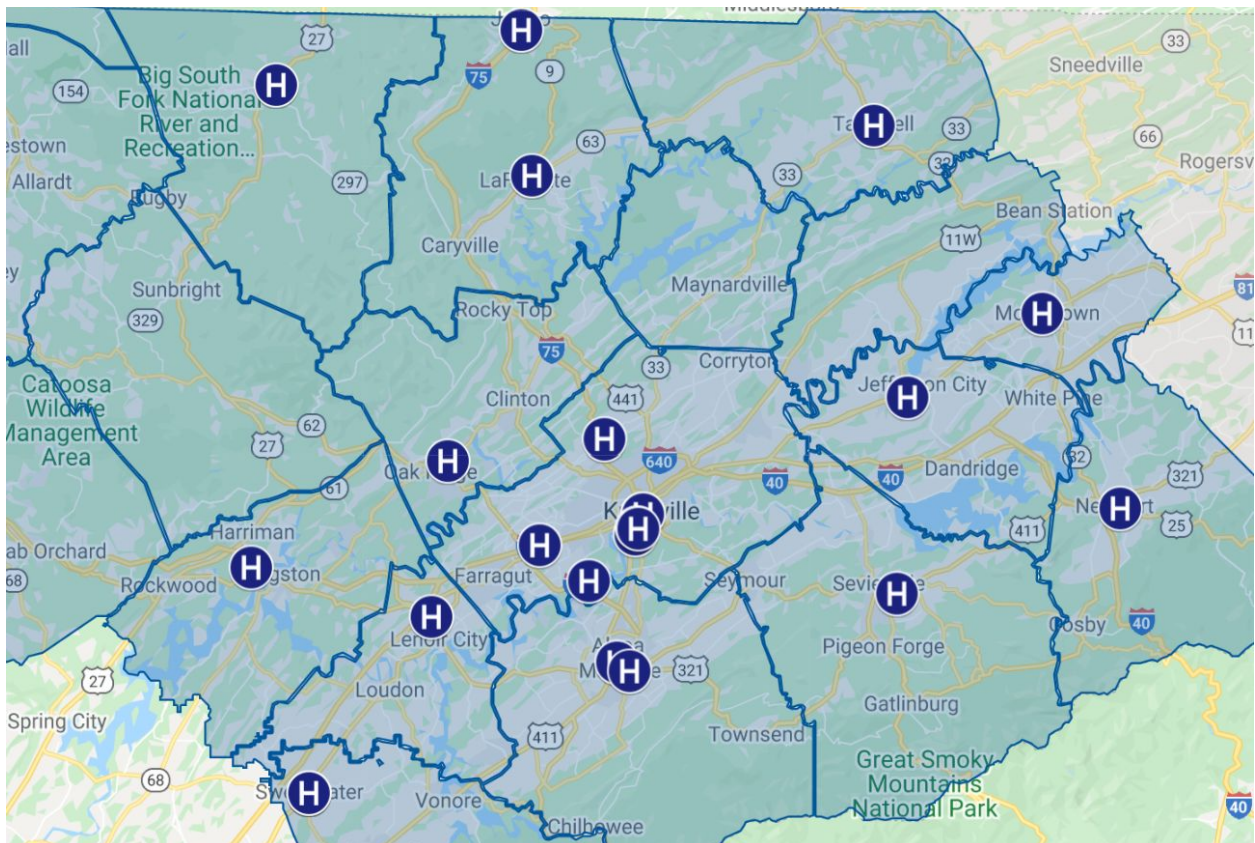


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Knoxville, meet our LocalPlus® network.

Cigna + Oscar's Knoxville service area for small businesses includes Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, and Union counties.

The Cigna 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.



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2021 LocalPlus® Knoxville Major Provider Groups and Hospitals*

Major Provider Groups and Hospitals

Blount Memorial Hospital	Parkwest Medical Center
Claiborne Medical Center	Roane Medical Center
Covenant Medical Group	Summit Medical Group
East Tennessee Children's Hospital	Tennova Healthcare Jefferson
Fort Loudoun Medical Center	Tennova Healthcare LaFollete
LeConte Medical Center	Tennova Healthcare Newport
Methodist Medical Center	University of Tennessee Medical Center
Morristown Hamblen Hospital	University Physicians' Association

Knoxville Providers by the Numbers*

Provider	LocalPlus® Network Count
Primary Care Physicians	2,060
Specialists	5,419
Hospitals	20
Urgent Care Centers	26

All Cigna + Oscar plans include:

- Multiple plans that save you money: Choose between two networks, LocalPlus® and Open Access Plus, and save on health insurance that fits your team's lives and needs.
- A quality network: Access to hospitals, doctors, and specialists that can be seen without referrals.
- 24/7 virtual urgent care: Access hundreds of doctors on call, available anytime with a \$0 copay via the Oscar app.
- Personalized Care Team: A team that knows your team by name, and is always there to answer questions and help them manage their care.

* This listing and provider count is not all-inclusive and is as of September 2020; subject to change. For a listing of doctors and facilities that participate in the LocalPlus® Network, contact your Cigna + Oscar representative.

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- **Employee care navigation:** Dedicated support to help your employees find the right doctors and care in their area, plus easy tools to search for care on their own.
- **Prescriptions done right:** Save on prescriptions with Express Scripts and refill them right from your phone.
- **Healthy minds and bodies:** Access to Cigna's behavioral health network for mental health resources and step-tracking rewards (up to \$100 per year).

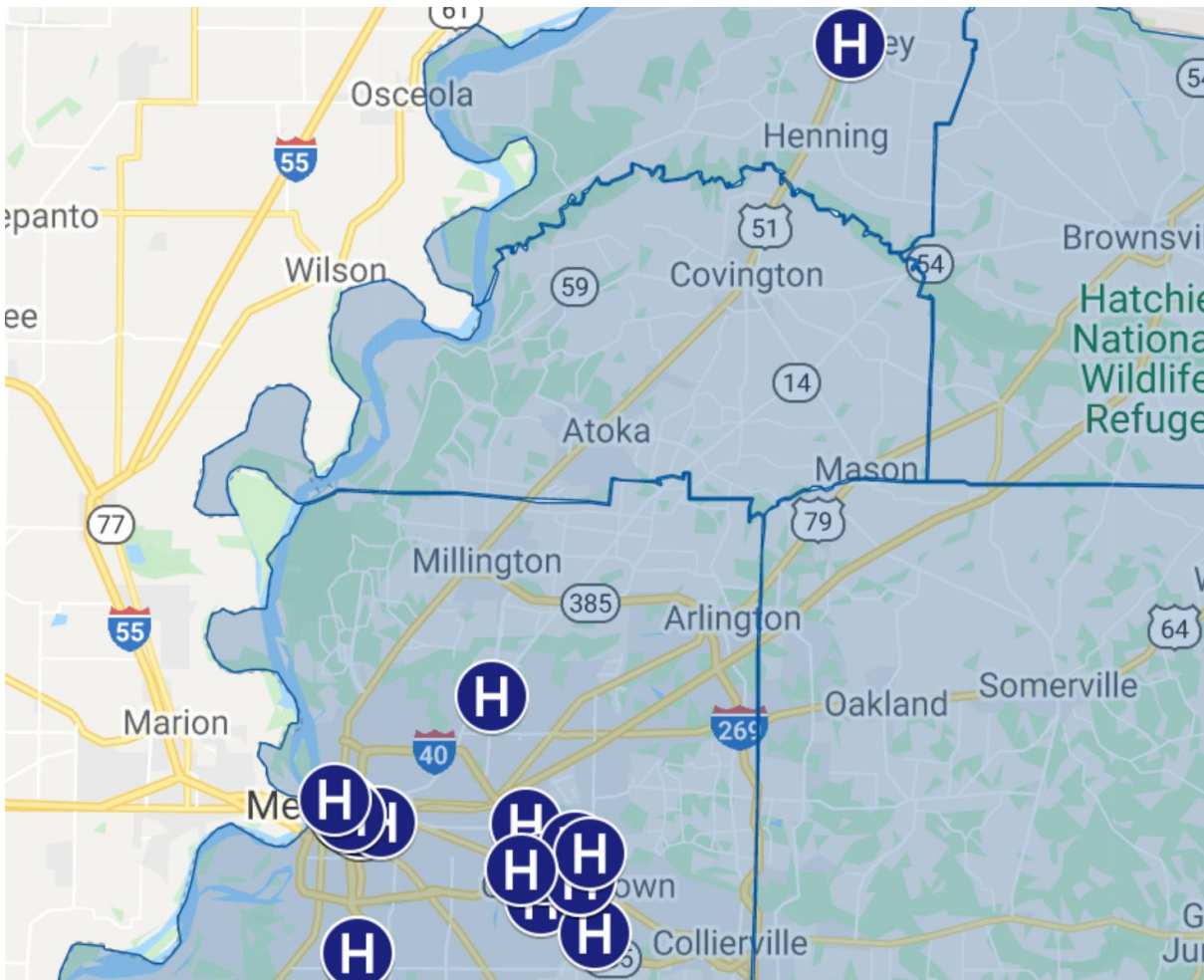
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Memphis, meet our LocalPlus® network.

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2021 LocalPlus® Memphis Major Provider Groups and Hospitals*

Major Provider Groups and Hospitals

Campbell Clinic	Methodist Olive Branch Hospital
HealthChoice	Methodist South Hospital
Lauderdale Community Hospital	Methodist University Hospital
Le Bonheur Children's Hospital	OrthoSouth
Le Bonheur Children's Hospital Germantown	Regional One Health
Methodist Le Bonheur Healthcare	Semmes-Murphey Clinic
Methodist Germantown Hospital	St. Jude Children's Research Hospital
Methodist Medical Group	Sutherland Clinic
Methodist North Hospital	West Cancer Center

Memphis Providers by the Numbers*

Provider	LocalPlus® Network Count
Primary Care Physicians	889
Specialists	3,553
Hospitals	14
Urgent Care Centers	11

All Cigna + Oscar plans include:

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- A quality network: Access to hospitals, doctors, and specialists that can be seen without referrals.
- 24/7 Virtual Urgent Care: Access hundreds of doctors on call, available anytime with a \$0 copay via the Oscar app.

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- **Personalized Care Team:** A team that knows your team by name, and is always there to answer questions and help them manage their care.
- **Employee care navigation:** Dedicated support to help your employees find the right doctors and care in their area, plus easy tools to search for care on their own.
- **Prescriptions done right:** Save on prescriptions with Express Scripts and refill them right from your phone.
- **Healthy minds and bodies:** Access to Cigna's behavioral health network for mental health resources and step-tracking rewards (up to \$100 per year).

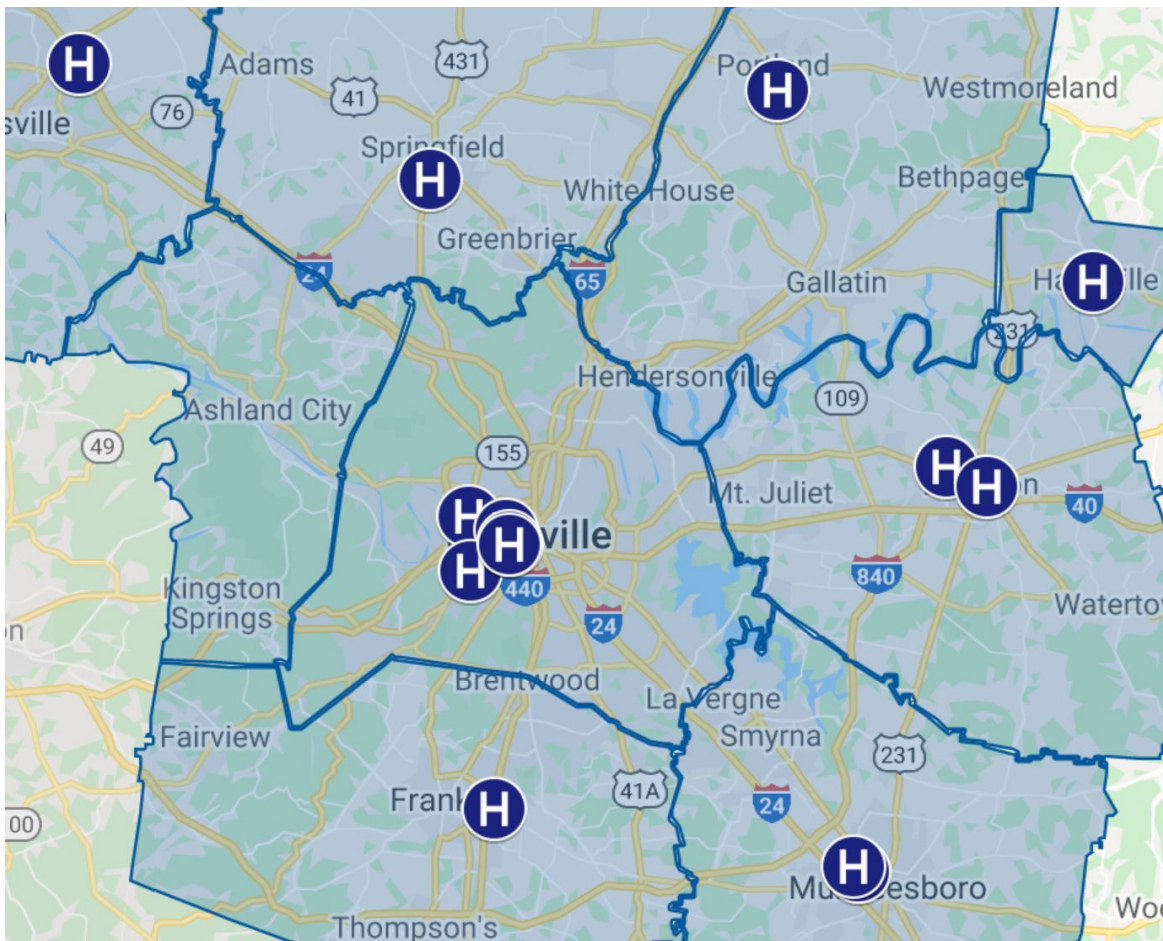
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Nashville, meet our LocalPlus® network.

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2021 LocalPlus® Nashville Major Provider Groups and Hospitals*

Major Provider Groups and Hospitals

Ascension Saint Thomas Hospital	Tennessee Orthopaedic Alliance
Ascension Saint Thomas Hospital Midtown	Tennessee Oncology
Ascension Saint Thomas Rutherford	Vanderbilt Children's Hospital
Nashville General Hospital Meharry	Vanderbilt University Medical Center
Saint Thomas Medical Partners	Vanderbilt Medical Group
Synergy HealthCare	Williamson Medical Center

Nashville Providers by the Numbers*

Provider	LocalPlus® Network Count
Primary Care Physicians	2,373
Specialists	8,538
Hospitals	12
Urgent Care Centers	30

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- **Healthy minds and bodies:** Access to Cigna's behavioral health network for mental health resources and step-tracking rewards (up to \$100 per year).

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Cigna + Oscar's Chattanooga service area for small businesses includes Bledsoe, Bradley, Franklin, Grundy, Hamilton, Marion, McMinn, Meigs, Polk and Rhea, and Sequatchie counties.

A map of Georgia showing 15 Health Districts (HDs) marked with blue 'H' icons. The map includes major cities like Atlanta, Savannah, and Augusta, and major highways like I-75, I-85, and I-95. The HDs are numbered 1 through 15.

* Cigna's internal Central Provider File (CPF) as of March, 2019. Subject to change.

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2021 Open Access Plus Chattanooga Major Hospitals**

Hospitals

CHI Memorial Health System	Memorial Hospital
Children's Hospital at Erlanger	Memorial Hospital Hixson
Emerald Hodgson Hospital	Parkridge East
Erlanger Bledsoe	Parkridge Medical Center
Erlanger East	Rhea Medical Center
Erlanger Medical Group	Southern Tennessee Medical Center
Erlanger North	Starr Regional Medical Center
Memorial Health Partners	T.C. Thompson Children's Hospital
Memorial Health System Inc	Tennova Healthcare Cleveland

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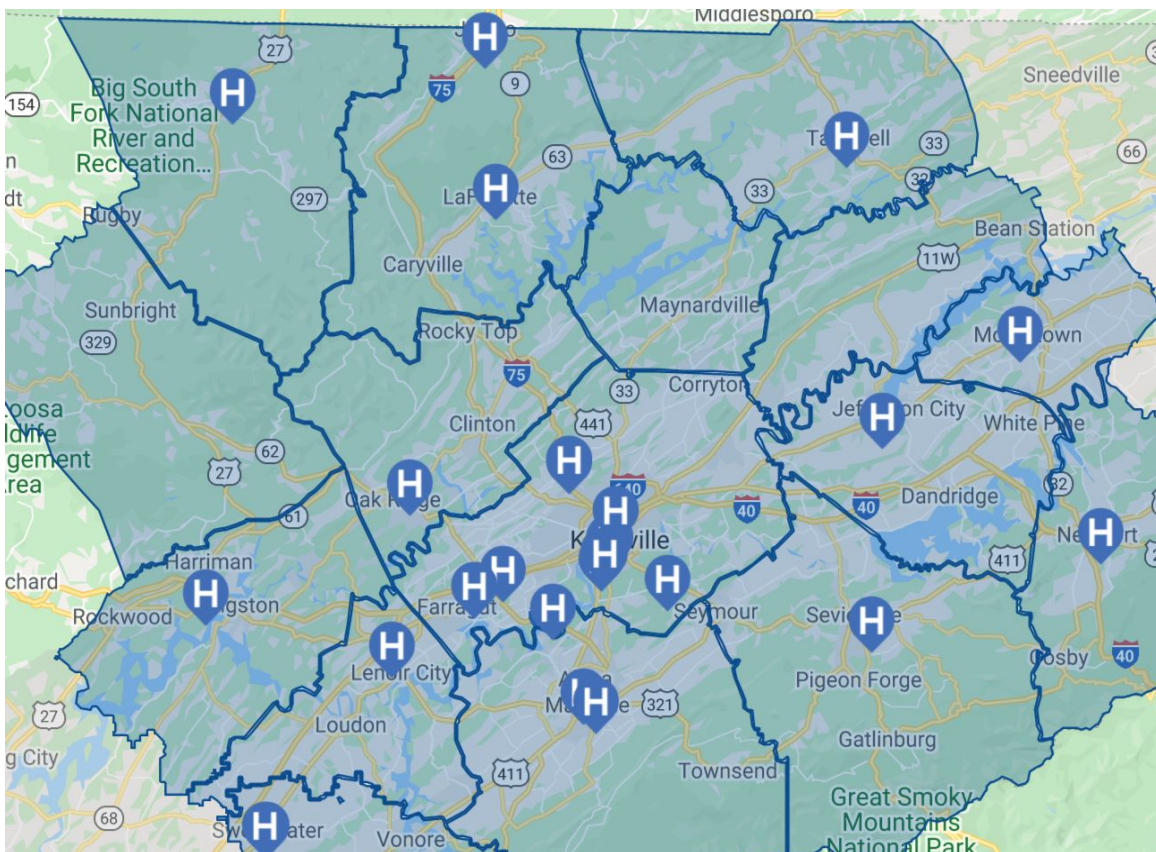
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Knoxville, meet our Open Access Plus network.

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The Cigna Open Access Plus network is broader, offering a discounted national network with nearly 970,000 doctors, specialists, and other professionals, and 17,000 hospital and clinical facilities.* This network offers out-of-area coverage.



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2021 Open Access Plus Knoxville Major Hospitals**

Hospitals

Big South Fork Medical Center	Parkwest Medical Center
Blount Memorial Hospital	Roane Medical Center
Claiborne Medical Center	Select Specialty Hospital Knoxville
East Tennessee Children's Hospital	Select Specialty Hospital North Knoxville
Fort Loudoun Medical Center	Sweetwater Hospital Asc
Fort Sanders Regional Medical Center	Tennova Healthcare LaFollette
Jellico Community Hospital	Tennova Healthcare Jefferson
LeConte Medical Center	Tennova Healthcare Newport
Methodist Medical Center	University of Tennessee Medical Center
Morristown Hamblen Hospital	

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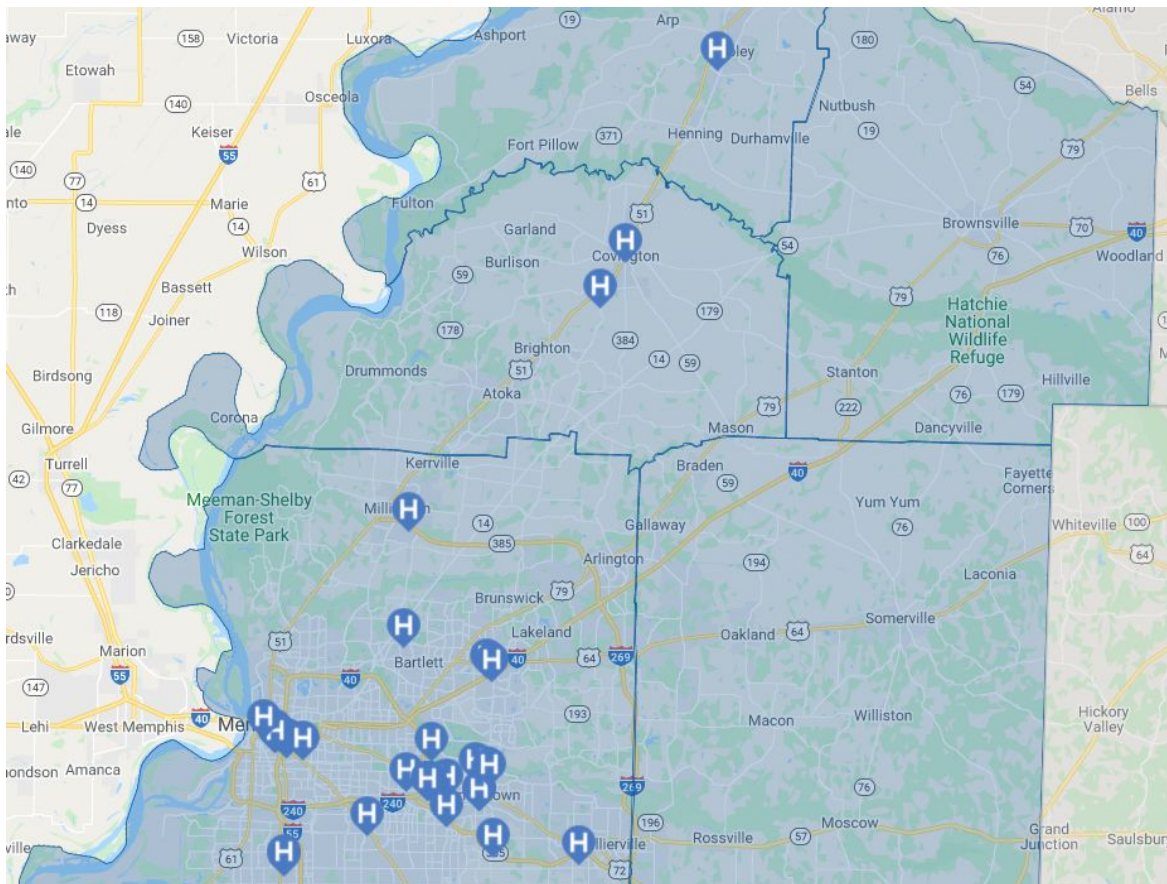
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2021 Open Access Plus Memphis Hospitals**

Hospitals

Baptist Memorial Hospital Tipton	Methodist Olive Branch Hospital
Delta Medical Center	Methodist South Hospital
Lauderdale Community Hospital	Methodist University Hospital
Le Bonheur Children's Hospital	Regional One Health
Le Bonheur Children's Hospital Germantown	Saint Francis Hospital
Methodist Germantown Hospital	Saint Francis Hospital Bartlett
Methodist North Hospital	St. Jude Children's Research Hospital

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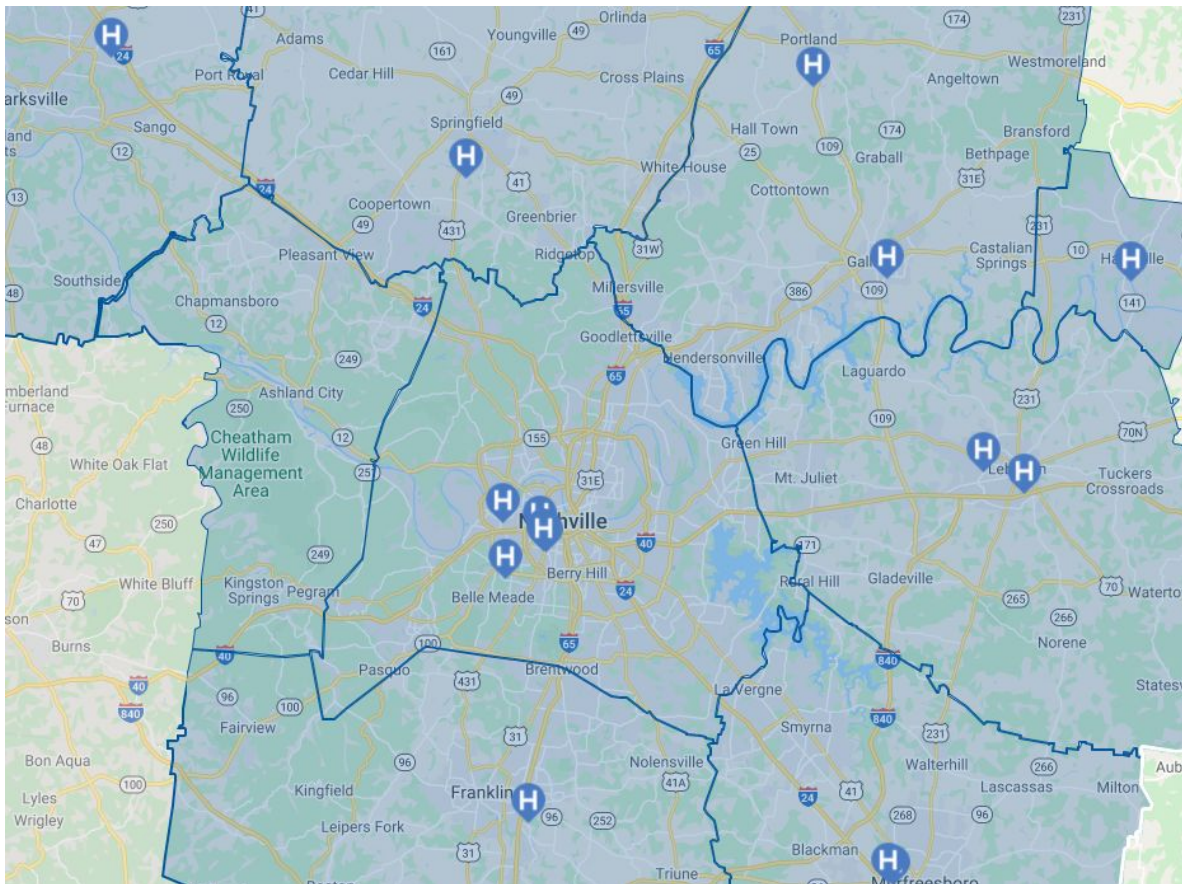
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2021 Open Access Plus Nashville Major Hospitals**

Hospitals

Ascension Saint Thomas Hospital	Skyline Medical Center
Ascension Saint Thomas Hospital Midtown	Southern Hills Medical Center
Ascension Saint Thomas Rutherford	Stonecrest Medical Center
Centennial Medical Center	Summit Medical Center
Hendersonville Medical Center	Sumner Regional Medical Center
Nashville General Hospital Meharry	Tennova Healthcare Clarksville
Northcrest Medical Center	Trousdale Medical Center
Portland Medical Center	Vanderbilt Children's Hospital
Saint Thomas Midtown Hospital	Vanderbilt University Medical Center
Saint Thomas Medical Partners	Vanderbilt Wilson County Hospital
Saint Thomas Rutherford Hospital	Williamson Medical Center
Saint Thomas West Hospital	

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2021 LocalPlus® Chattanooga Major Provider Groups and Hospitals*

Major Provider Groups and Hospitals

Beacon Health Alliance	Erlanger North
Children's Hospital at Erlanger	Erlanger Medical Group
Erlanger Baroness Hospital	Galen Medical Group
Erlanger Bledsoe	TC Thompson Children's Hospital
Erlanger East	Tennova Healthcare Cleveland

Chattanooga Providers by the Numbers*

Provider	LocalPlus® Network Count
Primary Care Physicians	858
Specialists	2,578
Hospitals	11
Urgent Care Centers	20

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