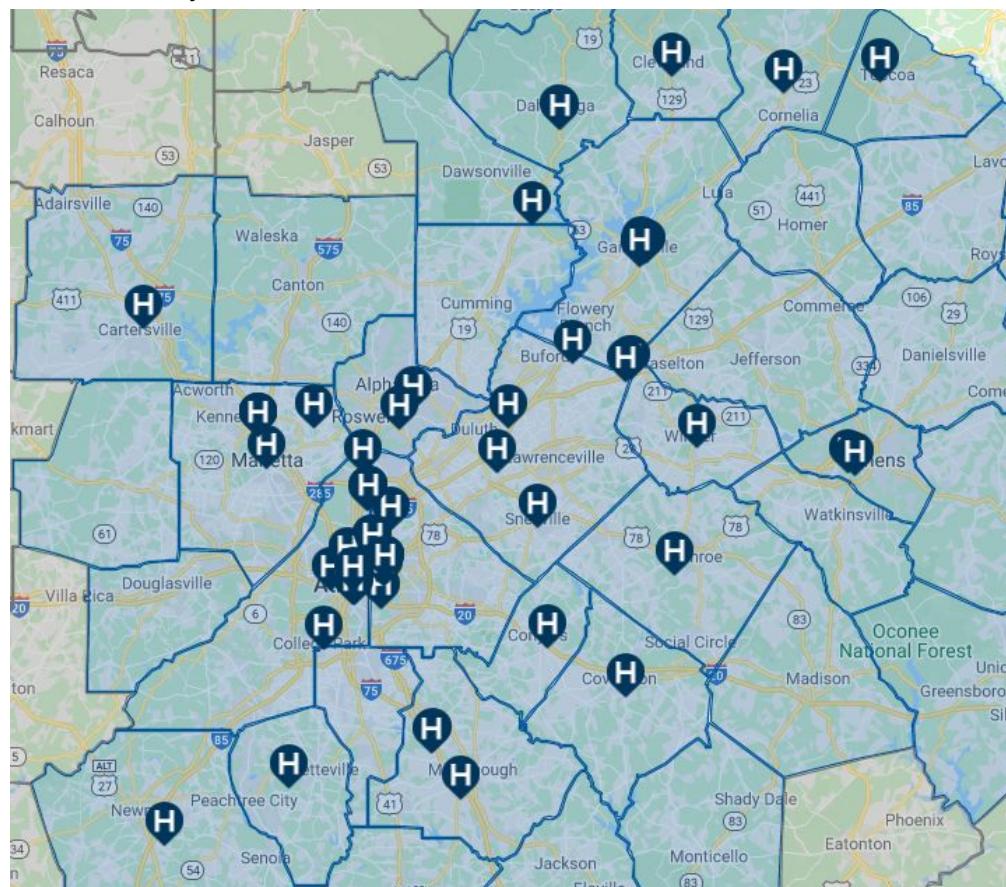


Atlanta, meet our LocalPlus® network.

Cigna + Oscar's 2021 Atlanta service area for small businesses includes Banks, Barrow, Bartow, Butts, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Elbert, Fayette, Forsyth, Franklin, Fulton, Greene, Gwinnett, Habersham, Hall, Hart, Henry, Jackson, Jasper, Lamar, Lumpkin, Madison, Morgan, Newton, Oconee, Oglethorpe, Paulding, Pike, Rabun, Rockdale, Spalding, Stephens, Towns, Union, Walton, and White counties.

The Cigna LocalPlus® network provides a locally curated network of doctors, specialists, and hospitals that offer cost-effective medical care without sacrificing the quality employees expect. This network was designed with affordability and access in mind.



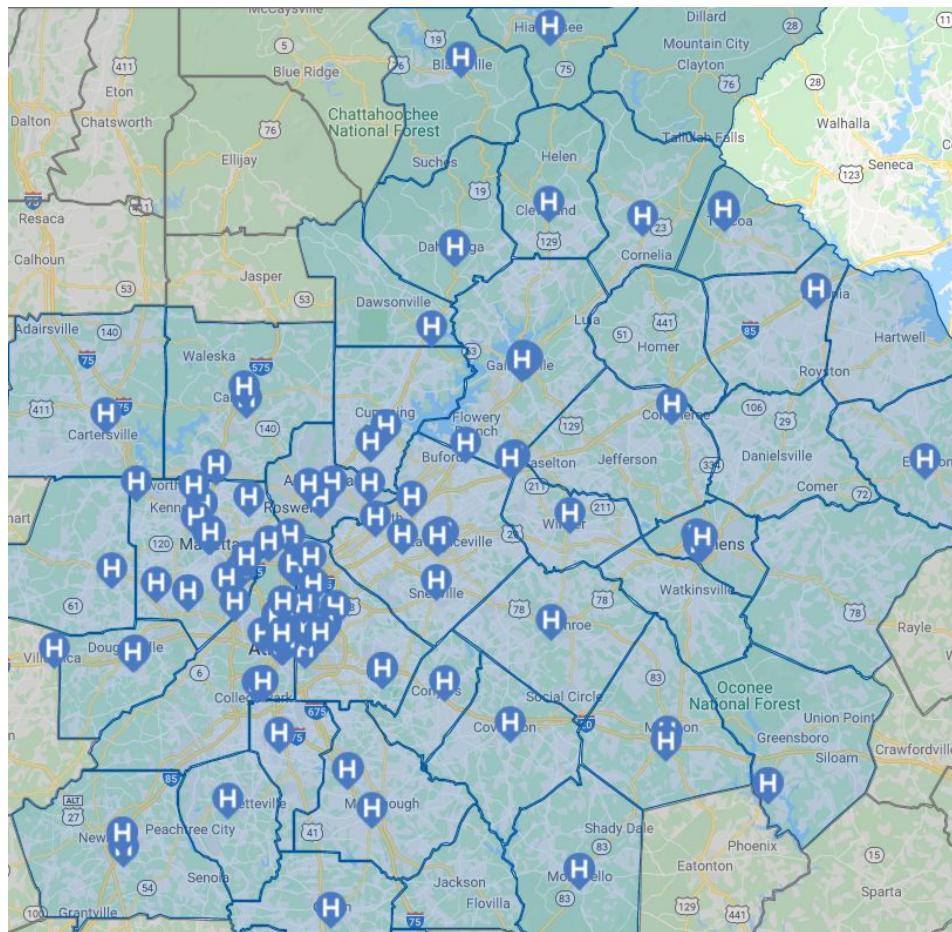
Learn more at cignaoscar.com

Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company. Benefits are administered by Mulberry Management Corporation, an affiliate of Oscar Insurance Company; Oscar Health Plan, Inc; Oscar Health Plan of Georgia and Oscar Health Plan of California. Pharmacy benefits are provided by Express Scripts, Inc. Cigna + Oscar health insurance contains exclusions and limitations and is subject to change. For complete details on product availability and coverage, please refer to your plan documents or contact an Oscar representative.

Atlanta, meet our Open Access Plus network.

Cigna + Oscar's 2021 Atlanta service area for small businesses includes Banks, Barrow, Bartow, Butts, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Elbert, Fayette, Forsyth, Franklin, Fulton, Greene, Gwinnett, Habersham, Hall, Hart, Henry, Jackson, Jasper, Lamar, Lumpkin, Madison, Morgan, Newton, Oconee, Oglethorpe, Paulding, Pike, Rabun, Rockdale, Spalding, Stephens, Towns, Union, Walton, and White counties.

The Cigna Open Access Plus network is broader, offering a discounted national network with nearly 970,000 doctors, specialists, and other professionals, and 17,000 hospital and clinical facilities.* This network offers out-of-area coverage.



Learn more at cignaoscar.com

* Cigna's internal Central Provider File (CPF) as of March, 2019. Subject to change.

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2021 Open Access Plus Atlanta Key Hospital Systems**

Key Hospital Systems

Chatuge Regional Hospital	Northside Hospital
Children's Healthcare of Atlanta	Piedmont Healthcare
Emory Healthcare	Select Specialty Hospital
Grady Memorial Hospital	Shepherd Center Inc
HCA Eastside	St. Mary's Hospital
Landmark Hospital of Athens	Wellstar Health System
Morgan Medical Center	

All Cigna + Oscar plans include:

- Multiple plans that save you money: Choose between two networks, LocalPlus® and Open Access Plus, and save on health insurance that fits your team's lives and needs.
- A quality network: Access to hospitals, doctors, and specialists that can be seen without referrals.
- 24/7 Virtual Urgent Care: Access hundreds of doctors on call, available anytime with a \$0 copay via the Oscar app.
- Personalized Care Team: A team that knows your team by name, and is always there to answer questions and help them manage their care.
- Employee care navigation: Dedicated support to help your employees find the right doctors and care in their area, plus easy tools to search for care on their own.
- Prescriptions done right: Save on prescriptions with Express Scripts and refill them right from your phone.
- Healthy minds and bodies: Access to Cigna's behavioral health network for mental health resources and step-tracking rewards (up to \$100 per year).

**This listing and provider count is not all-inclusive and is as of September 2020; subject to change. For a listing of doctors and facilities that participate in the Open Access Plus Network, contact your Cigna + Oscar representative.

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2021 LocalPlus® Atlanta Key Hospital Systems*

Key Hospital System

Children's Healthcare of Atlanta (CHOA)	Landmark Hospital of Athens
Grady Memorial Hospital	Northeast Georgia Medical Center
Habersham Medical Center	Piedmont Healthcare
HCA	Select Specialty Hospital Midtown Atlanta LLC

Atlanta Providers by the Numbers*

Provider	LocalPlus® Network Count
Primary Care Physicians	1,490
Specialists	6,827
Hospitals	24
Urgent Care Centers	53

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- Multiple plans that save you money: Choose between two networks, LocalPlus® and Open Access Plus, and save on health insurance that fits your team's lives and needs.
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