Cigna + oscar

Introducing the Open Access Plus Silver $5500 HSA Plan

This insurance plan is great for those who want to save money in an HSA account. Members pay for care until hitting their deductible.

The Basics

Deductible (Individual)	$5,500
In-network coinsurance	$0 after deductible
Rx deductible (Individual)	N/A

In-network Member Prices

Primary care visits	0% after deductible
Specialist visits / Mental health visits	0% after deductible / 0% after deductible
Preventive Care	$0
Emergency room[1]	0% after deductible
Urgent Care	0% after deductible
Outpatient facility / Inpatient facility	$0 after deductible / $0 after deductible
RX | Generics: Preferred (Tier 1a)[2] / Non-preferred (Tier 1b)	$3 after deductible /$15 after deductible
RX | Brand: Preferred (Tier 2) / Non-preferred (Tier 3)	$50 after deductible / $125 after deductible
RX | Accredo®Specialty (Tier 4a) /Specialty (Non-Accredo) 4b	25% up to $500 after deductible / 40% after deductible

Every Cigna + Oscar plan includes these features

Access to the national Open Access Plus network with 1,000,000+ doctors, specialists, and other professionals, and 17,000 hospitals and clinical facilities.[3]

Dedicated Care Team to answer all your questions

$0 copay unlimited Virtual Urgent Care, available 24/7[4]

Easy prescription refills right from your phone

Up to $100 in Step Tracking Rewards*

For more information check your SBC or **hioscar.com/brokers/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 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.

(1) This plan may utilize stepped ER coverage, after the first visit you will have a higher share of cost. (2) The $3 prescription list is available in all markets, excluding California. Refer to enrollment materials for details. For commonly covered medications, view the Prescription Drug List. (3) Cigna's Internal Data 10/22. Subject to change. (4) 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.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.*To comply with federal laws, if an eligible employee is unable to participate in any of incentive program events, activities or goals due to a disability or other reason, they may be entitled to a reasonable accommodation for participation, or an alternative standard for rewards.