

# We have a different approach to customer service.



**That's why our member satisfaction is 2x the industry average.\***

As a Cigna + Oscar member, you're supported by a Care Team of Care Guides and nurses who can help answer your questions and save you money by finding the most affordable, highest quality Care Team in your area.

<p><b>Cigna + Oscar Care Team</b></p> <p>versus</p> <p><b>Traditional customer service</b></p>	<p><b>Fast responses</b></p> <p>You'll reach a Care Team that knows your name and Cigna + Oscar history—every time you call.</p>	<p><b>We guide you</b></p> <p>Your team provides recommendations for top-rated local health care providers who specialize in your issue.</p>	<p><b>Questions answered</b></p> <p>Your team can help explain the ins and outs of your health plan so you're informed about what's covered.</p>	<p><b>We're on your side</b></p> <p>Your team sorts out unexpected bills for you so you're not overpaying or getting any surprise medical bills.</p>
	<p><b>Please hold...</b></p> <p>You wait. And wait. Then you get transferred to an automated phone system.</p>	<p><b>You're on your own</b></p> <p>You're not sure if you need to go to a doctor, an urgent care center, or an emergency room.</p>	<p><b>Unanswered questions</b></p> <p>You don't always know if your doctor is in-network, or if your doctor's visit will be covered.</p>	<p><b>Surprise bills</b></p> <p>You get stuck in the middle of confusing billing disputes between your doctor and your insurance company.</p>

## How to contact your Care Team

Send a secure message to your Care Team using the Oscar mobile app, or by logging in to your online account, or call (855) 672-2789.

\*Oscar aggregate NPS=23, industry average NPS=13 (Satmetrix 2018 report)

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 are provided by Express Scripts, Inc.