

How to:

Enroll Groups with Cigna + Oscar



Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company.

How to: Enroll Groups with Cigna + Oscar

Applicable to Arizona, California, Connecticut, Georgia, Illinois, Kansas, Missouri, and Tennessee Cigna + Oscar service areas.

Getting started

- **Create an account** or log in to the **Oscar Broker Portal** at: business.hioscar.com
- **Complete your appointment.** You must be appointed with Cigna + Oscar to enroll a group on a Cigna + Oscar plan. Check out our [appointments how-to-guide](#) for step by step instructions.
- **Run a quote.** In order to enroll a group on a Cigna + Oscar plan with composite rates, begin by clicking on a saved quote. See our [quoting how-to guide](#) to learn more.
- **Review our Underwriting Guidelines.** Reference our Underwriting Rules for important details on Cigna + Oscar eligibility requirements:
 - [Arizona Underwriting Guidelines](#)
 - [California Underwriting Guidelines](#)
 - [Connecticut Underwriting Guidelines](#)
 - [Georgia Underwriting Guidelines](#)
 - [Illinois Underwriting Guidelines](#)
 - [Missouri Underwriting Guidelines](#)
 - [Kansas Underwriting Guidelines](#)
 - [Tennessee Underwriting Guidelines](#)

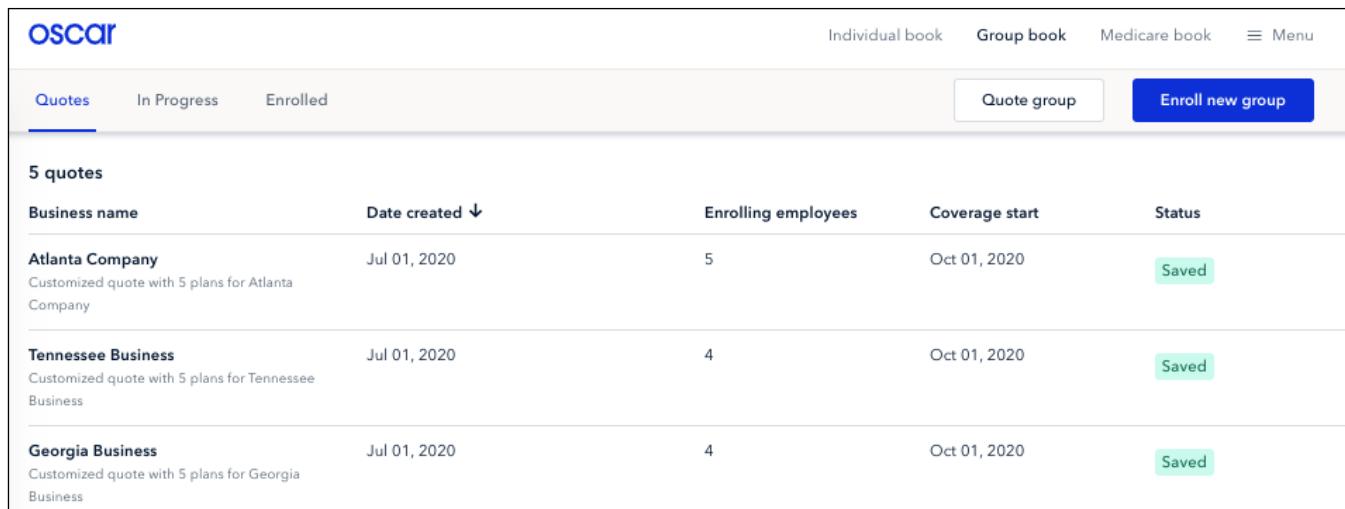
(For age-rated pricing, skip to Step 3b, pg. 6)

Step 1: Open a saved quote from your Oscar Small Group Dashboard. The dashboard can be found after logging in and clicking on “Group Book” in the upper right. In the quoting dashboard, you’ll see all of your saved quotes. Your saved quotes are searchable by business title and quote name. Quotes can have the following statuses:

Saved - An editable quote for a future enrollment date

Applied - A quote that you’ve used for a group application.

Expired - A quote for a past effective date. These quotes cannot be edited or applied.



5 quotes				
Business name	Date created ↓	Enrolling employees	Coverage start	Status
Atlanta Company Customized quote with 5 plans for Atlanta Company	Jul 01, 2020	5	Oct 01, 2020	Saved
Tennessee Business Customized quote with 5 plans for Tennessee Business	Jul 01, 2020	4	Oct 01, 2020	Saved
Georgia Business Customized quote with 5 plans for Georgia Business	Jul 01, 2020	4	Oct 01, 2020	Saved

Step 2: Start the final review process from your saved quote. Fill out all applicable business information. Note: You will not be able to edit the pricing type for your group once you begin your enrollment application.

Customized quote with 3 plans for Grand Old Oscary 
[Export PDF](#)
[Export CSV](#)
[More ▾](#)

This quote was generated for quarter 4. Note that rates can change on a quarterly basis.

Business name	Zip code	Eligible enrollees	Effective date
Grand Old Oscary	30031	4 employees 2 dependents	October 15, 2020

Rates are subject to change based on the final enrollment.

Selected Plans	Cigna+Oscar LocalPlus Bronze \$5250 Plan highlights ↗ SBC ↗	Cigna+Oscar Open Access Plus Bronze \$6900 HSA Plan highlights ↗ SBC ↗	Cigna+Oscar LocalPlus Gold \$2500 Plan highlights ↗ SBC ↗
Age Rated Pricing			
Terry Jeffords EE age: 50 Dep age: 2 Dep age: 2	\$1,190.33 EE: \$641.11 Dep: \$274.61 Dep: \$274.61	\$1,463.32 EE: \$788.14 Dep: \$337.59 Dep: \$337.59	\$1,583.39 EE: \$852.81 Dep: \$365.29 Dep: \$365.29
Jake Peralta Age: 45	\$518.35	\$637.22	\$689.51
Raymond Holt Age: 59	\$934.39	\$1,148.67	\$1,242.93
Charles Boyle Age: 50	\$641.11	\$788.14	\$852.81
Total monthly cost	\$3,284.18	\$4,037.35	\$4,368.64
Total employee cost	\$2,734.96	\$3,362.17	\$3,638.06
Total dependent cost	\$549.22	\$675.18	\$730.58

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.

Step 3: Review group details. All previously selected plans from your saved quote will carry over. Click on the blue “Start application” button to begin the group’s enrollment application.

 Cigna + oscar 1. Check Eligibility 2. Select Plans 3. Review quote 4. Final Review To Enroll ≡ Menu

Final review to enroll Grand Old Oscary

Select type of premium

Select the pricing type for this group:

Composite pricing
 Age-rated pricing

Review employee census

Please review the group’s census. First and last names are required to continue to the application.

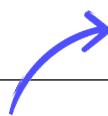
 4 employees, 2 dependents

Select up to 3 plans to enroll

You can begin an enrollment with up to 3 plans. The plans from this quote are displayed below. If you wish to offer different plans to this group, please go back and select the desired plans.

Plan Name	MOOP	Deductible	Monthly total ↑
<input checked="" type="checkbox"/> Cigna+Oscar LocalPlus Bronze \$5250	\$8,150.00	\$5,250.00	\$3,284.18
<input checked="" type="checkbox"/> Cigna+Oscar Open Access Plus Bronze \$6900 HSA	\$6,900.00	\$6,900.00	\$4,037.35
<input checked="" type="checkbox"/> Cigna+Oscar LocalPlus Gold \$2500	\$5,000.00	\$2,500.00	\$4,368.64

[Go back](#) [Start application](#)



[Click here to start your application](#)

Step 4: Business Info

Enter in the business's key contact information.

Business Info • Eligibility • Coverage • Employee Manager • Payment Details • Document Upload • Review & Submit Save & Continue

Tell us about this business

Grand Old Oscar

Optional
[What's this?](#)

123 Main Street

Optional

Decatur

GA

30031

DeKalb

This company has a different mailing address

123456789

1234

Optional
[What's an SIC code?](#)

Restaurant

What's this?

This company was established within the last year

Oscar will completely replace an existing coverage

Be sure to add accurate contact information so your client receives important updates on Bills, Renewals, and more.

If you are enrolling a group on a broker's behalf, or splitting commissions with a broker, you will need their Oscar Broker ID. This can be found on your broker account homepage. (Ex. BR#####).

Select the General Agency for this application.

Assigning a case to a GA is optional. However, if you are not working with a general agent you must click "Add a GA," then select "I am not working with a general agent on this case."



George Hay
 georgehay@grandoldoscar.com



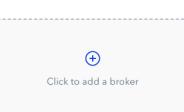







Gil ChenChen
 gil+chenchen@hioscar.com
 Broker ID: BR70004



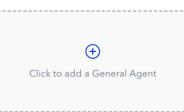






CA GA Tyrells
 The Tyrells







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.

Learn more at hioscar.com/brokers/cigna | 6

Step 5: Eligibility

Select the group's preferred coverage start date and fill additional business eligibility details. Please make sure to reference our Underwriting Guidelines for more details on eligibility requirements.

- [Arizona Underwriting Guidelines](#)
- [California Underwriting Guidelines](#)
- [Connecticut Underwriting Guidelines](#)
- [Georgia Underwriting Guidelines](#)
- [Illinois Underwriting Guidelines](#)
- [Missouri Underwriting Guidelines](#)
- [Kansas Underwriting Guidelines](#)
- [Tennessee Underwriting Guidelines](#)

Key callouts:

- The zip code of the business enrolling must be within a Cigna + Oscar service area. You will not be able to proceed if the business zip code is outside of the Cigna + Oscar service area.
- At least 70% of eligible employees must live within the Cigna + Oscar service area.
- Any enrolling employees that reside out of the Cigna + Oscar LocalPlus® service area must enroll in an Open Access Plus Plan.

Business eligibility

Your company must be of a certain size and meet the required number of enrolling employees to be eligible for coverage.

Preferred effective date of coverage
October 1, 2020

What's the size of the business?

Coverage will be offered to all eligible employees working an average per week of:

20+ hours	30+ hours
-----------	-----------

Number of full-time employees in your company
4

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.

Step 6: Coverage

You may select up to 3 plans to offer for coverage. In states without employee classes, the class field will be populated to "default" which will include all eligible employees. All of your previous plan selections from Step 1 will carry over. Make adjustments to your plans as needed here.

Note: Final rates are based on the group's initial enrollment and effective date and as a result may vary from quote.

Group Plans and Coverage

Create employee classes to offer different plan or contribution amounts to a group of employees based on their role at the company. If your group doesn't require multiple classes please create and enroll all employees under one default class.

[Save & Continue](#)

Default class information

Class details	Plans offered
Class type <input type="text" value="All Employees"/>	Cigna+ Open Access Plus Bronze \$6900 HSA PPO No employees enrolled
Waiting period <input type="text"/>	Cigna+ LocalPlus Gold \$2500 PPO No employees enrolled
Contribution type <input type="text"/>	Cigna+ LocalPlus Bronze \$5250 PPO No employees enrolled

[Edit class](#)

[Update this coverage](#)

Edit class here

The contributions for each employee will be based on the target plan, regardless of which plan the employee chooses.

For contribution and waiting period requirements, please refer to the underwriting guidelines linked on (pg. 1)

Changes to the group's waiting period and business contribution type can be made within the first 30 days of effectuation, which is their Open Enrollment period.

After 30 days, all changes will be subject to approval from Cigna + Oscar's Eligibility team.

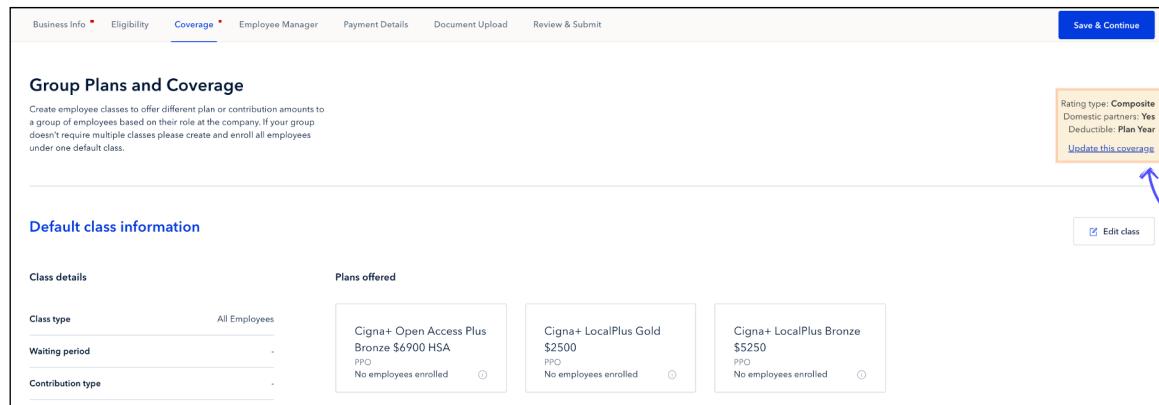
Edit employee class

Enter details for this employee class

Class name <input type="text" value="Default"/>	Contribution type <input type="text"/>	
No waiting period: coverage begins on date of hire <input type="checkbox"/> 1st of month following the date of hire <input type="checkbox"/> 1st of month 30 days after the date of hire <input type="checkbox"/> 1st of month 60 days after the date of hire	Plan tier (3)	
Plan Name <input type="text" value="Cigna+Oscar LocalPlus Bronze \$5250"/> <input type="text" value="Cigna+Oscar LocalPlus Gold \$2500"/> <input type="text" value="Cigna+Oscar Open Access Plus Bronze \$6900 HSA"/>	Deductible / OOP Max <input type="text" value="\$5,250 / \$8,150"/> <input type="text" value="\$2,500 / \$5,000"/> <input type="text" value="\$6,900 / \$6,900"/>	Individual Premium <input type="text" value="\$677.15"/> <input type="text" value="\$900.75"/> <input type="text" value="\$832.44"/>
<p>Your selected plans</p> <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid #ccc; padding: 5px; text-align: center;"> <input type="checkbox"/> Cigna+Oscar Open Access Plus Bronze \$6900 HSA </div> <div style="border: 1px solid #ccc; padding: 5px; text-align: center;"> <input type="checkbox"/> Cigna+Oscar LocalPlus Gold \$2500 </div> <div style="border: 1px solid #ccc; padding: 5px; text-align: center;"> <input type="checkbox"/> Cigna+Oscar LocalPlus Bronze \$5250 </div> </div> <p>Save Changes</p>		

Coverage Cont.

Make sure to review the "Update this coverage" section to select **domestic partners** and **deductible accumulator** information.



Group Plans and Coverage

Create employee classes to offer different plan or contribution amounts to a group of employees based on their role at the company. If your group doesn't require multiple classes please create and enroll all employees under one default class.

Default class information

Class details

Class type: All Employees
Waiting period: -
Contribution type: -

Plans offered

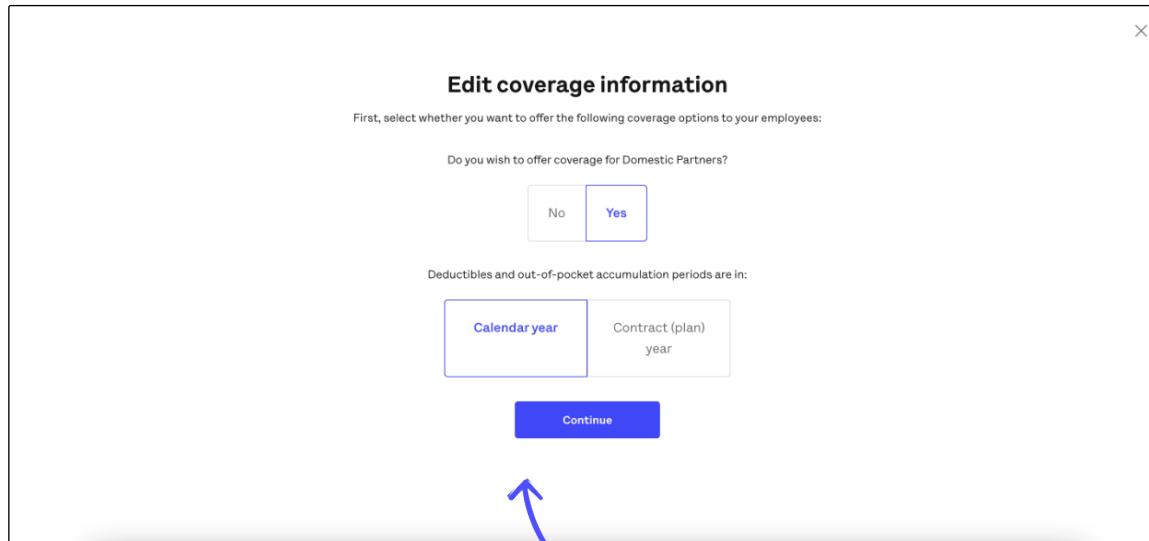
Plan	Cost	Employees Enrolled
Cigna+ Open Access Plus Bronze \$6900 HSA PPO	\$2500	No employees enrolled
Cigna+ LocalPlus Gold PPO	\$5250	No employees enrolled
Cigna+ LocalPlus Bronze PPO	\$5250	No employees enrolled

Rating type: Composite
Domestic partners: Yes
Deductible: Plan Year

Update this coverage

Edit class **Save & Continue**

Make sure to review deductible and additional information here.



Edit coverage information

First, select whether you want to offer the following coverage options to your employees:

Do you wish to offer coverage for Domestic Partners?

No Yes

Deductibles and out-of-pocket accumulation periods are in:

Calendar year Contract (plan) year

Continue

Select accumulation period for deductibles and out-of-pocket costs.

Step 7: Employee Manager

Finalize the employee application. Group census information that was previously entered from your quote will be carried over here. Edits can be made manually or by uploading a spreadsheet in the .csv format.

Employees can enroll in 2 ways:

1. Manually by broker - Add all employee information. Where possible, it's important to add employee email information so your clients can easily access their digital ID cards and receive key updates and notifications about their Cigna + Oscar plans.
2. Manually by employee - Employees can be sent an email prompting them to complete their application. After an employee submits their information, the Broker of record and/or General Agent will be notified and then has the ability to include all employee details as part of the group application.

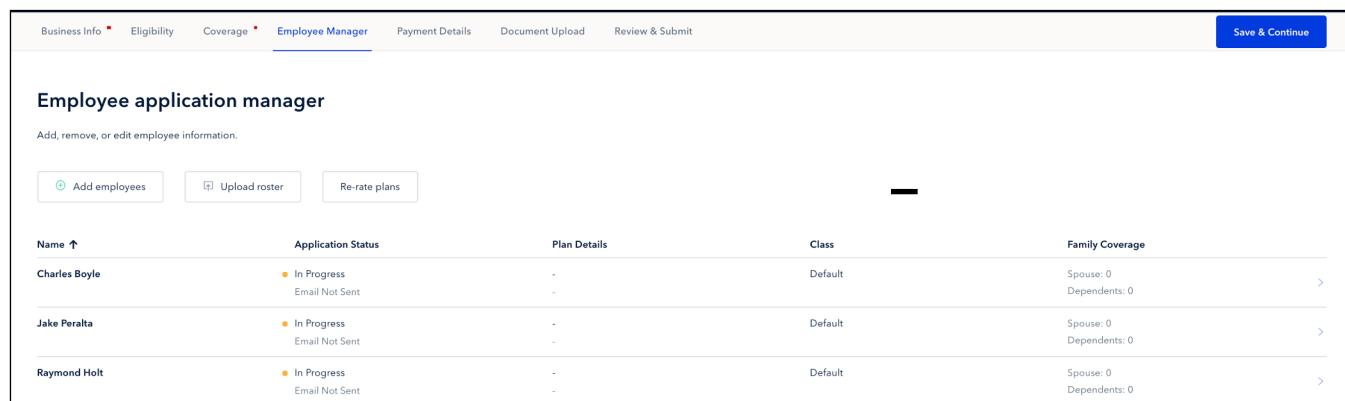
Manually by broker and/or GA

The employee application requires the following details:

- Employee contact information
- Employee demographic information (if applicable, family member information)
- Plan selection

Manually by employee

After an employee's application is submitted, the status and color of the bullet point will be updated with plan details.



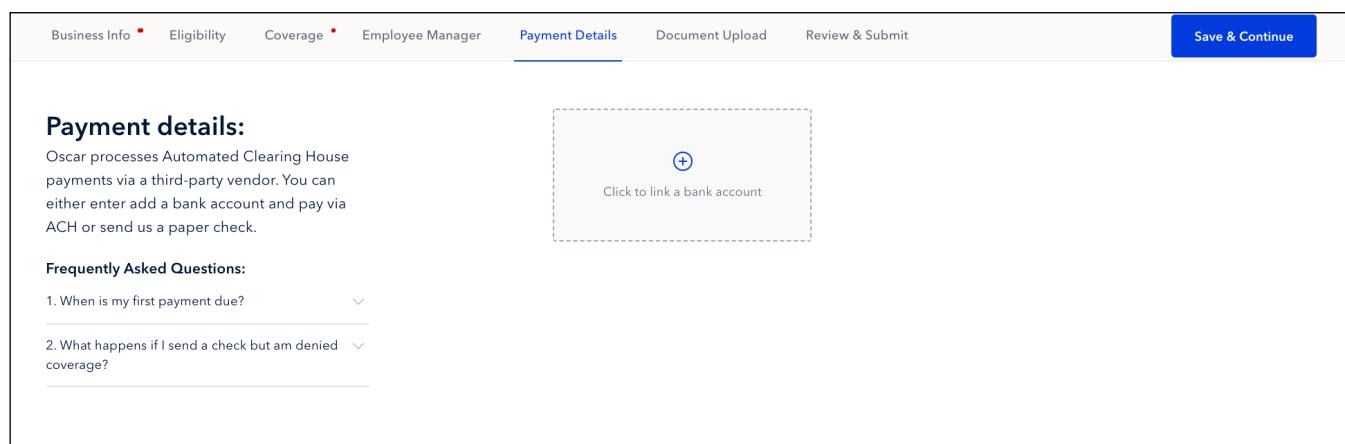
Name	Application Status	Plan Details	Class	Family Coverage
Charles Boyle	● In Progress Email Not Sent	-	Default	Spouse: 0 Dependents: 0
Jake Peralta	● In Progress Email Not Sent	-	Default	Spouse: 0 Dependents: 0
Raymond Holt	● In Progress Email Not Sent	-	Default	Spouse: 0 Dependents: 0

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.

Step 8: Payment Details

A group can make payments in one of 2 ways:

- By bank account. Confirm the group's bank routing information. This method is preferred so that groups can get their ID cards as quickly as possible.
- By check. Note that payments may take up to 10 days to process. Groups can mail their checks to the address listed on their invoice.



Business Info • Eligibility • Coverage • Employee Manager **Payment Details** Document Upload Review & Submit **Save & Continue**

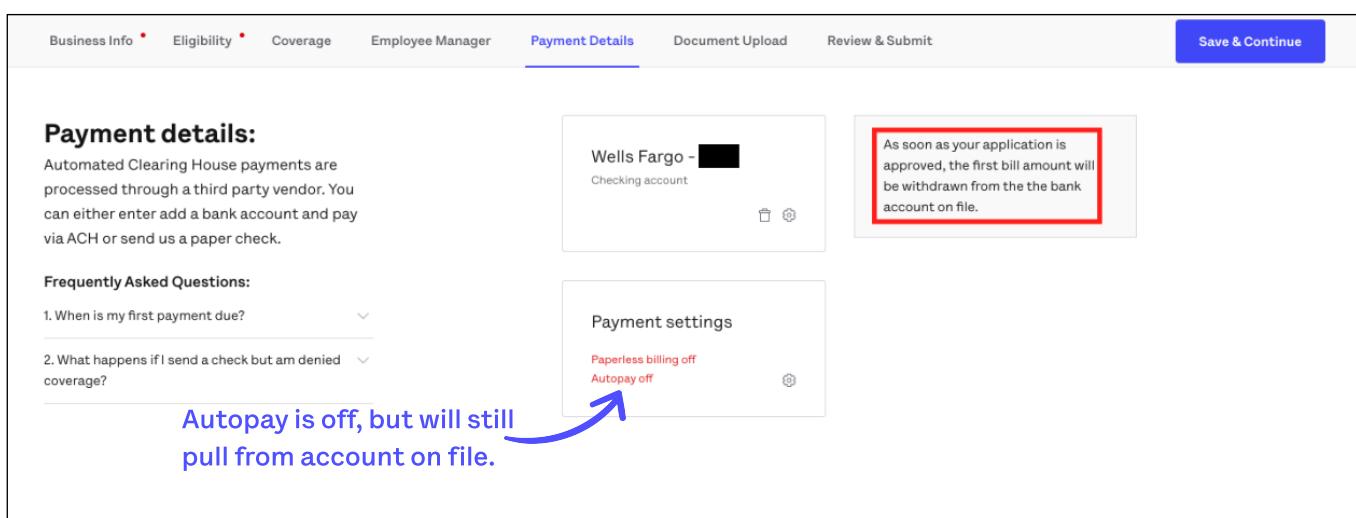
Payment details:
Oscar processes Automated Clearing House payments via a third-party vendor. You can either enter add a bank account and pay via ACH or send us a paper check.

Frequently Asked Questions:

1. When is my first payment due? ▾

2. What happens if I send a check but am denied coverage? ▾

Note: The bank account on file will be automatically drafted within 48 hours.



Business Info • Eligibility • Coverage • Employee Manager **Payment Details** Document Upload Review & Submit **Save & Continue**

Payment details:
Automated Clearing House payments are processed through a third party vendor. You can either enter add a bank account and pay via ACH or send us a paper check.

Frequently Asked Questions:

1. When is my first payment due? ▾

2. What happens if I send a check but am denied coverage? ▾

Autopay is off, but will still pull from account on file.

Wells Fargo - [REDACTED]
Checking account

As soon as your application is approved, the first bill amount will be withdrawn from the bank account on file.

Payment settings

Paperless billing off
Autopay off

Step 9: Document Upload

Upload the required documentation for the group. Note: Required documentation varies by state. Review the Underwriting Guidelines if you have any additional questions.

- [Arizona Underwriting Guidelines](#)
- [California Underwriting Guidelines](#)
- [Connecticut Underwriting Guidelines](#)
- [Georgia Underwriting Guidelines](#)
- [Illinois Underwriting Guidelines](#)
- [Missouri Underwriting Guidelines](#)
- [Kansas Underwriting Guidelines](#)
- [Tennessee Underwriting Guidelines](#)

Business Info • Eligibility Coverage • Employee Manager Payment Details **Document Upload** Review & Submit Save & Continue

Upload the required documents for this group:

Please provide proof of employment for all eligible employees of either the business or its affiliates.

For details on what documents are required, please refer to our [Underwriting Guidelines](#).

Business documents:

Grand Old Oscary's documents

Frequently Asked Questions:

1. Which tax documents are required? ▼

2. What if there are employees, like new hires, which are not on the tax statement? ▼

3. What if you do not have a tax document? ▼

Oscar may request additional documentation, if necessary. If Oscar requires this to determine group eligibility, it must be received within ten days in order to honor the requested effective date.

Step 10 (Final step!): Review & Submit

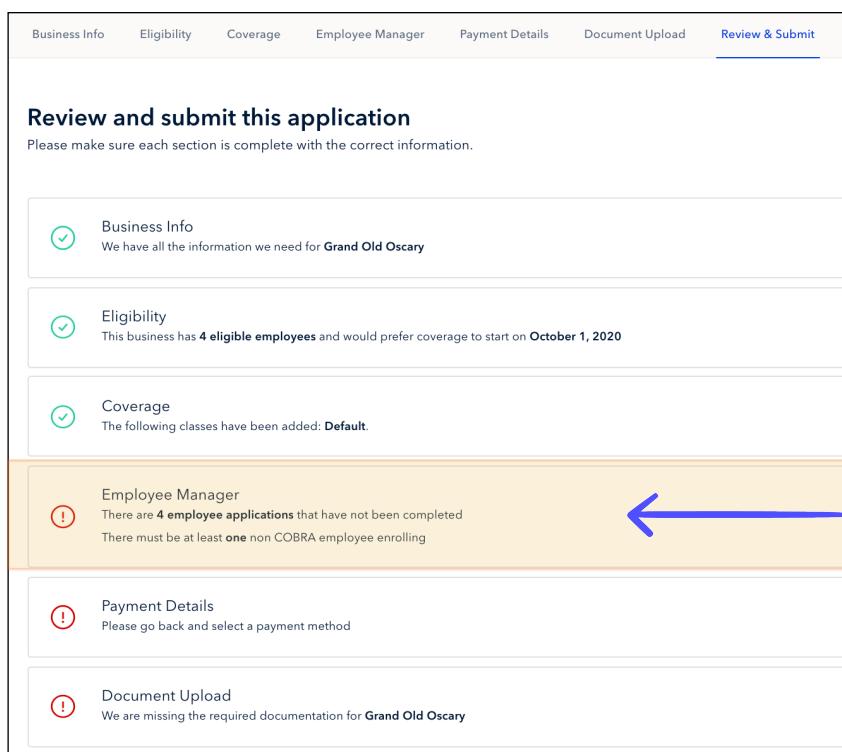
A final enrollment application checklist will appear. For any pages with incomplete or invalid information, a warning sign will appear next to the page name.

Quoted Rates are subject to change based on final enrollment.

Once all steps are completed, click on the Submit Application to submit. If any information or documentation is still missing, you and the group will receive a notification outlining the missing documentation and how to submit it. Please be sure to check your inbox and spam filter.

Final Rates:

- Locked for 12 months after group approval regardless if any off-cycle member enrollment changes (additions, terminations, etc.)
- Can be viewed on the employee manager section for age-banded groups or our quarterly rate grids
- Can be viewed on the employee manager section for composite rated groups and on the landing page when clicking the plan design



Review and submit this application
Please make sure each section is complete with the correct information.

	Business Info We have all the information we need for Grand Old Oscary
	Eligibility This business has 4 eligible employees and would prefer coverage to start on October 1, 2020
	Coverage The following classes have been added: Default.
	Employee Manager There are 4 employee applications that have not been completed There must be at least one non COBRA employee enrolling
	Payment Details Please go back and select a payment method
	Document Upload We are missing the required documentation for Grand Old Oscary

For any incomplete or invalid information, you are able to click into the application tabs without losing your information.

After you submit your application, Cigna + 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 + 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.

Be on the lookout for a confirmation email and any follow up questions the Cigna + Oscar Eligibility Team may have about your application.

Deductible Credits:

- We can accept the deductible credit form with copies of EOB's **OR** we can take spreadsheet reporting from the prior carrier.
- Credits are only eligible for groups enrolling with a calendar year deductible
- Must be submitted within 30 days of a groups effective date