

# Cigna + Oscar Broker Sales Kit

2023 Cigna + Oscar Small Group 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.

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# Introducing Cigna + Oscar

We're bringing together the power of Cigna's national and local provider networks and Oscar's user-friendly 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 + 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](https://hioscar.com/brokers) to learn more.

Feature and network availability may vary by location and plan type and is subject to change.

**If you are interested in selling Cigna + 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 + 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 + Oscar?**

Cigna + 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 the Cigna + 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 their page [here](#).

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?**

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 + Oscar products?**

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

\*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.

# Everything you need to sell Cigna + Oscar

## 01 Broker Portal

Create an account or log in at [business.hioscar.com](https://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/cigna](https://hioscar.com/brokers/cigna)

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](https://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](mailto:brokers@hioscar.com).

# 2023 plan documents

Cigna + Oscar small group plans are available in California, Chicago, Connecticut, Georgia, Kansas City, St. Louis, Tennessee and the Philadelphia metro. Explore our plan documents to learn more.

State	Market	Service Counties	Plan Documents
California	Rating Areas 2, 3, 4, 5, 6, 7, 8, 12, 14, 15, 16, 17, 18, 19	Los Angeles, San Luis Obispo, Santa Barbara, Ventura, Riverside, San Bernardino, Orange, San Diego, Marin, Napa, Solano, Sonoma, El Dorado, Placer, Sacramento, Yolo, San Francisco, Contra Costa, Alameda, Santa Clara, San Mateo	<ul style="list-style-type: none"> <li>• <a href="#">Plan grid</a></li> <li>• <a href="#">Network overview</a></li> <li>• <a href="#">Underwriting guidelines</a></li> </ul>
Connecticut	Entire state All Rating Areas	All Connecticut counties	<ul style="list-style-type: none"> <li>• <a href="#">Plan grid</a></li> <li>• <a href="#">Network overview</a></li> <li>• <a href="#">\$3 Prescriptions list*</a></li> <li>• <a href="#">Underwriting guidelines</a></li> </ul>
Georgia	Entire state All Rating Areas	All Georgia counties	<ul style="list-style-type: none"> <li>• <a href="#">Plan grid</a></li> <li>• <a href="#">Network overview (LP)</a></li> <li>• <a href="#">Network overview (OAP)</a></li> <li>• <a href="#">\$3 Prescription lists*</a></li> <li>• <a href="#">Underwriting guidelines</a></li> </ul>
Illinois	St. Louis & Chicago Rating Areas 1, 2, 3, 11, 12	Bond, Calhoun, Clinton, Cook, Dupage, Greene, Jersey, Kane, Lake, Macoupin, Madison, McHenry, Monroe, Montgomery, Randolph, St. Clair, Washington	<ul style="list-style-type: none"> <li>• <a href="#">Plan grid</a></li> <li>• <a href="#">Network overview (LP)</a></li> <li>• <a href="#">Network overview (OAP)</a></li> <li>• <a href="#">\$0/\$3 Prescription lists*</a></li> <li>• <a href="#">Underwriting guidelines</a></li> </ul>
Kansas	Rating Area 1	Leavenworth, Wyandotte, Johnson, Miami	<ul style="list-style-type: none"> <li>• <a href="#">Plan grid</a></li> <li>• <a href="#">Network overview (LP)</a></li> <li>• <a href="#">Network Overview (OAP)</a></li> <li>• <a href="#">\$3 Prescription lists*</a></li> <li>• <a href="#">Underwriting guidelines</a></li> </ul>
Missouri	Kansas City & St. Louis Rating Areas 3 & 6	Lincoln, Warren, St. Charles, St. Louis, St. Louis City, Franklin, Jefferson, Washington, St. Francois, Ste. Genevieve, Platte, Clay, Jackson, Cass	<ul style="list-style-type: none"> <li>• <a href="#">Plan Grid</a></li> <li>• <a href="#">Network overview (LP)</a></li> <li>• <a href="#">Network Overview (OAP)</a></li> <li>• <a href="#">\$3 Prescription lists*</a></li> <li>• <a href="#">Underwriting guidelines</a></li> </ul>

## For more resources and documents:

- A full list of plan documents (including rates) and enrollment forms can be found at [hioscar.com/brokers/plans](https://hioscar.com/brokers/plans)
- Find training resources and marketing materials at [hioscar.com/brokers/training](https://hioscar.com/brokers/training)

\* The \$3 Prescription list is available in all Cigna + Oscar markets, excluding California. Refer to enrollment materials for details. For commonly covered medications, view the Prescription Drug List.

\*\* The preventive drug list is available for select Tennessee and Connecticut Cigna + Oscar HSA plans. Refer to enrollment materials for more details. For more commonly covered medications, view the Prescription Drug list.

# 2023 plan documents cont.

Cigna + Oscar small group plans are available in California, Chicago, Connecticut, Georgia, Kansas City, St. Louis, Tennessee and the Philadelphia metro. Explore our plan documents to learn more.

State	Market	Service Counties	Plan Documents
Pennsylvania	Philadelphia Metro Rating Area 8	Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties	<ul style="list-style-type: none"> <li>• <a href="#">Plan grid</a></li> <li>• <a href="#">Network overview</a></li> <li>• <a href="#">\$3 Prescription lists*</a></li> <li>• <a href="#">Underwriting guidelines</a></li> </ul>
Tennessee	Entire state All Rating Areas	All Tennessee Counties	<ul style="list-style-type: none"> <li>• <a href="#">Plan grid</a></li> <li>• <a href="#">Network overview</a></li> <li>• <a href="#">\$3 Prescription lists*</a></li> <li>• <a href="#">Preventive Drug List**</a></li> <li>• <a href="#">Underwriting guidelines</a></li> </ul>

## For more resources and documents:

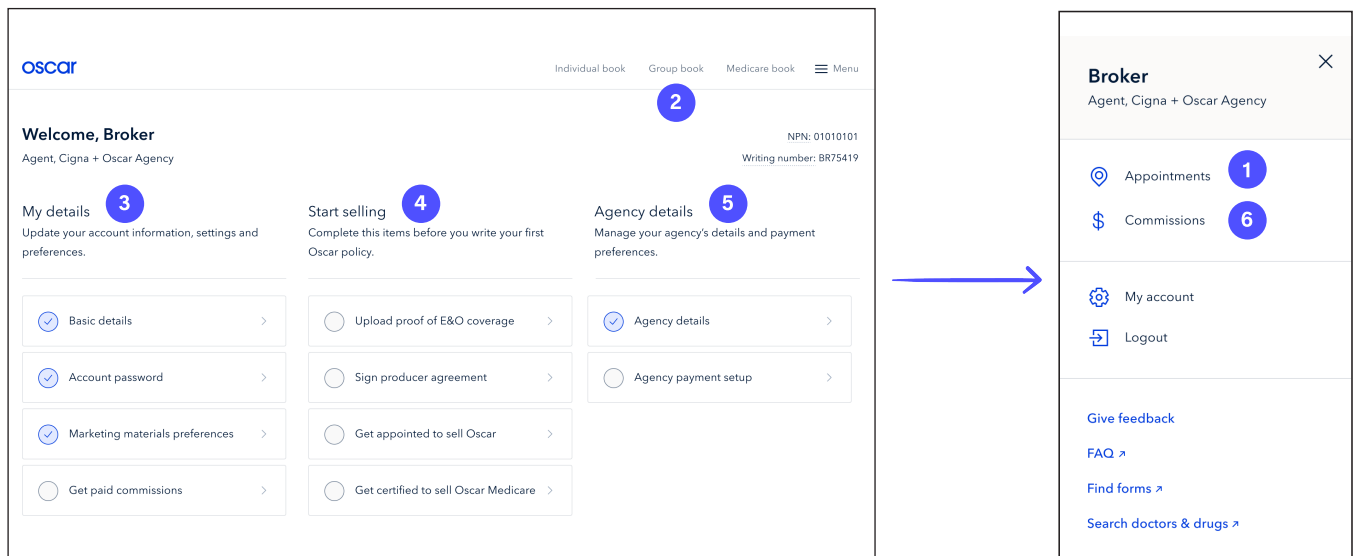
- A full list of plan documents (including rates) and enrollment forms can be found at [hioscar.com/brokers/plans](https://hioscar.com/brokers/plans)
- Find training resources and marketing materials at [hioscar.com/brokers/training](https://hioscar.com/brokers/training)

\* The \$3 Prescription list is available in all Cigna + Oscar markets, excluding California. Refer to enrollment materials for details. For commonly covered medications, view the Prescription Drug List.

\*\* The preventive drug list is available for select Tennessee and Connecticut Cigna + Oscar HSA plans. Refer to enrollment materials for more details. For more commonly covered medications, view the Prescription Drug list.

# Broker Portal - Overview

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

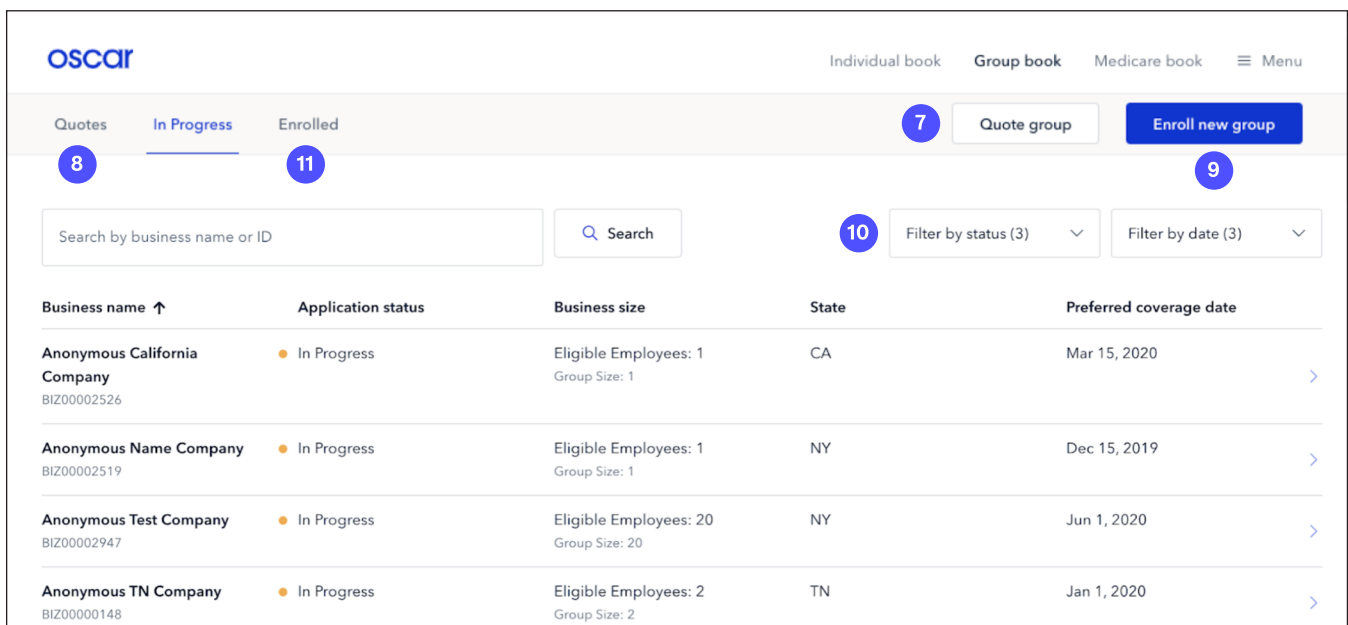


Disclaimer: All pictures are used for illustrative purposes only.

- 1 Get appointed to sell Cigna + Oscar and manage any existing appointments. **Find full instructions [here](#).**
- 2 Your "Group book" page is where you'll quote and enroll clients to Cigna + 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 + 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 Oscar Group Book dashboard. At the top, there are tabs for 'Individual book', 'Group book' (selected), and 'Medicare book', along with a 'Menu' icon. Below the tabs, there are three main sections: 'Quotes' (with a callout 8), 'In Progress' (with a callout 11), and 'Enrolled' (with a callout 11). The 'In Progress' section is active, showing a search bar with the text 'Search by business name or ID' and a 'Search' button (callout 10). To the right of the search bar are two filter buttons: 'Filter by status (3)' (callout 10) and 'Filter by date (3)' (callout 10). 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. The rows are: 'Anonymous California Company' (BIZ00002526), 'Anonymous Name Company' (BIZ00002519), 'Anonymous Test Company' (BIZ00002947), and 'Anonymous TN Company' (BIZ00000148). All four rows show 'In Progress' status. The 'Business size' column shows 'Eligible Employees' and 'Group Size' for each row. The 'Preferred coverage date' column shows dates: 'Mar 15, 2020', 'Dec 15, 2019', 'Jun 1, 2020', and 'Jan 1, 2020'. There are also callouts 7 and 9 pointing to the 'Quote group' and 'Enroll new group' buttons respectively.

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 + 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 + Oscar small business health insurance. You can find the most up-to-date underwriting guidelines at [hioscar.com/brokers/plans](https://hioscar.com/brokers/plans).

	CT	GA	IL	KS	MO	TN	PA
Total full-time equivalent employees	Covers business with 1-50 full time employees						
Business Location	Must be licensed or authorized to conduct business in the state in which the business is seeking coverage						
Employee Location	At least 50% of eligible employees enrolling in Cigna + Oscar must live within Cigna + Oscar service area. Please refer to your individual state underwriting guidelines for a full list.						
Plan Offerings	Employers may select up to three Cigna + 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 after valid waivers		25% of eligible employees after valid waivers				50% of eligible employees after valid waivers
One Life/ Owner Only/ Spouse	Groups 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 <a href="https://hioscar.com/brokers/plans">hioscar.com/brokers/plans</a> .						

Once a business has applied for coverage, 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. 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](https://hioscar.com/brokers/plans).

# California 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 + Oscar small business health insurance. You can find the most up-to-date underwriting guidelines at [hioscar.com/brokers/plans](https://hioscar.com/brokers/plans).

	California
<b>Total full-time equivalent employees</b>	Covers businesses with 1-100 full-time equivalent employees.
<b>Business Location</b>	Must be licensed or authorized to conduct business in California. 51% of eligibles must live in the state of CA.
<b>Employee Location</b>	At least 1 enrolling employee must live within the Cigna + Oscar service area.
<b>Plan Offerings</b>	Employers may select up to four Cigna + Oscar plans to offer their employees. There are no restrictions on the combination of plan options.
<b>Contribution Guideline</b>	Employers must contribute at least 50% of the employee only premium or \$100 flat contribution per employee.
<b>Participation Rules</b>	<p><i>Non-Contributory:</i> 100% of eligible employees, excluding valid waivers</p> <p><i>Contributory:</i> 60% of eligible employees, excluding valid waivers</p> <p><i>Alongside Another Carrier:</i> 60% of eligible employees must enroll in a plan offered by the employer. At least (3) eligible employees must enroll in a Cigna + Oscar plan.</p>
<b>One Life/ Owner Only/ Spouse</b>	Group must have at least one common law employee other than the Owner or Spouse enrolling in the plan to be considered a group.
<b>Documents Required</b>	Find the full list of required and accepted documents in our underwriting guidelines at <a href="https://hioscar.com/brokers/cigna">hioscar.com/brokers/cigna</a> .

Once a business has applied for coverage, 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. 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](https://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 + Oscar Small Group

The following Commission Schedule shall apply to Cigna + 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
CA	5% of premium	5% of premium
GA	1-3 EEs: \$5 PEPM 4-50 EEs: \$35 PEPM	1-3 EEs: \$5 PEPM 4-50 EEs: \$35 PEPM
TN	1-3 EEs: \$8 PEPM 4-50 EEs: \$35 PEPM	1-3 EEs: \$8 PEPM 4-50 EEs: \$35 PEPM
CT	1-2 EEs: \$10 PEPM 3-50 EEs: \$40 PEPM	1-2 EEs: \$10 PEPM 3-50 EEs: \$40 PEPM
KS	1-3 EEs: \$10 PEPM 4-50 EEs: \$32 PEPM	1-3 EEs: \$10 PEPM 4-50 EEs: \$32 PEPM
IL	1-3 EEs: \$8 PEPM 4-50 EEs: \$40 PEPM	1-3 EEs: \$8 PEPM 4-50 EEs: \$40 PEPM
MO	1-3 EEs: \$10 PEPM 4-50 EEs: \$32 PEPM	1-3 EEs: \$10 PEPM 4-50 EEs: \$32 PEPM
PA	1-4 EEs: \$3 PEPM 5-50 EEs: \$41 PEPM	1-4 EEs: \$3 PEPM 5-50 EEs: \$41 PEPM

PEPM = Per employee per month  
EE = Enrolled Employees

# Contact us

We have dedicated Cigna + 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!

## Sales Leadership

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## Broker Support

**Contact information**  
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