

Cigna has a large and exceptional network of providers like you. Oscar has the patient-forward, digital-friendly approach. Together, that opens more doors to patients receiving better health care and better coverage, and you having more opportunities to deliver care to more people.

Why am I participating with Cigna + Oscar?

You are participating with Cigna + Oscar because of your participation in Cigna's LocalPlus® or Open Access Plus (OAP) networks. All existing Cigna network contract terms, including reimbursement, apply to your patients with Cigna + Oscar coverage.

Does this change our existing contract?

No. You will not need to sign a new agreement and all of the terms of your Cigna network contract remain unchanged. No additional paperwork or signatures are required.

Am I now a participating provider with other Oscar insurance products through my Cigna contract?

No. Your Cigna contract does not make you a participating provider with other Oscar health insurance products. Oscar Health maintains separate network contracts for its insurance product for individuals and families and for its Medicare product.

Are Cigna + Oscar customers part of my value-based arrangement with Cigna?

No. Cigna + Oscar customers are not a part of your value-based arrangement.

Are Cigna and Oscar Health now the same company?

No. Cigna and Oscar are partnering specifically to offer a new type of health insurance for small businesses but they remain separate companies.

Is there anything I need to do?

Just one thing, and it's easy. Complete your online registration at hioscar.com/providers, and you will have access to the provider portal to:

- Check customer eligibility
- Check status of claims
- Submit precertification electronically
- Sign up for electronic payments
- Review customers' clinical information

Where should I send claims?

You can submit claims by mail or electronically:

- Mail
Cigna
PO Box 188061
Chattanooga, Tennessee 37422-8061
- Electronically
Payer ID: 62308

You can also refer to the patient's ID card for claim submission information.

Do I need to collect the customer's deductible or coinsurance at the time of service?

No. Send your claims to Cigna for processing. You will receive a Cigna + Oscar explanation of payment (EOP) with the amount owed by the patient. Once you receive this information, you may bill the patient for the amount shown.

How can I identify a physician, hospital, or other provider that is participating with Cigna + Oscar?

You can help your patients maximize the benefits available through their medical plan and minimize their out-of-pocket expenses by referring them to providers who participate in Cigna LocalPlus and Cigna Open Access Plus networks. Please use the online provider directory at hioscar.com/search to find participating physicians, hospitals, and other providers.

Where do I request prior authorizations or precertifications for patients covered by a Cigna + Oscar plan?

You can request precertification for all services covered under the Cigna + Oscar medical plan, including behavioral health, in three ways:

- Call Oscar Health at 855.672.2789
- Fax an authorization request form to 844.965.9053
- Submit a request online at hioscar.com/prior-authorization

You can request pharmacy prior authorizations directly from Express Scripts Pharmacy® at 800.753.2851.

Where should I send claims if I am contracted directly with eviCore healthcare?

If you are contracted directly with eviCore healthcare, you should submit your claims in two ways:

- By mail:
eviCore healthcare
PO Box 981612
El Paso, Texas 79998
- Electronically:
Payer ID: 62160

What if I have questions?

If you have additional questions, please contact us as follows:

- For questions about Cigna + Oscar plans, please refer to the enclosed "Important contact information" flyer for contact details specific to your question, or call Oscar Health at 855.672.2789 and select option 3.
- For specific questions about your Cigna network contract, please call Cigna Customer Service at **800.88Cigna (882.4462)**.

Frequently asked questions



Will my patients covered by Cigna + Oscar have an ID card?

Absolutely. Their Cigna + Oscar ID card will contain information about claim submission, customer service contacts, and benefits. We have provided samples of the Cigna + Oscar ID cards on the following page.

How will I know which network the patient has access to?

You can refer to the patient's Cigna + Oscar ID card for their plan information and network access.

Sample ID cards

Cigna + Oscar Open Access Plus

Front

Cigna + Oscar

John Doe

Open Access Plus Bronze \$1000
(No referral required)

Member plan information

Member ID	OSC12345678-01
Group ID	None
Cigna ID	0224764
Coverage start date	10/01/2022

In-network spending

Deductible	\$1000 / \$2000
Rx deductible	\$6100 / \$12200
Out-of-pocket max	\$8700 / \$17400

In-network cost before / after deductible

Oscar Virtual Urgent Care	\$0 / \$0
Primary care	\$95 / \$95
Specialist	\$150 / \$150
Urgent care	\$150 / \$150
Emergency room	100% / \$1,500

Back

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	A4	e-Payer ID	62308
RxGRP	CIOSCRx	Dental ID	CX083

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 Health Administrators. Pharmacy benefits are provided by Express Scripts, Inc.

Front

Cigna
Administered by OSCAR

John Doe

Open Access Plus Bronze \$3000
(No referral required)

Member plan information

Member ID	OSC12345678-01
Group ID	None
Cigna ID	0224764
Coverage start date	10/01/2022

In-network spending

Deductible	\$3000 / \$6000
Rx deductible	\$3100 / \$6200
Out-of-pocket max	\$9100 / \$18200

In-network cost before / after deductible

Oscar Care virtual visits	\$0 / \$0
Primary care	\$0 / \$0
Specialist	\$150 / \$150
Urgent care	\$150 / \$150
Emergency room	100% / \$1,200

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Log in at cignabyoscarAZ.com, or on the Oscar mobile app, or call 855-672-2789

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RxPCN	A4	e-Payer ID	62308
RxGRP	CIOSCRx	Dental ID	CX083

Pediatric vision & dental

Send claims to Davis Vision & Liberty Dental.

Medical claims

Cigna, PO Box 188061, Chattanooga, TN 37422

Insured by Cigna Health and Life Insurance Company. Insurance benefits administered by Oscar Management Corporation, a third party administrator. Cigna insurance coverage contains exclusions and limitations.

Cigna + Oscar LocalPlus

Front

Cigna + Oscar

John Doe

LocalPlus Bronze \$1000
(No referral required)

Member plan information

Member ID	OSC12345678-01
Group ID	None
Cigna ID	0224764
Coverage start date	10/01/2022

In-network spending

Deductible	\$1000 / \$2000
Rx deductible	\$6100 / \$12200
Out-of-pocket max	\$8700 / \$17400

In-network cost before / after deductible

Oscar Virtual Urgent Care	\$0 / \$0
Primary care	\$95 / \$95
Specialist	\$150 / \$150
Urgent care	\$150 / \$150
Emergency room	100% / \$1,500

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Medical claims

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Front

Cigna
Administered by OSCAR

John Doe

LocalPlus Gold \$2750
(No referral required)

Member plan information

Member ID	OSC12345678-01
Group ID	None
Cigna ID	0224764
Coverage start date	10/01/2022

In-network spending

Deductible	\$2750 / \$5600
Out-of-pocket max	\$7500 / \$15000

In-network cost before / after deductible

Oscar Care virtual visits	\$0 / \$0
Primary care	\$0 / \$0
Specialist	\$60 / \$60
Urgent care	\$60 / \$60
Emergency room	100% / \$800

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Member Care Team

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Provider & pharmacist services

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Pharmacy by Express Scripts

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Pediatric vision & dental

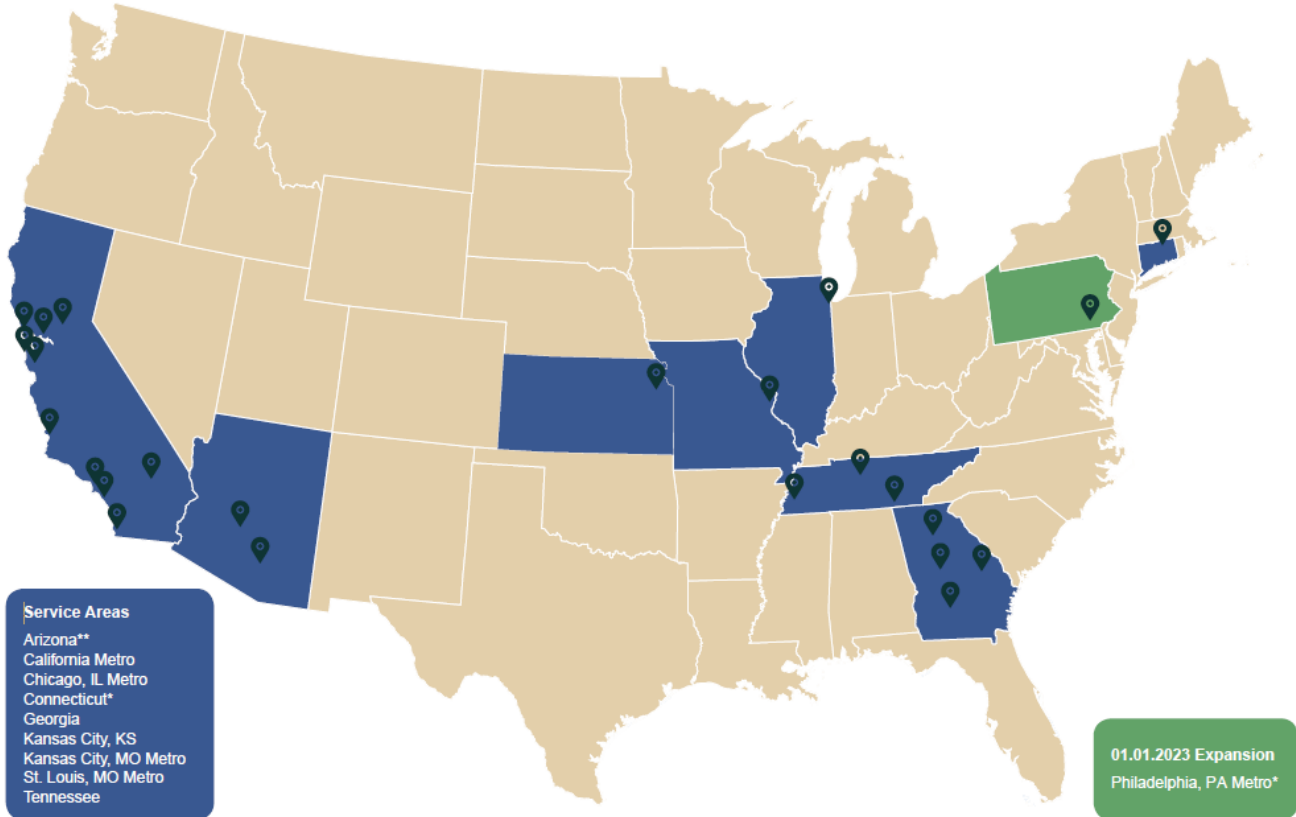
Send claims to Davis Vision & Liberty Dental.

Medical claims

Cigna, PO Box 188061, Chattanooga, TN 37422

Insured by Cigna Health and Life Insurance Company. Insurance benefits administered by Oscar Management Corporation, a third party administrator. Cigna insurance coverage contains exclusions and limitations.

Where we do business



Cigna + Oscar customers may live outside of their employer’s service area. Services for these customers are considered in network if care is provided by a Cigna LocalPlus or Open Access Plus provider.

***Open Access Plus network only**

****Plans in Arizona are known as “Cigna Administered by Oscar”**

Important contact information

If you want to	Use the following
Create an account the Oscar Provider Portal	hioscar.com/providers
Verify patient eligibility and benefits	<ul style="list-style-type: none"> • Oscar Health: 855.672.2789, • Provider portal: hioscar.com/providers
Update your contact or demographic information with Cigna	<ul style="list-style-type: none"> • Email: Intake_PDM@Cigna.com • Fax: 877.358.4301 • Telephone: 800.88Cigna (882.4462)
Submit or inquire about Cigna health care provider credentialing	800.88Cigna (882.4462)
Submit claims (paper and electronic)	<ul style="list-style-type: none"> • Mail: Cigna PO Box 188061 Chattanooga, TN 37422-8061 • Refer to patient's ID card • Electronic payer ID: 62308
Check the status of a claim	<ul style="list-style-type: none"> • Oscar Health: 855.672.2789- • Provider portal: hioscar.com/providers
Submit or inquire about an appeal or dispute	Oscar Health: 855.672.2789
Perform transactions to: <ul style="list-style-type: none"> • Learn about electronic services • Verify patient eligibility and coverage • Check the status of a claim • Request precertification for all services covered under the medical plan, including behavioral health • Request an exception to the prescription drug list • Inquire about medical management (including precertification) 	<ul style="list-style-type: none"> • Oscar Health: 855.672.2789, • Provider portal: hioscar.com/providers • Precertification: hioscar.com/prior-authorization • Customer service numbers are also included on the patient's ID card
Request pharmacy prior authorization	Express Scripts Pharmacy®: 800.753.2851
Contact Cigna's home delivery pharmacy	Express Scripts® Pharmacy, our home delivery pharmacy: 888.327.9791
Contact specialty pharmacy services (specialty medications administered by injection or infusion, and certain oral medications)	Accredo®, a Cigna specialty pharmacy: 800.803.2523
Request precertification for inpatient and outpatient services	Call Oscar Health: 855.672.2789, or fax Authorization Request Form to 844.965.9053
Access provider reference guides	Cigna for Health Care Professionals website: CignaforHCP.com > Resources > Reference Guides > Medical Reference Guides

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 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.