

	Platinum \$0	Gold \$0	Gold \$2000	Gold \$2500	Silver \$2500	Silver \$5500	Silver \$3000 HSA Option 1	Bronze \$5750
All Cigna + Oscar Plans offer members a choice between Cigna LocalPlus® and Open Access Plus networks, allowing them to choose the network that fits into their lives and meets their needs.								
<b>The Basics</b>								
Deductible (Individual / Family)	\$0 / \$0	\$0 / \$0	\$2,000 / \$4,000	\$2,500 / \$5,000	\$2,500 / \$5,000	\$5,500 / \$11,000	\$3,000 / \$6,000	\$5,750 / \$11,500
Out-of-Pocket Max (Individual / Family)	\$1,800 / \$3,600	\$6,500 / \$13,000	\$6,000 / \$12,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$8,150 / \$16,300	\$4,500 / \$9,000	\$8,150 / \$16,300
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HSA-Compatible?	No	No	No	No	No	No	Yes	No
\$0 Doctor on Call	✓	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓	✓
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓	✓
<b>Prices for Benefits</b>								
Primary care / OBGYN visits	\$20	\$40	\$60	\$30	50% after deductible	\$55	50% after deductible	\$70
Specialist visits	\$40	\$60	\$60	\$55	50% after deductible	\$70	50% after deductible	50% after deductible
Mental health office visits	\$40	\$60	\$60	\$55	50% after deductible	\$70	50% after deductible	50% after deductible
Labs	\$0	\$0	\$0	30% after deductible	50% after deductible	\$0	50% after deductible	50% after deductible
Emergency room	50%	\$350	\$500	\$400	50% after deductible	40% after deductible	50% after deductible	50% after deductible
Urgent care	\$50	\$75	\$60	\$55	50% after deductible	\$70	50% after deductible	\$70
MRIs & Advanced imaging	50%	\$250	30% after deductible	30% after deductible	50% after deductible	40% after deductible	50% after deductible	50% after deductible
X-rays & Diagnostic imaging	\$0	\$0	\$0	30% after deductible	50% after deductible	\$0	50% after deductible	50% after deductible
Outpatient facility / Inpatient facility	50% / 50%	\$250 / \$500	\$250 after deductible / 30% after deductible	30% after deductible / 30% after deductible	50% after deductible / 50% after deductible	40% after deductible / 40% after deductible	50% after deductible / 50% after deductible	50% after deductible / 50% after deductible
RX   Generics: Preferred (Tier 1a) / Non-preferred (Tier 1b)	\$3 / \$15	\$3 / \$15	\$3 / \$15	\$3 / \$15	\$3 / \$15	\$3 / \$35	\$3 after deductible / \$15 after deductible	\$3 / 50% after deductible
RX   Brand: Preferred (Tier 2) / Non-preferred (Tier 3) / Specialty (Tier 4)	\$25 / \$50 / \$100	\$50 / \$100 / \$300	\$45 / \$75 / \$200	\$50 / \$75 / \$200	\$25 / \$50 / \$100	\$75 / \$150 / \$300	\$35 after deductible / \$50 after deductible / \$100 after deductible	50% after deductible / 50% after deductible / 50% after deductible

See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details. All this information and more can be found on our Broker Resources page: [www.hioscar.com/brokers](http://www.hioscar.com/brokers)

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 ns 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.

	Silver \$3000 HSA Option 2	Silver \$4250 HSA	Bronze \$4600 HSA	Bronze \$6800 HSA
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<b>The Basics</b>				
Deductible (Individual / Family)	\$3,000 / \$6,000	\$4,250 / \$8,500	\$4,600 / \$9,200	\$6,800 / \$13,600
Out-of-Pocket Max (Individual / Family)	\$4,750 / \$9,500	\$4,250 / \$8,500	\$6,500 / \$13,000	\$6,800 / \$13,600
HSA-Compatible?	Yes	Yes	Yes	Yes
\$0 Doctor on Call	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓
\$0 Preventive care	✓	✓	✓	✓
<b>Prices for Benefits</b>				
Primary care / OBGYN visits	40% after deductible	\$0 after deductible	50% after deductible	\$0 after deductible
Specialist visits	40% after deductible	\$0 after deductible	50% after deductible	\$0 after deductible
Mental health office visits	40% after deductible	\$0 after deductible	50% after deductible	\$0 after deductible
Labs	40% after deductible	\$0 after deductible	50% after deductible	\$0 after deductible
Emergency room	40% after deductible	\$0 after deductible	50% after deductible	\$0 after deductible
Urgent care	40% after deductible	\$0 after deductible	50% after deductible	\$0 after deductible
MRIs & Advanced imaging	40% after deductible	\$0 after deductible	50% after deductible	\$0 after deductible
X-rays & Diagnostic imaging	40% after deductible	\$0 after deductible	50% after deductible	\$0 after deductible
Outpatient facility / Inpatient facility	40% after deductible / 40% after deductible	\$0 after deductible / \$0 after deductible	50% after deductible / 50% after deductible	\$0 after deductible / \$0 after deductible
RX   Non-ACA Preventive Generics: Preferred / Non-preferred	\$10 / \$10	\$10 / \$10	\$10 / \$10	\$10 / \$10
RX   Non-ACA Preventive Brand: Preferred / Non-preferred	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60
RX   All other Generic, Preferred, Brand, Non-Preferred Brand, and Specialty	40% after deductible	\$0 after deductible	50% after deductible	\$0 after deductible

Cigna + Oscar in Tennessee offers small group Health Savings Account health plans that includes access to certain medications – called the Preventive Care Drug List - without requiring members first satisfy the plan's high deductible.

See the 2020 Preventive Care Drug List: [hioscar.com/asset/c-o-2020-prev-drugs-tn](https://hioscar.com/asset/c-o-2020-prev-drugs-tn)