Cigna + oscar

Introducing the LocalPlus® Bronze $1000 Plan

This insurance plan is a smart choice for managing rising health care costs, without sacrificing the quality your employees want and expect.

The Basics

Deductible (Individual)	$1,000
In-network coinsurance	30% after deductible
Rx deductible (Individual)	$6,100

In-network Member Prices

Primary care visits	$95
Specialist visits / Mental health visits	$150 / $95
Preventive Care	$0
Emergency room[1]	$1,500 after deductible
Urgent Care	$150
Outpatient facility / Inpatient facility	$1,000 after deductible / $2,000 per day up to 3 days, after deductible
RX | Generics (Tier 1)	$35
RX | Brand: Preferred (Tier 2) / Non-preferred (Tier 3)	40% up to $250 after deductible / 40% up to $250 after deductible
RX | Brand: Specialty Including Accredo® (Tier 4)	40% up to $250 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.[2]

Dedicated Care Team to answer all your questions

$0 copay unlimited Virtual Urgent Care, available 24/7[3]

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) Cigna's Internal Data, 10/2022. Subject to change. (3) 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.

Note: Infertility benefits can be added to this plan. There is a lifetime benefit limit of $5,000 on all covered services (medical and prescription drug benefits) used to treat infertility. Please refer to the Evidence of Coverage for a more detailed description of the benefit. *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.