

# If you have questions, we have answers.

You are a participating provider with Cigna + Oscar because you are part of Cigna Healthcare<sup>SM</sup> LocalPlus<sup>®</sup> or Open Access Plus (OAP) networks. All existing Cigna Healthcare network contract terms, including reimbursement, apply to your patients with Cigna + Oscar coverage.

## What you need to know

- Your care for patients with Cigna + Oscar coverage is considered in-network.
- You do not have to sign a new agreement.
- Oscar Health maintains separate contracts for its insurance products.

## How to file claims

File claims by mail or electronically:

- **Mail:**  
Cigna Healthcare  
PO Box 188061  
Chattanooga, TN 37422-8061
- **Electronic Payer ID:** 62308

## How to request prior authorization or precertification

- 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](https://hioscar.com/prior-authorization)
- Request pharmacy prior authorizations directly from Express Scripts<sup>®</sup> by calling **800.753.2851**.

All patients who have Cigna + Oscar coverage will have an ID card. Look in the left corner to identify the network aligned to the patient's plan.

## Sample ID cards

### Cigna + Oscar Open Access Plus

Front

John Doe	
Open Access Plus Bronze \$1000 (No referral required)	
Member plan information	
Member ID	OSC2345678-01
Group ID	None
Cigna ID	0224764
Coverage start date	10/01/2022
In-network spending	
Deductible	\$1000 / \$5000
Rx deductible	\$6000 / \$22000
Out-of-pocket max	\$6000 / \$17600
In-network cost before / after deductible	
Oscar Virtual Urgent Care	\$0 / \$0
Primary care	\$35 / \$35
Specialist	\$85 / \$150
Urgent care	\$150 / \$150
Emergency room	100% / \$1500
S	A2303

### Cigna + Oscar LocalPlus

Front

John Doe	
LocalPlus Bronze \$1000 (No referral required)	
Member plan information	
Member ID	OSC2345678-01
Group ID	None
Cigna ID	0224764
Coverage start date	10/01/2022
In-network spending	
Deductible	\$1000 / \$5000
Rx deductible	\$6000 / \$22000
Out-of-pocket max	\$6000 / \$17600
In-network cost before / after deductible	
Oscar Virtual Urgent Care	\$0 / \$0
Primary care	\$35 / \$35
Specialist	\$85 / \$150
Urgent care	\$150 / \$150
Emergency room	100% / \$1500
S	A2303

Use the online directory at [hioscar.com/search](https://hioscar.com/search) for a complete listing of participating hospitals, physicians and other health care providers.

**Call Oscar at 855.672.2789 with questions  
related to Cigna + Oscar 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. 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.

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