

Your insurance company is called Cigna + Oscar. Cigna is your provider network and Oscar is the plan administrator.

Here are some helpful hints to share with your clients to assist if any provider issues come up:



Always present your ID card.

Show the front and back of your physical ID card, or via the Oscar app, so that providers can gather all information they need to process your visit.



Download the Oscar App

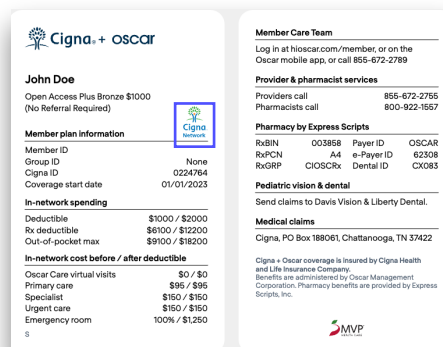
Download the Oscar app and get familiar with your Care Team. You can message them OR call them at **855-672-2789** and they can call your provider(s) to help you. If your provider accepts the **Cigna Open Access Plus** OR **LocalPlus** network and you are being told that they cannot verify your insurance, please call your Care Team right away so they can assist you and you can keep your appointment.



Oscar is not the name of the network.

Your provider network is either **Cigna Open Access Plus** or **LocalPlus** (it will be specified on your ID card) which are Cigna networks. All existing Cigna contract terms, including reimbursement, apply to members with Cigna + Oscar coverage.

Network
Name listed
on ID card



Cigna + Oscar

John Doe
Open Access Plus Bronze \$1000
(No Referral Required)

Member plan information

Member ID	None
Group ID	0224764
Cigna ID	01/01/2023
Coverage start date	

In-network spending

Deductible	\$1000 / \$2000
Rx deductible	\$4000 / \$12200
Out-of-pocket max	\$9100 / \$18200

In-network cost before / after deductible

Oscar Care virtual visits	\$0 / \$0
Primary care	\$95 / \$95
Specialist	\$150 / \$150
Urgent care	\$150 / \$150
Emergency room	100% / \$1250

Member Care Team
Log in at hioscar.com/member, or on the Oscar mobile app, or call 855-672-2789

Provider & pharmacist services

Providers call	855-672-2755
Pharmacists call	800-922-1557

Pharmacy by Express Scripts

RxBIN	003858	Payer ID	OSCAR
RxPCN	44	e-Payer ID	62308
RxGRP	CIO5C24	Dental ID	CK085

Pediatric vision & dental
Send claims to Davis Vision & Liberty Dental.

Medical claims
Cigna, PO Box 188061, Chattanooga, TN 37422

Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company. Benefits are administered by Oscar Management Corporation. Pharmacy benefits are provided by Express Scripts, Inc.

MVP

Additional Questions?

Insurance verification is handled by Oscar.

Provider #: 855-672-2755

Care Team #: 855-672-2789

Other Relevant

Request Prior Authorization

(Express Scripts): 800-753-2851

Specialty Pharmacy Services :

800-803-2523

Where do providers send claims?

Mail: Cigna

PO Box 188061

Chattanooga, TN 3742

Electronically: Payer ID: 62308