

Skip the doctor's office.

All Cigna Administered by Oscar plans come with \$0 copay* and unlimited calls with a doctor, available 24/7.**



You can call or send a secure message to a doctor—and you may be able to get a diagnosis, get a new prescription, or a refill—in as little as 15 minutes. That's one less trip to the doctor's office and one less copay to worry about! Calling a doctor with Oscar reduces out-of-pocket expenses and is especially valuable for members on high-deductible plans.

WHEN TO USE IT

You're under the weather.

Doctors can diagnose common conditions and refer you to the right specialist if you need to see someone in person.

You need a prescription.

Doctors can send new prescriptions and refills for medications like antibiotics and blood pressure medication to your pharmacy.

It's outside of normal office hours.

Doesn't matter if it's the middle of the night. Doctors can usually resolve your issue so you can get back to bed.

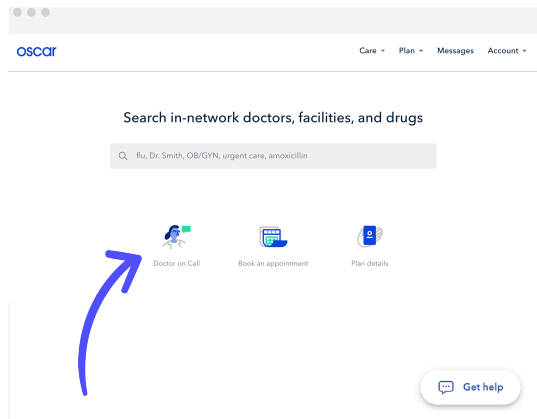
You're away from home.

Doctors can diagnose you and send a prescription to a nearby pharmacy, wherever you are*, 24/7.

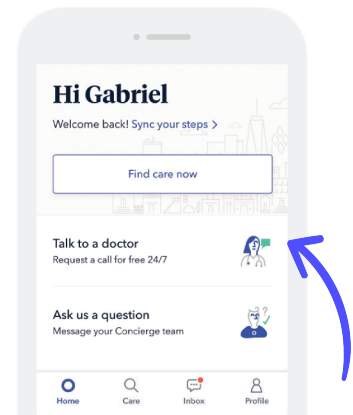
GET HELP WITH

- Prescription refills
- Sinus infections
- Colds and flus
- Back pain
- Headaches
- UTIs and yeast infections
- Rashes and skin conditions
- Stomach pain
- Pink eye
- Inflammation

HOW TO USE IT



Using the Oscar app or your online account, you can talk, send a secure message, or request a call from a doctor.



Using your mobile app, you can send a message, call, or request a call from a health care provider from your phone.

*Check your plan details for more information. If you're away from home, Virtual Urgent Care is not available in DE, AR, ID, or internationally.

**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. This applies to new groups effective 1/1/2022 and upon a group's renewal in 2022.

Insured by Cigna Health and Life Insurance Company. Insurance benefits administered by Oscar Management, a third party administrator. Cigna insurance coverage contains exclusions and limitations. For complete details on product availability coverage, please refer to your plan documents or member ID card.