

Cigna + Oscar Client Onboarding Guide

Get familiar with Cigna + Oscar's onboarding process for your small business clients.



Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company.



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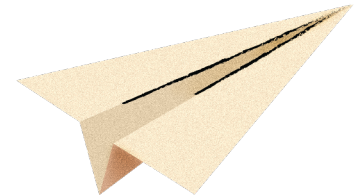
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Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company. Benefits are administered by Mulberry Management Corporation, an affiliate of Oscar Insurance Company; Oscar Health Plan, Inc; Oscar Health Plan of Georgia and Oscar Health 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.

What happens after you're approved?

Your post-enrollment timeline



Application approved

You receive your first bill and instructions on how to pay

If paying with ACH, your payment will be drawn immediately

Your coverage start date

You have paid your first bill

Group coverage begins, and your employees can start using their health insurance

Digital member ID cards are available online or through the app

Member welcome kits arrive

Employee member welcome kits arrive 1-2 weeks after the first bill is paid

Employees receive the member ID card and other information about their plan

Don't Forget

Your first bill will be available online after approval

Digital member ID cards are available immediately after payment

Even if you've passed your coverage start date, coverage is not active until we receive full payment for your first bill

Member ID cards will be shipped after we receive your first full payment

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Onboarding for your benefits administrator

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Business is approved, but bill is unpaid

This is sent to you and your client.

If your client hasn't paid their bill when their application is approved, they'll receive this email.



Hi [employer_first_name],
We're excited to welcome [business_name] to Cigna + Oscar! To get started, you'll need to pay your first bill.

First bill amount	[bill_amount]
Bill due date	[invoice_date]
Bill status	[bill_status]

How can I pay?
Paying online is the fastest way to submit payments on time. You can make a one-time payment or set up recurring payments. It's quick and easy to set up - we promise!

[Pay now](#)

Can I pay with a check?
Sure! Please log in using the link above. Click on the icon to the left of your current billing statement to open your bill.

Next, print the document and remove the bill stub. Mail the bill stub with the first payment check to the address listed on the document.

What happens next?
After you pay your bill, your employees can access their digital member ID cards online at cignaoscar.com/account or through the Oscar app. They'll receive their welcome kit with a physical member ID card 2-3 weeks after your first payment.

Business name	[business_name]
Business ID	[business_id]
Coverage start date	[plan_start_date]
Employees enrolled	[policy_subscribers]
Total lives covered	[members]

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Oscar Health, 75 Varick Street, 5th Floor
New York, NY, 10013, US

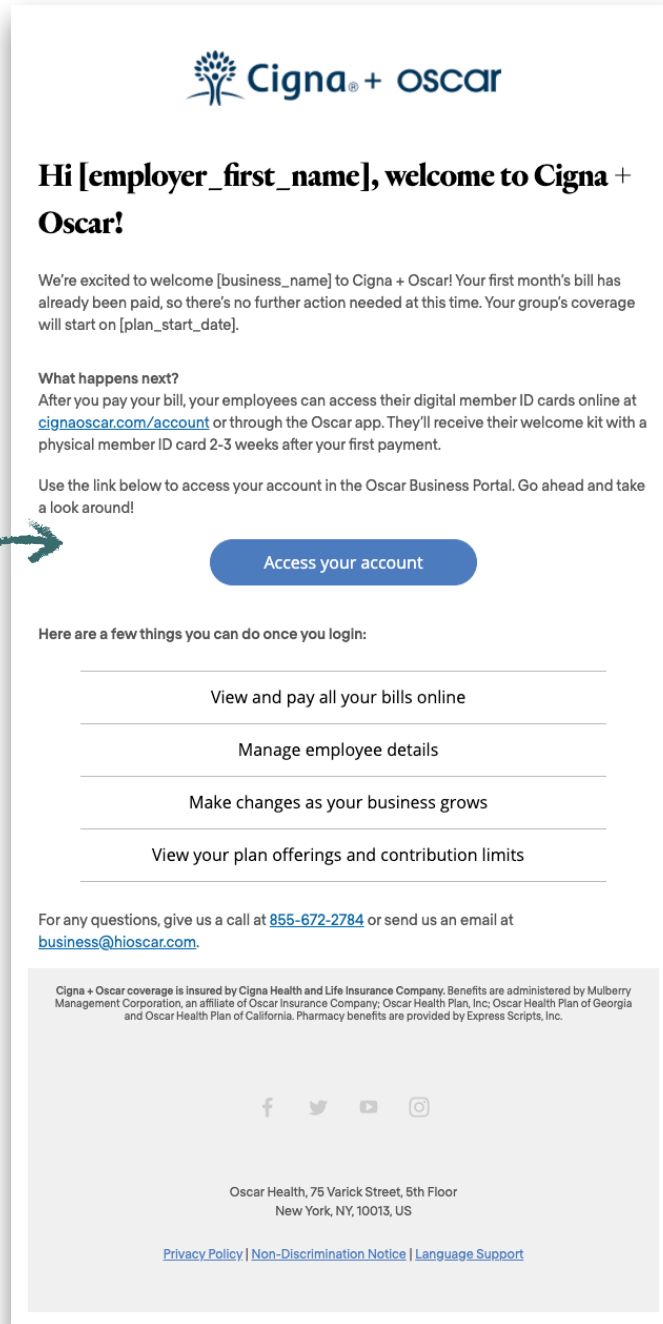
[Privacy Policy](#) | [Non-Discrimination Notice](#) | [Language Support](#)

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Business is approved and bill is paid

This is sent to you and your client.



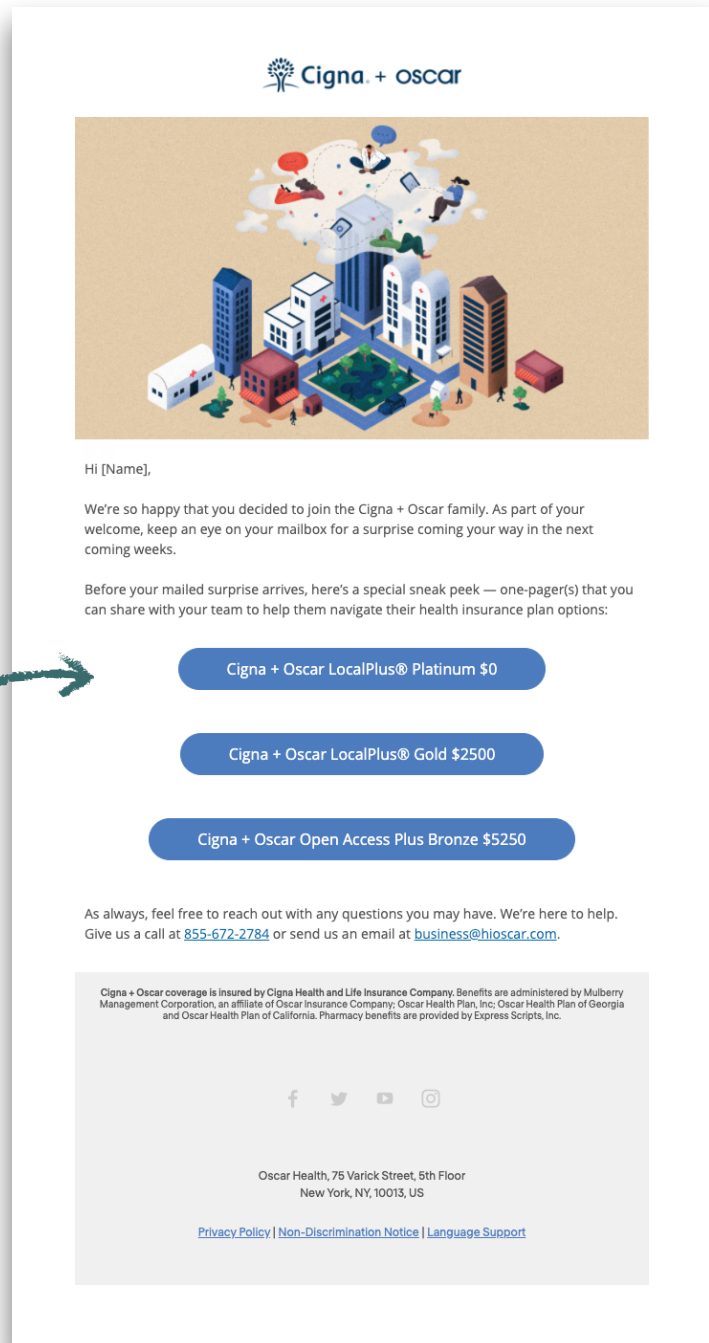
If your client's first bill is paid or processing when their application is approved, they'll receive this email.

Get to know your client's Oscar business portal! You can log in here.

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1 week after group approval

This is sent to your client only.



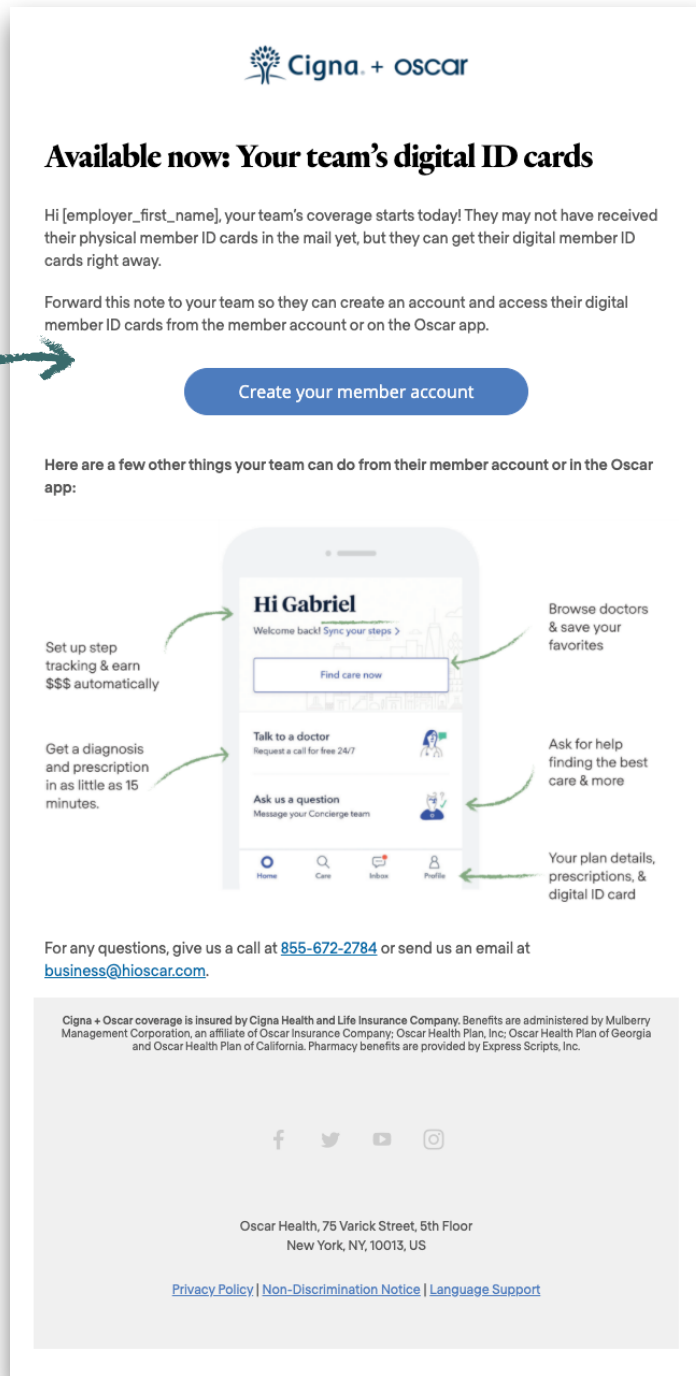
This email has links to plan PDF one-pagers: personalized to your client's group plan selection.

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Coverage start date

This is sent to your client only.

Your client receives this email when their coverage starts. They should forward this to their team!



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1 week after coverage start date

This is sent to your client only.

Hi [employer_first_name], meet your Business Guides.

They'll be your go-to resource for all questions related to your health coverage. You can reach them at business@hioscar.com or 855-672-2784.

Your Business Guides can:

- Assist with updating benefits if an employee has kids, gets married, or moves.
- Remove employees and set them up with COBRA.
- Help you manage your payments as well as set up auto-pay.
- And more!

Don't forget: your team gets a dedicated Care Team as part of their health plan. Each employee can meet their care guides by creating their account cignaoscar.com/account. Pass along the one-pager below to help your employees get a quick start.

[How to: Create your member account](#)

As always, feel free to reach out with any questions you may have. We're here to help. Give us a call at [855-672-2784](tel:855-672-2784) or send us an email at business@hioscar.com.

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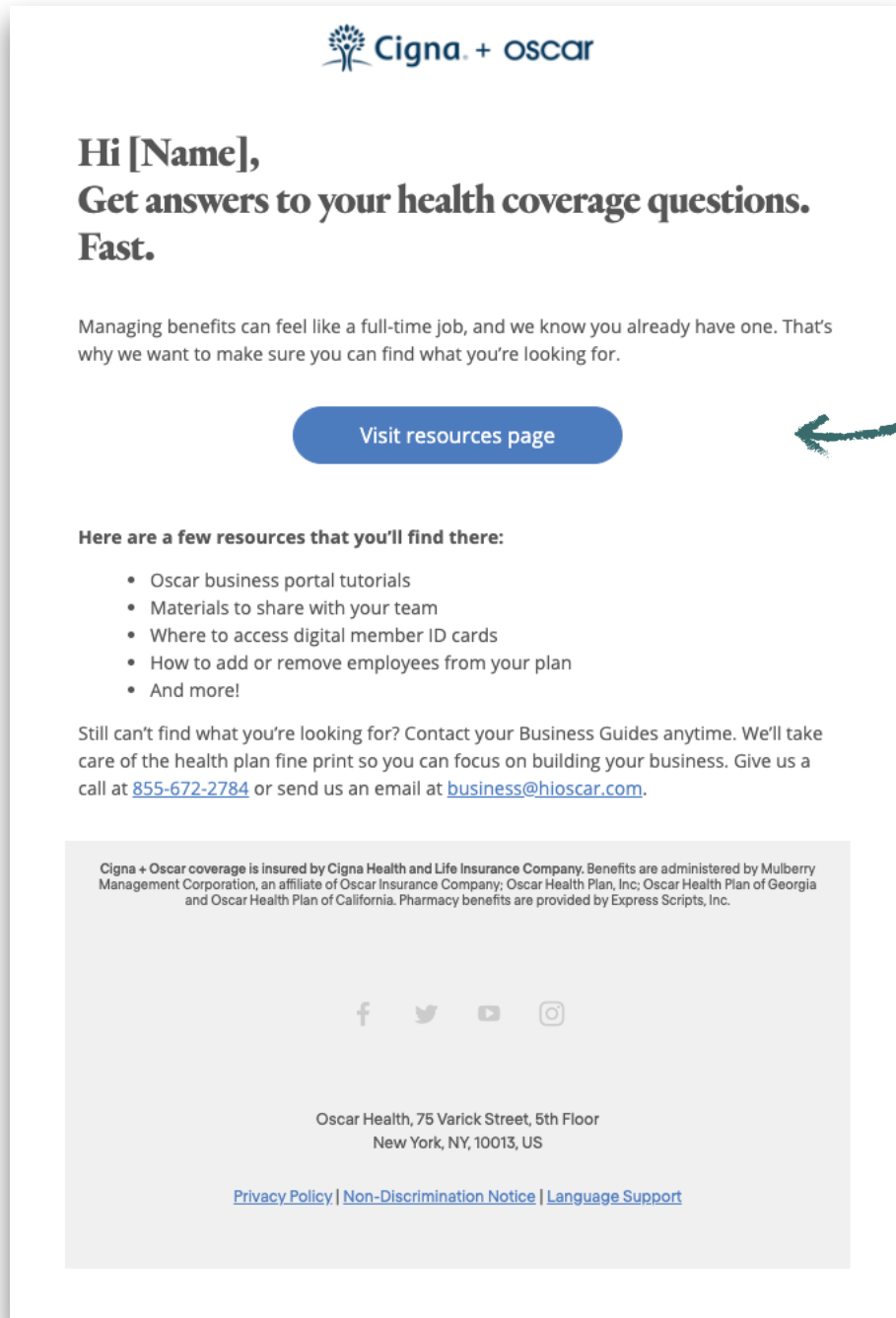
This introduces your client to their team of Business Guides.

Your client can share this PDF with their employees in case they haven't created their online member account!

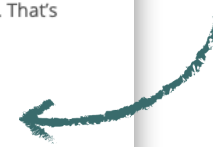
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3 weeks after coverage start date

This is sent to your client only.



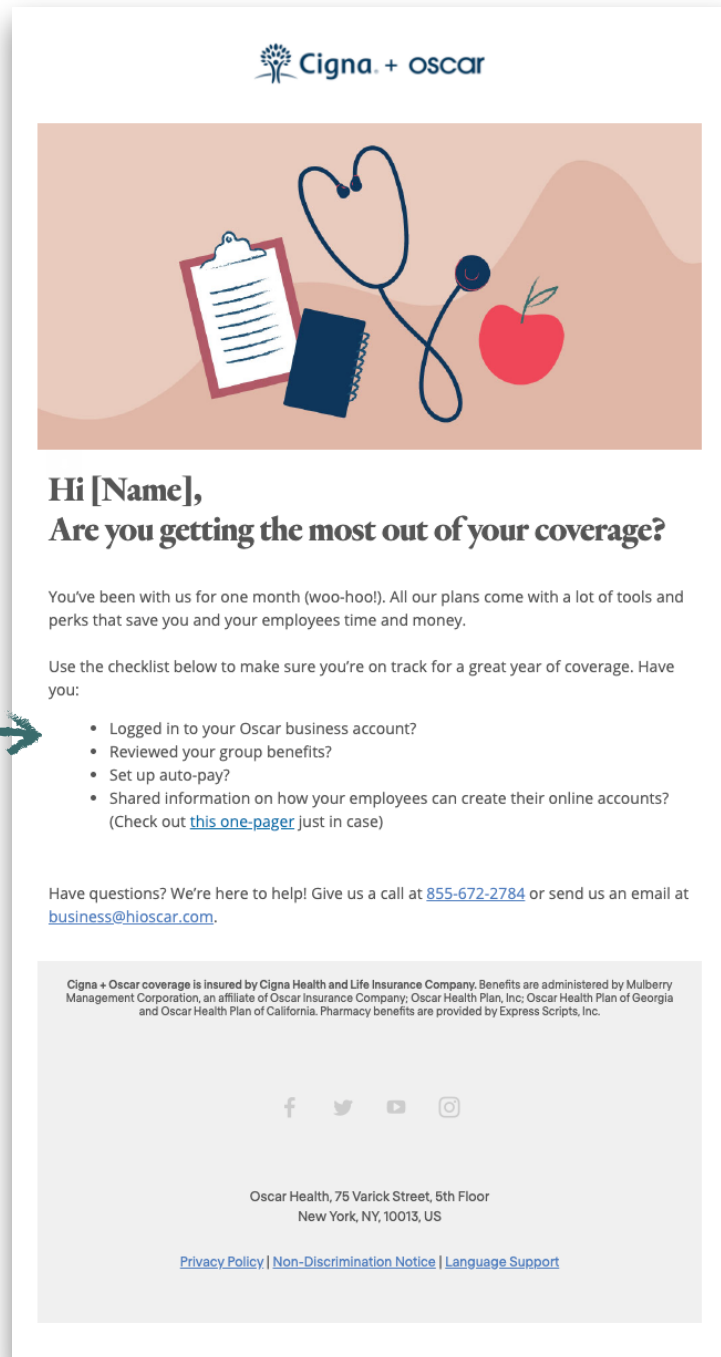
Your client has access to a webpage that is full of helpful resources. You can use them too!



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4 weeks after coverage start date

This is sent to your client only.



The email content is displayed within a white rectangular frame. At the top, it features the Cigna + Oscar logo. Below the logo is a decorative illustration with a stethoscope, a clipboard, a notebook, and an apple. The main text begins with a personalized greeting 'Hi [Name], Are you getting the most out of your coverage?' followed by a paragraph explaining that the client has been with the company for one month and that the plans offer various tools and perks. A checklist is provided to ensure the client is on track for a great year of coverage, with a green arrow pointing to the first item: 'Logged in to your Oscar business account?'. The email also includes contact information for support, social media icons, and a footer with the company address and links to the Privacy Policy, Non-Discrimination Notice, and Language Support.

Let's get your client off on the right foot! This is a one month check-in.

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The business resource page

You and your client can use hioscar.com/business/cigna/resources for resources related to servicing your group.

Cigna + oscar

We know you're busy, we're here to help.

Save time navigating employee health benefits and get up to speed on Cigna + Oscar with the one-pagers, videos, and how-to guides below.

[Log in to your business portal](#)

BUSINESS PORTAL Manage your company's Cigna + Oscar health plan here.	MEMBER WEB ACCOUNT Make the most of your plan with your member account.	DIGITAL ID CARDS Your team can access digital ID cards.	FAQS Quick answers to commonly asked questions.
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Navigating the business portal

- How do I access and use the business portal? +
- How do I add an employee from my business portal? +
- How do I remove an employee? +
- How can I make an online payment? +

Resources to share with your team

Introducing: Your Member Account Download PDF →	Cigna + Oscar Plan Feature Overview Download PDF →	Your Personalized Care Team Download PDF →
Get Paid for Walking Download PDF →	How to Find Care Download PDF →	About Cigna + Oscar Download PDF →

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Onboarding for your client's employees

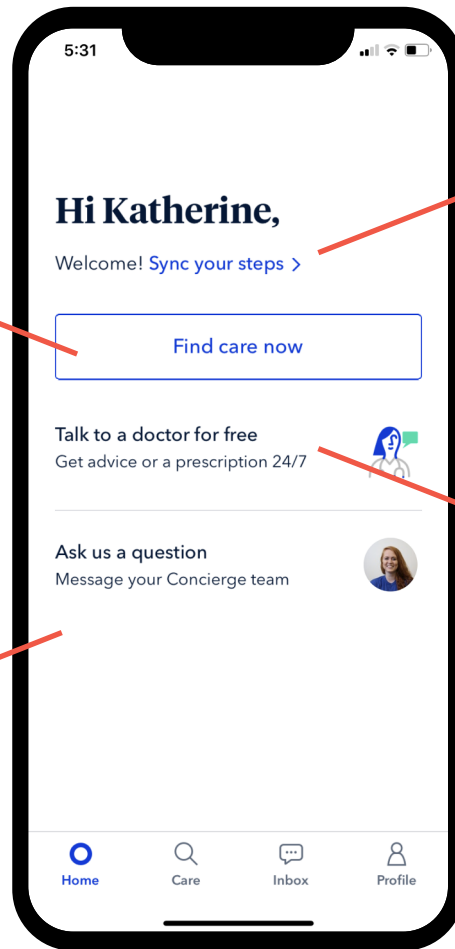
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Ensure that your client's employees gets the most out of their Cigna + Oscar coverage.

Your client's employees can visit cignaoscar.com/member to create their account in minutes. They can also log in through the Oscar app.

Search for in-network providers or facilities and book appointments directly in the app.



Your clients can earn up to \$100 per year in Amazon® Gift Card rewards by activating step tracking.

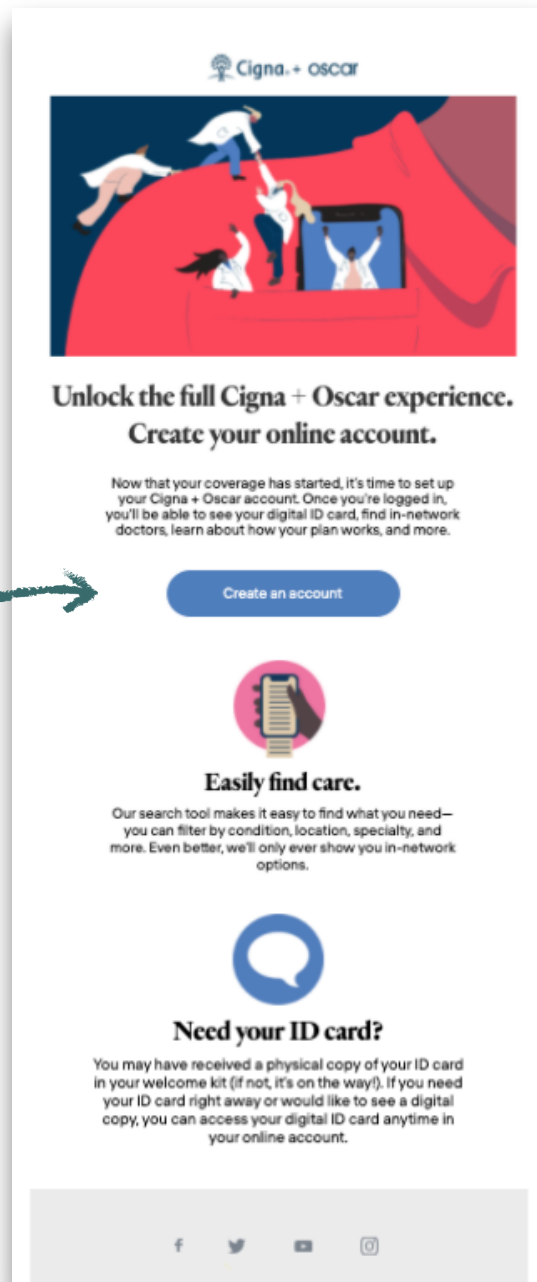
Call a doctor anytime, available 24/7.

Send a message to Care Team—your clients' dedicated team of care guides and a nurse.

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Coverage start date.

This is sent to your client's employees.



Creating an account is essential to getting the best value out of a Cigna + Oscar plan.

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Questions? You're in good hands.

Broker resource page: hioscar.com/brokers/cigna

Access information about enrolling a group, including underwriting guidelines, and sales materials.

Benefits administrator resource page:

hioscar.com/business/cigna/resources

Learn about using Oscar's business portal, how to make a payment, where to find digital ID cards, and other administrative resources for you and your client.

For you:

Broker Support

brokers@hioscar.com

855-672-2713

For your small business client:

Business Guides

business@hioscar.com

855-672-2784

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