

Cigna Administered by Oscar Broker Sales Kit

2023 Cigna Administered by
Oscar Small Group plans



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. Pharmacy Benefits provided by Express Scripts, Inc. For complete details on product availability and coverage, please refer to your plan documents or member ID card.

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Introducing Cigna Administered by Oscar

We're bringing together the power of Cigna's national and local provider networks and Oscar's easy to use digital member experience to deliver health insurance that just makes sense.

**Affordable health plans.**

Employers can choose between two networks, LocalPlus® and Open Access Plus, and save on insurance that fits their team's needs.

**Prescriptions done right.**

Employees save on prescriptions through Express Scripts® and can order refills right from their phone.

**Nationwide network.**

With Cigna Open Access Plus, access a nationwide network of doctors, hospitals, and specialists that can be seen without referrals.

**Dedicated care for your team.**

Our Care Team gets to know each employee by name, and can quickly answer questions and help them find what they need.

**24/7 Virtual Urgent Care*.**

Quick care through hundreds of doctors on call, available anytime for \$0 copay via the Oscar app.

**Healthy minds and bodies.**

Access to Cigna's behavioral health network — including Talkspace, for convenient mental health resources. Plus, up to \$100 annual reward for just tracking steps walked.**

**Easy administration.**

Simple tools and dedicated support to help you manage employees' benefits.

Cigna Administered by Oscar plans are right for businesses with 1–50 employees total (or, in certain states, up to 100 employees). Our plans are built for small businesses with at least one qualified full-time (or full-time equivalent) employee, other than the business owner or a spouse. Visit hioscar.com/brokers to learn more.

If you are interested in selling Cigna Administered by Oscar, please visit our [broker resource page](#) to learn how to get set up.

*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's 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.

About the Cigna Administered by Oscar partnership

We are excited to start the next wave of growth in the small group market by offering a much-needed health insurance option for your clients!

What is Cigna Administered by Oscar?

Cigna Administered by Oscar is a joint venture providing fully-insured small group health insurance. This partnership is a 50/50 risk sharing arrangement between the two companies.

How is responsibility split in this Cigna Administered by Oscar partnership?

Cigna will provide two provider networks: LocalPlus® and Open Access Plus. These plans are insured by Cigna Health & Life Insurance Co. To learn more about Cigna's Financial Strength and Credit Ratings, visit cigna.com/about-us/investor-relations/financial-debt-ratings.

Oscar is responsible for administering benefits. Oscar will provide the differentiated and technology-forward member experience, including managing claims and dedicated member support. In addition, Oscar will manage all sales and distribution, including broker enrollment, commissions, and broker support.

What networks are available with this product?

Cigna's primary role in the partnership is to provide access to quality, cost-saving providers. Your clients will benefit from direct integration with two of Cigna's two most popular provider networks: LocalPlus® and Open Access Plus. All plans also include access to Cigna's behavioral health network for mental health resources. A broad pharmacy network is provided by Express Scripts®.

Your small group clients will have access to Oscar's Virtual Urgent Care service which offers \$0 copay on telemedicine visits, available 24/7 via the Oscar app. *

Will you offer other Cigna Administered by Oscar products?

This partnership only applies to the small group product. Oscar and Cigna will continue to offer other product offerings independently.

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Everything you need to sell Cigna Administered by Oscar

01 **Broker Portal**

Create an account or log in at business.hioscar.com

The Oscar Broker Portal is your one-stop shop to get appointed, enroll and manage clients, view commissions, update your information, and more.

02 **Plan and rate information**

Visit our broker website at hioscar.com/brokers

You can find plan, network, and rate documents as well as enrollment forms on our broker website. It's also where you can find FAQs, event registration, and other helpful resources.

03 **Network search**

Search our in-network doctors & drugs at hioscar.com/search

Explore our two networks, Cigna LocalPlus® and Cigna Open Access Plus, to find your clients' preferred providers and prescriptions.

Still need help?

Our dedicated Broker Support Team is here to help! You can reach them Monday-Friday from 9am-8pm EST at 1-855-672-2713 or brokers@hioscar.com.

2023 plan documents

Cigna Administered by Oscar small group plans are available in all Arizona rating areas.

State	Market	Service Counties	Plan Documents
Arizona	Entire state All Rating Areas	All Arizona counties	<ul style="list-style-type: none">• Plan grid• Network overview LocalPlus®• Network overview Open Access Plus• \$3 Prescriptions list*• Underwriting guidelines <p>See below for more resources</p>

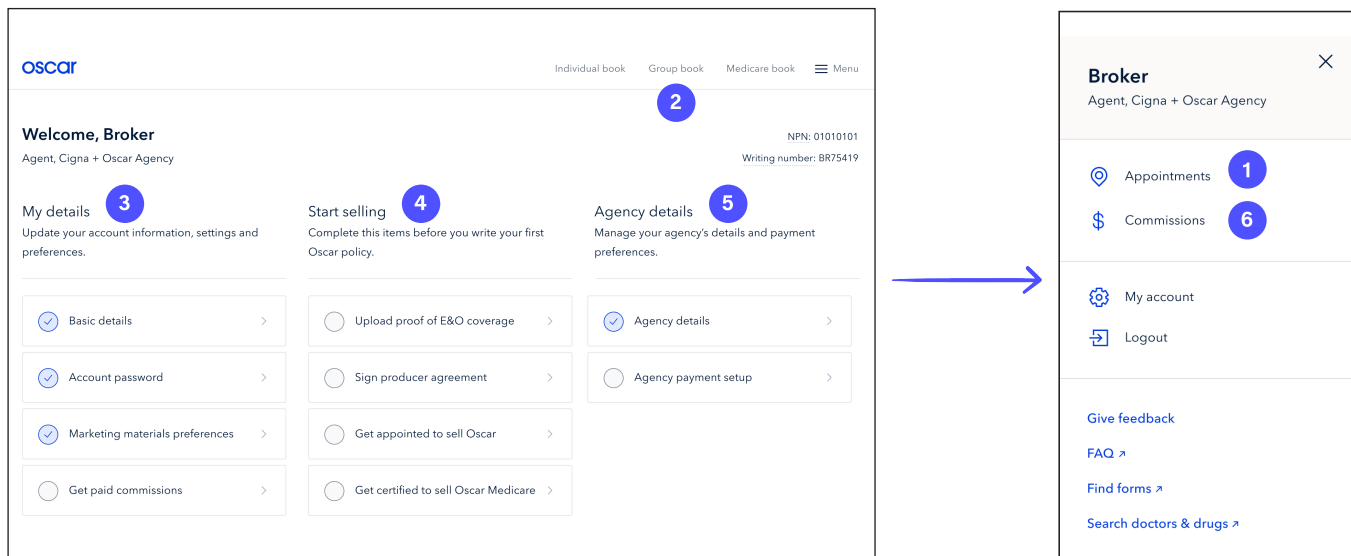
For more resources and documents:

- Full list of plan documents (including rates) and enrollment forms can be found at hioscar.com/brokers/plans
- Find training resources and marketing materials at hioscar.com/brokers/training
- Look out in your email inbox for the latest updates

*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.

Broker Portal - Overview

The Oscar Broker Portal (business.hioscar.com) is where you'll do business with Cigna Administered by Oscar. It's your one-stop-shop for getting appointed, quoting & enrolling clients, managing your book of business, and viewing commissions.

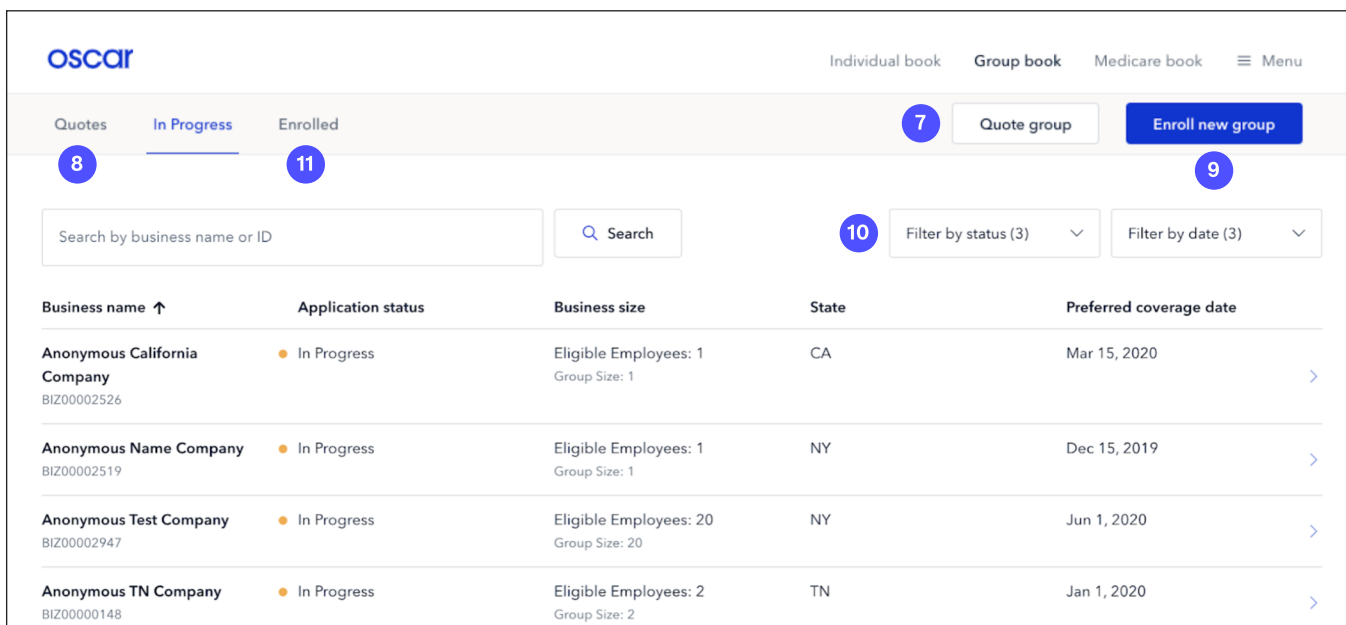


Disclaimer: All pictures are used for illustrative purposes only.

- 1 Get appointed to sell Cigna Administered by Oscar in as little as 5 minutes and manage any existing appointments. **Find full instructions [here](#).**
- 2 Your "Group book" page is where you'll quote and enroll clients to Cigna Administered by Oscar plans and manage your small group book of business.*
- 3 Update your personal details, including commission payment method and marketing preferences.
- 4 Complete these steps to start selling. Start here OR go straight to the appointments page (see #1 above).
- 5 **For agency principals:** Update your agency's details and payment information.
- 6 View and download your commissions statements.

Broker Portal - Group Book

The group book dashboard is where you'll go to manage your small group book of business with Cigna Administered by Oscar. Here, you can quote and/or enroll new small group clients, view saved quotes, see the status of group applications, and find your client's enrollment details and plans.



The screenshot shows the 'Group book' dashboard. At the top, there are tabs for 'Individual book', 'Group book', and 'Medicare book', along with a 'Menu' icon. Below these are three main tabs: 'Quotes' (with a circled 8), 'In Progress' (with a circled 11), and 'Enrolled'. To the right of these tabs are buttons for 'Quote group' (with a circled 7) and 'Enroll new group' (with a circled 9). Below the tabs is a search bar labeled 'Search by business name or ID' with a 'Search' button (with a circled 10). To the right of the search bar are two filter dropdowns: 'Filter by status (3)' and 'Filter by date (3)'. Below the filters is a table with the following columns: 'Business name ↑', 'Application status', 'Business size', 'State', and 'Preferred coverage date'. The table contains four rows of data, each with a right arrow icon.

Business name ↑	Application status	Business size	State	Preferred coverage date
Anonymous California Company BIZ00002526	In Progress	Eligible Employees: 1 Group Size: 1	CA	Mar 15, 2020
Anonymous Name Company BIZ00002519	In Progress	Eligible Employees: 1 Group Size: 1	NY	Dec 15, 2019
Anonymous Test Company BIZ00002947	In Progress	Eligible Employees: 20 Group Size: 20	NY	Jun 1, 2020
Anonymous TN Company BIZ00000148	In Progress	Eligible Employees: 2 Group Size: 2	TN	Jan 1, 2020

- 7 Run a quote for Cigna Administered by Oscar small group health insurance plans in minutes. **Find full instructions [here](#).**
- 8 View your saved quotes and search by company name or business ID.
- 9 Click here to enroll a small group client
- 10 Check on the status of your client enrollment applications
- 11 See coverage details for your enrolled clients including: plan information, contact information, billing information, and more.

Underwriting summary

Here's a summary of our underwriting guidelines to help you understand which of your small group clients may be eligible for Cigna Administered by Oscar small business health insurance. You can find the most up-to-date underwriting guidelines at hioscar.com/brokers/plans.

	Arizona
Total full-time equivalent employees	Covers businesses with 1-50 full-time equivalent employees.
Business Location	Must be licensed or authorized to conduct business in Arizona.
Employee Location	At least 50% of eligible employees enrolling in Cigna Administered by Oscar must live within the Cigna Administered by Oscar service area.
Plan Offerings	Employers may select up to three Cigna Administered by Oscar plans to offer their employees. There are no restrictions on the combination of plan options.
Contribution Guideline	Employers must contribute at least 50% of the employee only premium.
Participation Rules	50% of eligible employees must enroll after valid waivers <ul style="list-style-type: none"> - Add up enrolling employees - Divide by total FTE, minus valid waivers - Result must be greater of equal to 50%
One Life/ Owner Only/ Spouse	Group must have at least one common law employee other than the Owner or Spouse enrolling in the plan to be considered a group.
Documents Required	Find the full list of required and accepted documents in our underwriting guidelines at hioscar.com/brokers/plans .

Once a business has applied for coverage, Cigna Administered by Oscar's Eligibility Team will make the final decision to accept or decline the group for coverage, specify terms of coverage, or grant requests for changes, subject to Cigna Administered by Oscar's policies and applicable law. Agents and Brokers aren't authorized to bind or guarantee coverage, premium rates, or effective dates. Businesses should maintain their existing coverage during the application process. This document does not include all the policies and guidelines that may apply, and we may change these policies in the future without notice, as permitted by law. You can find the most up-to-date underwriting guidelines at hioscar.com/brokers/plans.

Post-enrollment timeline

What happens after your group is approved?

01 **Application approved**

- Your client will receive their bill and instructions on how to pay
- If your client is paying with ACH, payment will be drawn immediately

02 **Coverage start date**

- Your client has paid their first bill
- Group coverage begins and employees can start using their health insurance
- Digital member ID cards are available online or through the app

03 **Member welcome kits arrive**

- Employee member welcome kits arrive 1-2 weeks after the first bill is paid
- Employees receive member ID card and other information about their plan

04 **Don't forget:**

- First bill will be available online after approval
- Digital member ID cards are available immediately after payment
- Even if the coverage start date has passed, coverage is not active until we receive full payment for the group's first premium bill
- Member ID cards will be shipped after we receive the first full payment

2023 commissions

Cigna Administered by Oscar Small Group

The following Commission Schedule shall apply to Cigna Administered by Oscar Small Group Market policies in effect beginning January 1, 2023 and shall remain in effect until terminated or replaced by Oscar in writing and within the Company's sole discretion. The Commission Schedule for each respective market in effect at the time the commission is paid shall govern for the respective market.

For purposes of this Commission Schedule, "Initial Term" shall include the months of the first contract year that the applicable coverage is in effect, up to and including the last day of the first contract year. "Renewal Term" shall refer to any months after the "Initial Term" for which the applicable coverage is in effect.

Oscar reserves the right to seek charge- backs, clawbacks or recoupment of unearned commissions in accordance with applicable laws and regulations. To the extent that a Producer earns a commission as set forth in the applicable Appointed Producer Agreement, the commission amount shall be as follows.

Broker Commissions

State	Initial Term Rate	Renewal Term Rate
AZ	1-3 EEs: \$8 PEPM 4-50 EEs: \$32 PEPM	1-3 EEs: \$8 PEPM 4-50 EEs: \$32 PEPM

PEPM = Per employee per month
 EE = Enrolled Employees

Contact us

We have dedicated Cigna Administered by Oscar Sales teams in each market. Your market representatives can help answer any of your sales-related questions and provide support, training, and presentations upon request. Don't hesitate to reach out - we can't wait to get to know you!

Arizona Sales Team

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