



Introducing the LocalPlus[®] Silver \$0 Plan

This insurance plan is an ideal choice for more predictable health care costs: always know what you'll pay with copays on most services.

The Basics

Deductible (Individual)	\$0
In-network coinsurance	30%
Rx deductible (Individual)	\$1,350

In-network Member Prices

Primary care visits	\$65
Specialist visits / Mental health visits	\$95 / \$65
Preventive Care	\$0
Emergency room ¹	\$950
Urgent Care	\$75
Outpatient facility / Inpatient facility	\$750 / \$1,750 per day for up to 3 days
RX* Generics: Preferred (Tier 1) / Non-Preferred (Tier 2) ²	\$3 / \$35
RX Brand: Preferred (Tier 2) / Non-preferred (Tier 3)	\$75 after deductible / \$150 after deductible
RX Accredo [®] Specialty (Tier 4)	\$300 after deductible

Every Cigna + Oscar plan includes these features

Access to your nearby LocalPlus[®] network- designed with affordability and quality in mind.

Dedicated Care Team to answer all your questions

\$0 copay unlimited Virtual Urgent Care, available 24/7³

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) 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. (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.

* For high deductible HSA plans, drugs on HSA Preventive Drug list waived. **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.