.30	\$64.40 	\$40.90	\$23.50
Wisconsin	\$6.30	\$22.30	(\$16.30)	\$76.90	\$79.60	(\$2.70)	\$14.60	\$48.00	(\$33.40)
Wyoming	\$16.50	\$20.30	(\$3.80)	\$102.90	\$80.70	\$22.20	\$75.90 	\$59.20	\$16.70

Prelim rates as of 8.12.2024



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Cigna's 2025 PDP Preliminary Designs

Design Elements	Saver PDP	Extra PDP	Assurance PDP
Premiums (varies by state)	\$0.00 to \$41.60	\$21.00 to 146.60	\$0.00 to \$102.50
Deductible	\$0 Tiers 1-2 \$590 Tiers 3-5	\$0 Tiers 1-2 \$175 Tiers 3-5	\$590 All Tiers
Copays & Coinsurance (varies by state)	30-day preferred retail/ 90-day preferred mail order	30-day preferred retail/ 90-day preferred mail order	30-day preferred retail/ 90-day preferred mail order
Tier 1	\$0 / \$0	\$1 - \$3 / \$0	\$0 / \$0
Tier 2	\$5 / \$3 - \$4	\$6 - \$10 / \$4 - \$6	\$2 - \$3 / \$3
Tier 3	16% - 19% / 16% - 19%	16% - 20% / 16% - 20%	16% - 20% / 16% - 20%
Tier 4	41% - 50% / 41% - 50%	41% - 50% / 41% - 50%	41% - 50% / 41% - 50%
Tier 5	25% / NA	31% / NA	25% / NA
Pharmacy Network			
Preferred	~20K	~30K	~30K
Standard	~43K wrap	~33K wrap	~33K wrap
Formulary	2,043	2,048	1,970

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