

Cigna + Oscar Broker Sales Kit

2024 Cigna + Oscar Small Group plans



Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company.CA: benefits administered by Oscar Health Administrators. Other states: benefits administered by Oscar Management Corporation. Pharmacy benefits are provided by Express Scripts, Inc. Cigna + Oscar health insurance contains exclusions and limitations. For complete details on product availability and coverage, please refer to your plan documents or contact a representative.

Last updated August 10, 2023

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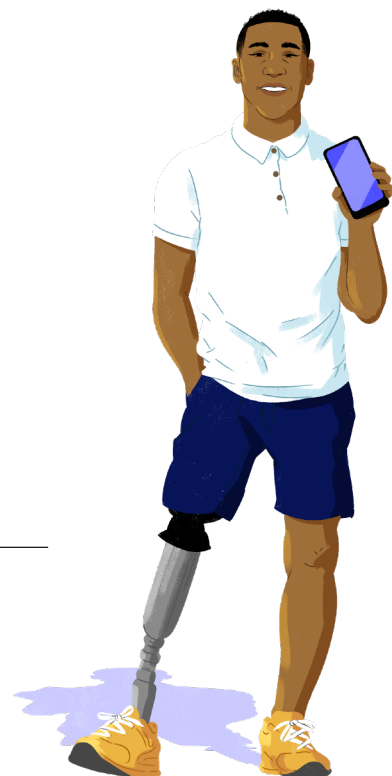
How to navigate QR codes

Because you'll find a lot of them in here!

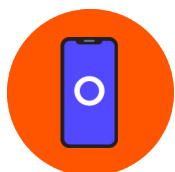


Scanning QR codes is as easy as 1, 2, 3

Use them to access Cigna + Oscar plan information and broker resources throughout this guide.



Here's how:



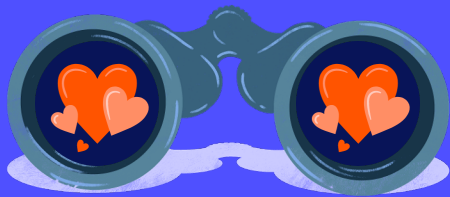
Open your phone's camera.



Position your camera or scanner, so the QR code is in frame.



You'll be sent to a QR link. Click on it to redirect to the URL. You can also copy it or share it. If scanning from an Apple device, a notification will appear at the top of your screen with the link to the QR code's content. Just tap to visit the URL.



Hi, we're
Cigna + Oscar



Introducing Cigna + Oscar

We're bringing together the power of Cigna's national and local provider networks and Oscar's user-friendly digital member experience to deliver health insurance that just makes sense.



Affordable health plans.

Employers can choose between two networks, LocalPlus® and Open Access Plus, and save on insurance that fits their team's needs.



Prescriptions done right.

Employees save on prescriptions through Express Scripts® and can order refills right from their phone.



Nationwide network.

With Cigna Open Access Plus, access a nationwide network of doctors, hospitals, and specialists that can be seen without referrals.



Dedicated care for your team.

Our Care Team gets to know each employee by name, and can quickly answer questions and help them find what they need.



24/7 Virtual Urgent Care.*

Quick care through hundreds of doctors on call, available anytime for \$0 copay via the Oscar app.



Healthy minds and bodies.

Access to Cigna's behavioral health network — including Talkspace, for convenient mental health resources. Plus, up to \$100 annual reward for just tracking steps walked.**

If you are interested in selling Cigna + Oscar, please visit [our broker resource page](#) to learn how to get set up.



Easy administration.

Simple tools and dedicated support to help you manage employees' benefits.

*Virtual Urgent Care offerings are not available in US territories or internationally. Virtual Urgent Care has a cost-share for members on HSA plans before they reach their deductible, after which the copay is \$0.

**Feature and network availability may vary by location and plan type and is subject to change.

Cigna + Oscar plans are right for businesses with 1–50 employees total (or, in certain states, up to 100 employees). Our plans are built for small businesses with at least one qualified full-time (or full-time equivalent) employee, other than the business owner or a spouse. Visit hioscar.com/brokers to learn more.

About the Cigna + Oscar partnership

We are excited to start the next wave of growth in the small group market by offering a much-needed health insurance option for your clients!

What is Cigna + Oscar?

Cigna + Oscar has partnered together to provide small group health insurance. Bringing together Cigna's trusted network and national reach with Oscar's high-touch support, Cigna + Oscar is built specifically for today's small businesses.

How is responsibility split in the Cigna + Oscar partnership?

Cigna Healthcare offers two provider networks: LocalPlus® and Open Access Plus, which are insured by Cigna Health & Life Insurance Co. To learn more about Cigna Health's Financial Strength and Credit Ratings, visit [their page here](#).

Oscar is responsible for administering benefits, providing the technology-forward member experience, including managing claims and dedicated member support. Oscar is also responsible for managing all sales and distribution, including broker enrollment, commissions, and broker support.

Will you offer other Cigna + Oscar products?

This Cigna + Oscar partnership only applies to the small group product. Oscar and Cigna will continue to offer other product offerings independently.

Where does Cigna + Oscar do business?

Cigna + Oscar does business in Arizona, California, Connecticut, Georgia, Kansas, Missouri, Pennsylvania, and Tennessee.

*Cigna Healthcare internal data as of August, 2023. Subject to change.

**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. Cigna provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan network and may not be available in all areas.

What networks are available with this product?

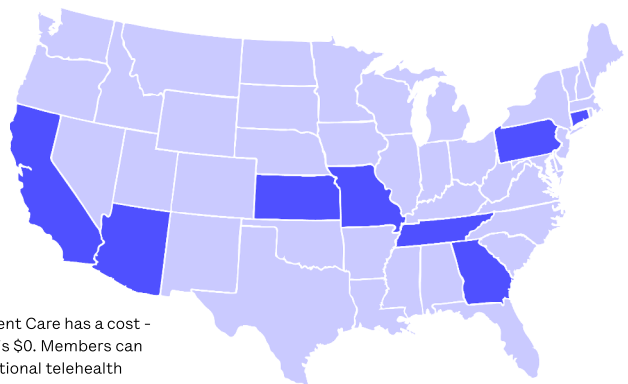
Your clients will benefit from direct integration with two of Cigna Healthcare's most popular provider networks:

The Cigna Healthcare Open Access Plus network is broad and offers a discounted national network with over one million doctors, specialists, and other professionals, and over 17,000 hospital and clinical facilities.*

The Cigna Healthcare 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 dual network was designed with affordability and access in mind.

All plans also include access to Cigna Healthcare's behavioral health network and a broad pharmacy network is provided by Express Scripts®. Your small group clients will have access to Oscar's Virtual Urgent Care, so they connect with a provider 24/7 for \$0 from the Oscar app.**



Our brokers seem to like working with us (*and we're pretty proud of that*)



Dedicated Support

You'll have a dedicated Broker Support Team to assist you with everything you may need from getting commissions to changing your agency status. (855) 672-2713 (Hours: M-F 8 a.m. – 9 p.m. EST.)



Concierge Care Team

Your clients will have a Care Team to help with everything from finding the best available care to helping them with benefit questions and interpreting their EoB's. Contact them at (855) 672-2789.



Access Care ASAP

Member ID cards can be accessed right away (in the Oscar app) after a group pays their bill — so there's no down time in receiving care.



Get Your Groups Approved Fast

Cases approved within 48 hours of submission, often sooner.



Broker Portal

Your time is valuable. Efficiently quote, enroll, and manage your book of business all right within the same portal!



What your clients should know about Cigna + Oscar



What's included in our plans



Get a refill without an appointment.

Your clients won't have to make the trip to the doctor's office for a refill. They can request a refill for most prescriptions right through their account. A provider will help prescribe medication and send it to the closest in-network pharmacy.



Talk to a doctor for \$0 copay*, anytime 24/7.

Your clients can request a consultation and a healthcare provider will get back to them in as little as 15 minutes. They'll be able to get a diagnosis and prescription for a variety of common illnesses, or get a refill for many types of medications. And it's always available online or through the Oscar app.



Get personalized care.

Every member gets a Care Team comprised of care guides and a licensed nurse who specialize in your clients' local area. Our Care Team can help your clients find doctors and answer questions about their specific benefits, claims, and billing. Nurses can help coordinate care and help prepare for any upcoming procedures.



Find care fast.

Your clients can get personalized search results for in-network doctors, facilities, prescriptions, and more with Oscar's easy-to-use search tool at hioscar.com/search.

*Virtual Urgent Care offerings are not available in US territories or internationally. Virtual Urgent Care has a cost-share for members on HSA plans before they reach their deductible, after which the copay is \$0.

Ready to activate your Cigna + Oscar account?

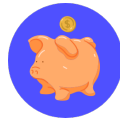
Here's how.

We want you to get the most of your plan. Setting up your Cigna + Oscar account will help you do that by putting care right at your fingertips.

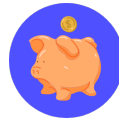
Here's some of the great stuff you can do with a Cigna + Oscar account:



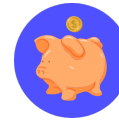
Access your
digital ID card



Talk with a doctor
24/7* for \$0
copay*



Message your
Care Team

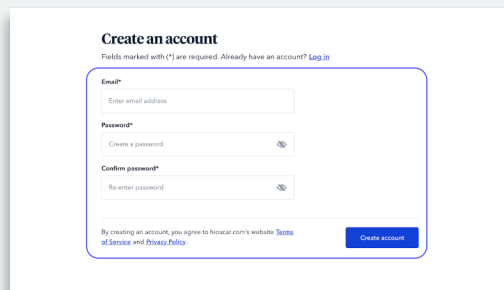


Find a primary
care provider

Follow these simple steps to set up your Cigna + Oscar account:

1

Visit cignaoscar.com.
Enter your email address and
create a password. Then, hit
'Create account'



Create an account
Fields marked with (*) are required. Already have an account? [Log in](#)

Email*
Enter email address

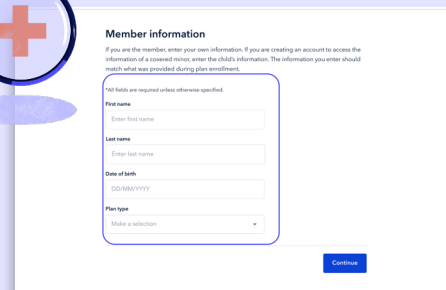
Password*
Create a password

Confirm password*
Re-enter password

By creating an account, you agree to hioscar.com's website [Terms of Service](#) and [Privacy Policy](#). [Create account](#)

1

Verify your email. We'll ask you for
a few details so we can match you
with your enrollment info.



Member information
If you are the member, enter your own information. If you are creating an account to access the information of a covered minor, enter the child's information. The information you enter should match what was provided during plan enrollment.

All fields are required unless otherwise specified.

First name
Enter first name

Last name
Enter last name

Date of birth
DD/MM/YYYY

Plan type
Make a selection

[Continue](#)

3

Help us make your health a priority by **filling out your profile.**



4

Tell us a little bit more about you.



**Congratulations,
you did it!**

*Virtual Urgent Care offerings are not available in US territories or internationally. Virtual Urgent Care has a cost-share for members on HSA plans before they reach their deductible, after which the copay is \$0.

Meet the Cigna HealthcareSM LocalPlus[®] & Open Access Plus Networks



The **Cigna Healthcare 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.



The **Cigna Healthcare Open Access Plus** network is broad and offers a discounted national network with 1,000,000+ doctors, specialists, and other professionals, and 17,000+ hospitals and clinical facilities.* This network offers out of area coverage.

Head to hioscar.com/search to browse providers, hospitals, pharmacies, urgent care center, and more!



*Cigna Healthcare's internal Central Provider File (CPF) as of July 2023. Subject to change

Finding a Specialist

Finding the right doctor makes all the difference. We're dedicated to connecting members with the right provider for whatever they need. Whether it's using the Oscar app or website, or getting one-on-one help from our Care Team, we're here to make sure the best care is easy to find.



Browse on the Oscar app or website



Search doctors

- Search by symptoms, conditions, procedures, doctor specialty, or doctor name.
- Filter by area and availability.



Compare compatibility

- See real ratings from members.
- Learn about each doctor's experience and specialties.



Book an appointment

- See appointment availability and book fast.
- Some doctors have extended hours just for Cigna + Oscar members.

We use doctor data to find the right fit



Our Care Team doesn't just find specialists for our members. They carefully match each member with specialists who have the skills and experience needed. This is possible because our Care Guides know our members' health histories. The Care Team also considers other factors like:

- ✓ Procedure volume
- ✓ Doctor experience
- ✓ Provider quality
- ✓ Complication rates
- ✓ Hospital quality
- ✓ Estimated costs

We have a different approach to customer service

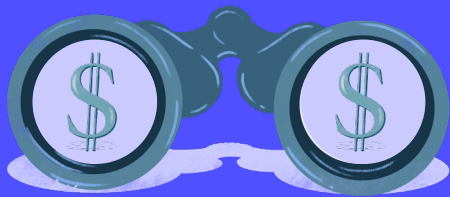
As a Cigna + Oscar member, you're supported by a Care Team — care guides, nurses and specialists who can help answer your questions and save you money by finding the most affordable, highest quality care in your area.

<div>Cigna + Oscar Care Team</div> <div>versus</div> <div>Traditional customer service</div>	Fast responses You'll reach a Care Team that knows your name and Cigna + Oscar history — every time you call.	We guide you Your team provides recommendations for top-rated local healthcare providers who specialize in your issue.	Questions answered Your team can help explain the ins and outs of your health plan so you're informed about what's covered.	We're on your side Your team sorts out unclear bills for you so you're not overpaying or dealing with surprise bills.
	Please hold... You wait. And wait. Then you get transferred to an automated phone system.	You're on your own You're not sure if you need to go to a doctor, an urgent care center, or an emergency room.	Unanswered questions You don't always know if your doctor is in-network, or if your doctor's visit will be covered.	Surprise bills You get stuck in the middle of confusing billing disputes between your doctor and your insurance company.



How to contact your Care Team

Send a secure message to your Care Team using the Oscar mobile app, or by logging in to your online account, or call **(855) 672-2789**.



What you need
to know to sell
Cigna + Oscar



Everything you need to sell Cigna + Oscar



01 Get Appointed

Create an account to become appointed at business.hioscar.com/create-account

Get appointed online in 3 easy steps: create an account, sign the producer agreement, upload your E&O, and if you don't have one, request a Cigna appointment from your portal.



02 Broker Portal

Create an account or log in at business.hioscar.com

The Oscar Broker Portal is your one-stop shop to get appointed, enroll and manage clients, view commissions, update your information, and more.



03 Plan and rate information

Visit our broker website at hioscar.com/brokers/cigna

You can find plan, network, and rate documents on our broker website. It's also where you can find FAQs, event registration, and other helpful resources.



04 Network search

Search our in-network doctors & drugs at hioscar.com/search

Explore our two networks, Cigna LocalPlus® and Cigna Open Access Plus, to find your clients' preferred providers and prescriptions.



05 Enrollment Forms

Visit our broker website at hioscar.com/brokers/cigna

You can find, download, and print employer and employee enrollment forms as well as underwriting guidelines, formularies, and authorization forms.



Still need help?

Our dedicated Broker Support Team is here to help! You can reach them Monday-Friday from 9am-8pm EST at (855) 672-2713 or brokers@hioscar.com.

2024 plan documents

Cigna + Oscar small group plans are available in Arizona, California, Connecticut, Georgia, Kansas City, St. Louis, Tennessee, and the Philadelphia metro. Explore our plan documents to learn more.

State	Market	Service Counties	Plan Document Links	QR Codes (links to plan documents)
CA	Rating Areas 2, 3, 4, 5, 6, 7, 8, 12, 14, 15, 16, 17, 18, 19	Los Angeles, San Luis Obispo, Santa Barbara, Ventura, Riverside, San Bernardino, Orange, San Diego, Marin, Napa, Solano, Sonoma, El Dorado, Placer, Sacramento, Yolo, San Francisco, Contra Costa, Alameda, Santa Clara, San Mateo	Plan Grid Network Overview Underwriting Guidelines	
CT	Entire state All Rating Areas	All Connecticut counties	Plan Grid Network Overview Underwriting Guidelines	
GA	Entire state All Rating Areas	All Georgia counties	Plan Grid Network Overview Underwriting Guidelines	
KS	Kansas City Metro Rating Area 1	Leavenworth, Wyandotte, Johnson, Miami	Plan Grid Network Overview Underwriting Guidelines	
MO	Kansas City & St. Louis Rating Areas 3 & 6	Lincoln, Warren, St. Charles, St. Louis, St. Louis City, Franklin, Jefferson, Washington, St. Francois, Ste. Genevieve, Platte, Clay, Jackson, Cass	Plan Grid Network Overview Underwriting Guidelines	
PA	Philadelphia Metro Rating Area 8	Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties	Plan Grid Network Overview Underwriting Guidelines	
TN	Entire state All Rating Areas	All Tennessee Counties	Plan Grid Network Overview Underwriting Guidelines	

Underwriting Summary

Here's a summary of our underwriting guidelines to help you understand which of your small group clients may be eligible for Cigna + Oscar small business health insurance. You can find the most up-to-date underwriting guidelines at hioscar.com/brokers/plans.

	CT	GA	KS	MO	TN	PA
Total full-time equivalent employees	Covers business with 1-50 full time employees					
Business Location	Must be licensed or authorized to conduct business in the state in which the business is seeking coverage					
Employee Location	At least 50% of eligible employees enrolling in Cigna + Oscar must live within Cigna + Oscar service area. Refer to your individual state underwriting guidelines for a full list.					
Plan Offerings	Employers may select up to three Cigna + Oscar plans to offer their employees. There are no restrictions on the combination of plan options.					
Contribution Guideline	Employers must contribute at least 50% of the employee only premium.					
Participation Rules	50% of eligible employees after valid waivers		25% of eligible employees after valid waivers			50% of eligible employees after valid waivers
One Life/ Owner Only/ Spouse	Groups must have at least one common law employee other than the Owner or Spouse enrolling in the plan to be considered a group					
Documents Required	Find the full list of required and accepted documents in our underwriting guidelines at hioscar.com/brokers/plans					

Once a business has applied for coverage, Cigna + Oscar's Eligibility Team will make the final decision to accept or decline the group for coverage, specify terms of coverage, or grant requests for changes, subject to Cigna + Oscar's policies and applicable law. Agents and Brokers aren't authorized to bind or guarantee coverage, premium rates, or effective dates. Businesses should maintain their existing coverage during the application process. This document does not include all the policies and guidelines that may apply, and we may change these policies in the future without notice, as permitted by law. You can find the most up-to-date underwriting guidelines at hioscar.com/brokers/plans.

California Underwriting Summary

Here's a summary of our underwriting guidelines. Use this to help you understand which of your small group clients may be eligible for Cigna + Oscar small business health insurance. You can find the most up-to-date underwriting guidelines at hioscar.com/brokers/plans.

	California
Total full-time equivalent employees	Covers businesses with 1-100 full-time equivalent employees.
Business Location	Must be licensed or authorized to conduct business in California. 51% of eligibles must live in the state of CA.
Employee Location	At least 1 enrolling employee must live within the Cigna + Oscar service area.
Plan Offerings	Employers may select up to four Cigna + Oscar plans to offer their employees. There are no restrictions on the combination of plan options.
Contribution Guideline	Employers must contribute at least 50% of the employee only premium or \$100 flat contribution per employee.
Participation Rules	<p><i>Non-Contributory:</i> 100% of eligible employees, excluding valid waivers</p> <p><i>Contributory:</i> 60% of eligible employees, excluding valid waivers</p> <p><i>Alongside Another Carrier:</i> 60% of eligible employees must enroll in a plan offered by the employer. At least (3) eligible employees must enroll in a Cigna + Oscar plan.</p>
One Life/ Owner Only/ Spouse	Group must have at least one common law employee other than the Owner or Spouse enrolling in the plan to be considered a group.
Documents Required	Find the full list of required and accepted documents in our underwriting guidelines at hioscar.com/brokers/cigna .

Once a business has applied for coverage, Cigna + Oscar's Eligibility Team will make the final decision to accept or decline the group for coverage, specify terms of coverage, or grant requests for changes, subject to Cigna + Oscar's policies and applicable law. Agents and Brokers aren't authorized to bind or guarantee coverage, premium rates, or effective dates. Businesses should maintain their existing coverage during the application process. This document does not include all the policies and guidelines that may apply, and we may change these policies in the future without notice, as permitted by law. You can find the most up-to-date underwriting guidelines at hioscar.com/brokers/plans.

Broker Portal Resources

The Oscar Broker Portal (business.hioscar.com) is where you'll do business with Cigna + Oscar. It's your one-stop-shop for getting appointed, quoting & enrolling clients, managing your book of business, and viewing commissions. Access the QR codes below for training videos and webinar resources.

Recorded Webinars



[Introduction to Cigna + Oscar](#)



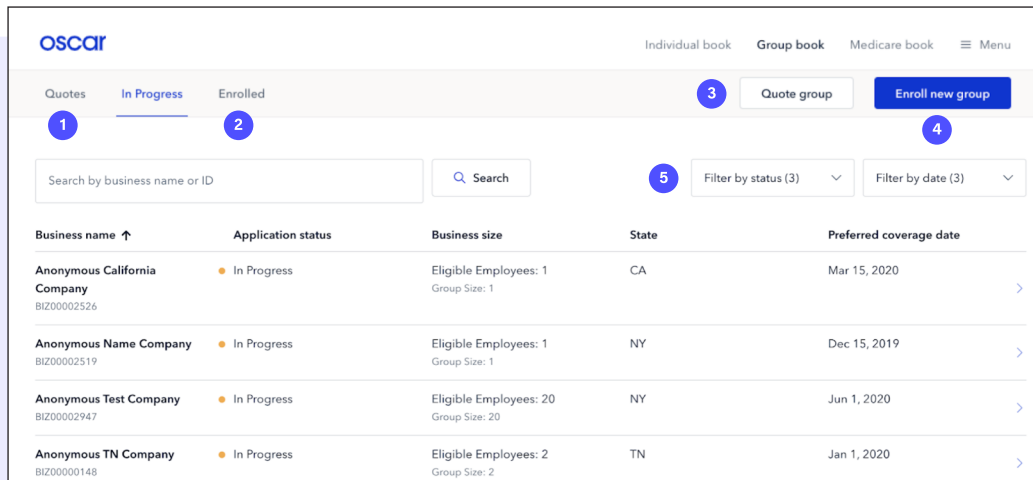
[How to get appointed with Cigna + Oscar](#)



[How to enroll groups with Cigna + Oscar](#)

Navigating the Broker Portal

The group book dashboard is where you'll go to manage your small group book of business with Cigna + Oscar. Here you can quote and/or enroll new small group clients, view saved quotes, see the status of group applications, and find your client's enrollment details and plans.



- 1 View your saved quotes and search by company name or business ID.
- 2 See coverage details for your enrolled clients including: plan information, contact information, billing information, and more.
- 3 Run a quote for Cigna + Oscar small group health insurance plans in minutes. **Find full instructions [here](#).**
- 4 Click here to enroll a small group client.
- 5 Check on the status of your client enrollment applications.

Post-enrollment timeline

So what's next after your group is approved?

Application Approved	<ul style="list-style-type: none"> Your client will receive their bill and instructions on how to pay If your client is paying with ACH, payment will be drawn immediately
Coverage Start Date	<ul style="list-style-type: none"> Your client has paid their first bill Group coverage begins and employees can start using their health insurance Digital member ID cards are available online or through the app
Member Welcome Kits Arrive	<ul style="list-style-type: none"> Employee member welcome kits arrive 1-2 weeks after the first bill is paid Employees receive member ID card and other information about their plan
Helpful Reminders	<ul style="list-style-type: none"> First bill will be available online after approval Digital member ID cards are available immediately after payment Even if the coverage start date has passed, coverage is not active until we receive full payment for the group's first premium bill Member ID cards will be shipped after we receive the first full payment



Our broker portal is built to be easy to use. Don't believe us? Read what our brokers are saying about it! *

"The broker portal is extremely user-friendly and forms are easy to find"

"Easiest web portal, even I can use it!"

"Our representative and the online portal make life so easy!"

* From 2023 Annual Broker Satisfaction Survey

2024 commissions

The following Commission Schedule applies to Cigna + Oscar Small Group Market policies in effect beginning January 1, 2024. It will remain in effect until terminated or replaced by Oscar in writing and within the Company's sole discretion. The Commission Schedule for each respective market in effect at the time the commission is paid shall govern for the respective market.

For purposes of this Commission Schedule, "Initial Term" shall include the months of the first contract year that the applicable coverage is in effect, up to and including the last day of the first contract year. "Renewal Term" shall refer to any months after the "Initial Term" for which the applicable coverage is in effect.

Oscar reserves the right to seek charge-backs, clawbacks, or recoupment of unearned commissions in accordance with applicable laws and regulations.

To the extent that a Producer earns a commission as set forth in the applicable Appointed Producer Agreement, the commission amount shall be as follows

Broker Commissions

State	Initial Term Rate	Renewal Term Rate
CA	5% of premium	5% of premium
GA	1-3 EEs: \$5 PEPM 4-50 EEs: \$35 PEPM	1-3 EEs: \$5 PEPM 4-50 EEs: \$35 PEPM
TN	1-3 EEs: \$8 PEPM 4-50 EEs: \$35 PEPM	1-3 EEs: \$8 PEPM 4-50 EEs: \$35 PEPM
CT	1-2 EEs: \$10 PEPM 3-50 EEs: \$40 PEPM	1-2 EEs: \$10 PEPM 3-50 EEs: \$40 PEPM
KS	1-3 EEs: \$10 PEPM 4-50 EEs: \$32 PEPM	1-3 EEs: \$10 PEPM 4-50 EEs: \$32 PEPM
MO	1-3 EEs: \$10 PEPM 4-50 EEs: \$32 PEPM	1-3 EEs: \$10 PEPM 4-50 EEs: \$32 PEPM
PA	1-4 EEs: \$3 PEPM 5-50 EEs: \$41 PEPM	1-4 EEs: \$3 PEPM 5-50 EEs: \$41 PEPM

Contact us

We have a dedicated Cigna + Oscar National Partners team to support you. Your representatives can help answer any of your sales-related questions and provide support, training, and presentations upon request. Don't hesitate to reach out - we can't wait to get to know you!

National Partners Team

Kaitlyn Pellicane

Sales Executive

(848) 482-4906

kpellicane@hioscar.com

Sarah Gala

Account Consultant

(623) 282-4452

sgala@hioscar.com

Broker Support

Contact information

cignaoscarnational@hioscar.com

(855) 672-2713

Business hours

Monday through Friday

9:00 AM - 8:00 PM ET



[hioscar.com Broker FAQ QR Code](https://hioscar.com/brokers/cigna)