

Here's everything you need to know about your Cigna Administered by Oscar homepage

Getting around your Cigna Administered by Oscar account is super easy. And we'll prove it. Let's walk through your homepage together, so you know exactly how to navigate your account whenever you need something.

First things first, visit cignabyoscaraz.com to access and log in to your account.



If you don't have a Cigna Administered by Oscar account already, don't worry. Just click '**Create an account**' and verify your email address.

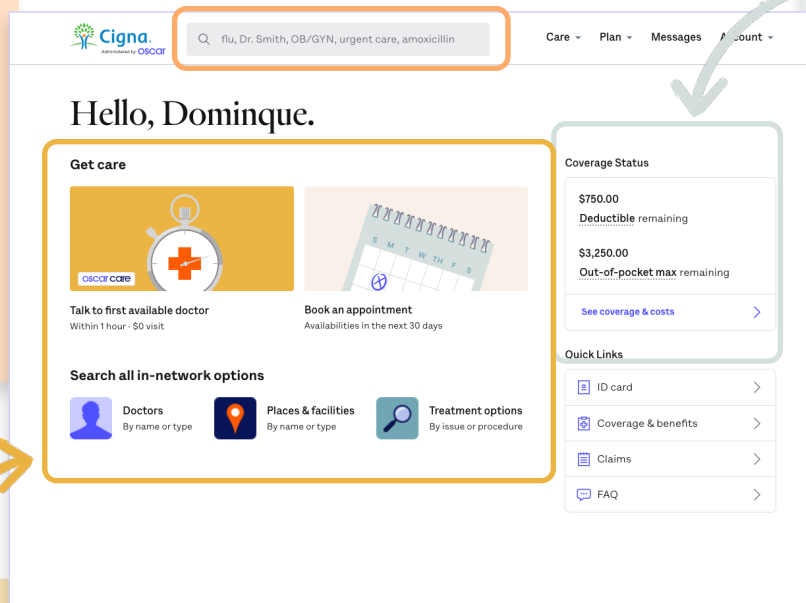
You can also use the **Oscar app** to log in.



Your account homepage gives you easy access to lots of things that'll help you stay healthy. Like:

THE SEARCH BAR

is the place to look for providers, specialists, hospitals and facilities, and prescriptions. You can even search for symptoms there.



THE GET CARE SECTION lets you talk to a doctor for \$0 with Virtual Urgent Care,* book appointments, renew prescriptions, or search in-network options.

QUICK LINKS

Access your digital and printable **ID card** on the right side of the page.

Coverage & Benefits

is where you'll find info on your benefits and coverage. It's also where you'll see the status of your deductible.

Claims is where you'll receive and review the claims for care across medical, prescription, and mental health services.

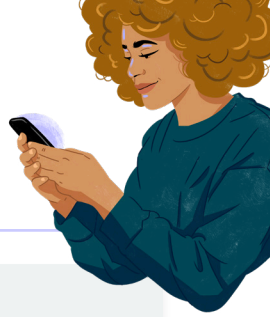
The **Contact us** link is your direct line to your Care Team and you can message them from here.

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.

*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.

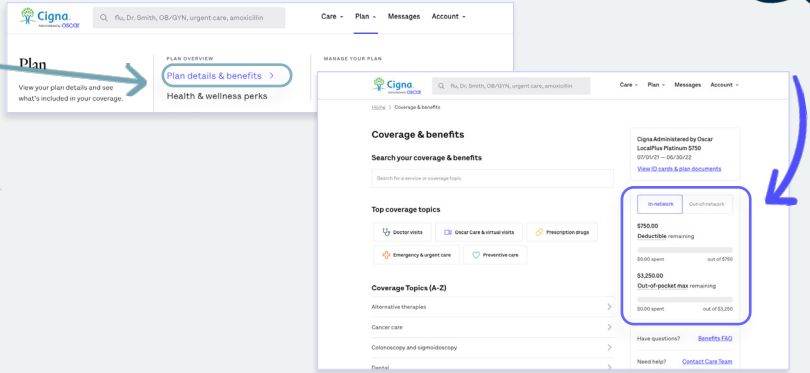
Here are some helpful FAQs as you make your way around your new account



Where do I access my digital ID card?

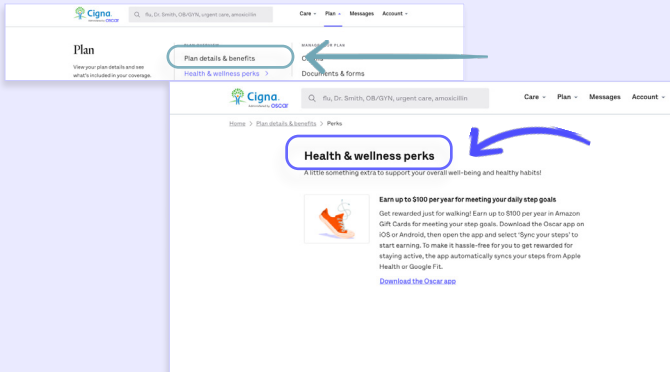
Where can I find info about my deductible and out-of-pocket maximum?

In the **'Plan Details & Benefits'** section under the Plan tab. Once you click on it, you'll see this info under your ID card on the right side.



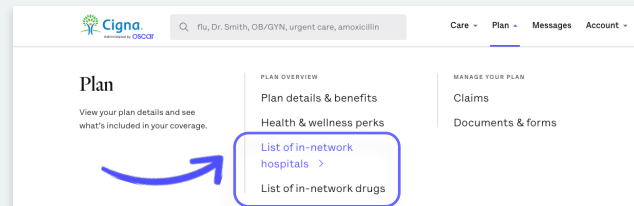
Where do I find info about perks and rewards that come with my plan?

The **'Health & Wellness Perks'** section under the Plan tab. That's where. You can even get rewarded for walking. *Literally.*



Where do I find info about meds? Or hospitals?

You'll find info about in-network meds and hospitals under the Plan tab. Then, just scroll to your state of residence and download the PDF. It'll give you a full list of in-network providers, hospitals, and covered medications.



A real quick glossary

WHAT IS A DEDUCTIBLE?

It's the amount you pay for health care before your Cigna Administered by Oscar plan covers it. After you've paid your deductible, you'll only pay a copay for anything covered by your plan and we'll cover the rest.

WHAT IS AN OUT-OF-POCKET MAXIMUM?

It's the most you'll pay for covered services. After you spend that set amount, Cigna Administered by Oscar will cover 100% of your in-network expenses. Yes, *really.*

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.

