

# Skip the doctor's office.

**All Cigna + Oscar plans come with \$0 copay and unlimited calls with a provider, available 24/7.\***

You can call or send a secure message to a provider—and you may be able to get a diagnosis, get a new prescription, or a refill—in as little as 15 minutes. That's one less trip to the doctor's office and one less copay to worry about! Calling a provider reduces out-of-pocket expenses and is especially valuable for members on high-deductible plans.



## WHEN TO USE IT

### You're under the weather.

Providers can diagnose common conditions and refer you to the right specialist if you need to see someone in person.

### You need a prescription.

Providers can send new prescriptions and refills for medications like antibiotics and blood pressure medication to your pharmacy.

### It's outside of normal office hours.

Doesn't matter if it's the middle of the night. Providers can usually resolve your issue so you can get back to bed.

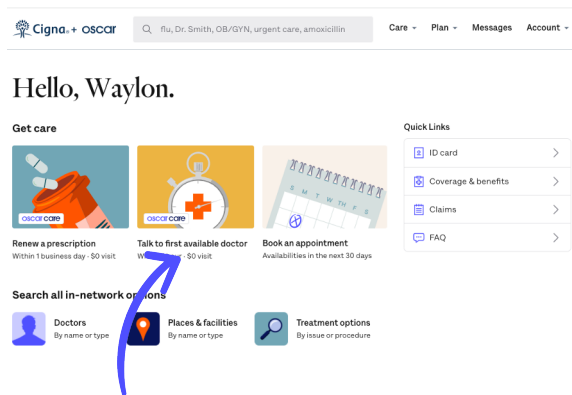
### You're away from home.

Providers can diagnose you and send a prescription to a nearby pharmacy, wherever you are\*, 24/7.

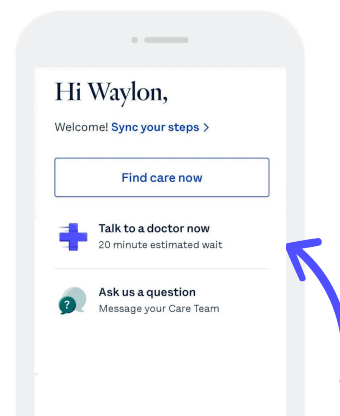
## GET HELP WITH

- Prescription refills
- Sinus infections
- Colds and flus
- Back pain
- Headaches
- UTIs and yeast infections
- Rashes and skin conditions
- Stomach pain
- Pink eye
- Inflammation

## HOW TO USE IT



**Using the Oscar app or your online account, you can talk, send a secure message, or request a call from a provider.**



**Using your mobile app, you can send a message, call, or request a call from a health care provider from your phone.**

\*Check your plan details for more information. \*If you're away from home, Virtual Urgent Care is not available in US territories or internationally.

Virtual Urgent Care has a cost-share of approximately \$38 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 + 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.