



Introducing the LocalPlus[®] Silver \$0 Plan

This insurance plan is an ideal choice for more predictable health care costs: always know what you'll pay with copays on most services.

The Basics

Deductible (Individual)	\$0
In-network coinsurance	30%
Rx deductible (Individual)	\$1,350
Virtual Primary Care ¹	✓

In-network Member Prices

Primary care visits	\$65
Specialist visits / Mental health visits	\$95 / \$65
Preventive Care	\$0
Emergency room ²	\$1,050
Urgent Care	\$75
Outpatient facility / Inpatient facility	\$1,000 / \$1,750 per day for up to 3 days
RX Generics: Preferred (Tier 1a) ³ / Non-preferred (Tier 1b)	\$3 / \$25
RX Brand: Preferred (Tier 2) / Non-preferred (Tier 3)	\$90 after deductible / \$190 after deductible
RX Accredo [®] Specialty (Tier 4a) / Specialty (Non-Accredo) ^{4b}	30% up to \$750 / 45%

Insured by Cigna Health and Life Insurance Company. Insurance benefits administered by Oscar Management, a third party administrator. Cigna insurance coverage contains exclusions and limitations. For complete details on product availability coverage, please refer to your plan documents or member ID card.

(1) Oscar Primary Care is exclusively provided through the Oscar App or Website. Care is provided via messaging, phone, or video appointments. (2) This plan may utilize stepped ER coverage, after the first visit you will have a higher share of cost. (3) The \$3 prescription list is available in all markets, excluding California. Refer to enrollment materials for details. For commonly covered medications, view the Prescription Drug List. (4) If you're away from home, Virtual Urgent Care is not available internationally. Virtual Urgent Care has a cost-share for members on HSA plans before they reach their deductible, after which the copay is \$0. Members can only access Virtual Urgent Care via phone. This applies to new groups effective 1/1/2022 and upon a group's renewal in 2022. Cigna provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan network and may not be available in all areas. *To comply with federal laws, if an eligible employee is unable to participate in any of incentive program events, activities or goals due to a disability or other reason, they may be entitled to a reasonable accommodation for participation, or an alternative standard for rewards.

Cigna + Oscar 101022A

Every Cigna Administered by Oscar plan includes these features

Access to your nearby LocalPlus[®] network- designed with affordability and and quality in mind.

Dedicated Care Team to answer all your questions

\$0 copay unlimited Virtual Urgent Care, available 24/7⁴

Easy prescription refills right from your phone

Up to \$100 in Step Tracking Rewards*

For more information check your SBC or hioscar.com/brokers/plans