Cigna + Oscar
Broker Sales Kit

2022 Cigna + Oscar Small Group plans

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

Nationwide network. With Cigna Open Access Plus, access a nationwide network of doctors, hospitals, and specialists that can be seen without referrals.

24/7 Virtual Urgent Care. Quick care through hundreds of doctors on call, available anytime for $0 copay via the Oscar app.

Easy administration. Simple tools and dedicated support to help you manage employees’ benefits.

Prescriptions done right. Employees save on prescriptions through Express Scripts® and can order refills right from their phone.

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.

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.

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 to learn more.

If you are interested in selling Cigna + Oscar, please visit our broker resource page to learn how to get set up.

Feature and network availability may vary by location and plan type and is subject to change.
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
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 C+O partnership only applies to the small group product. Oscar and Cigna will continue to offer other product offerings independently.
Everything you need to sell Cigna + Oscar

01 Broker Portal
Create an account or log in at 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
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
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.
# 2022 plan documents

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

<table>
<thead>
<tr>
<th>State</th>
<th>Market</th>
<th>Service Counties</th>
<th>Plan Documents</th>
</tr>
</thead>
</table>
| 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 | • Plan grid  
• Network overview  
• Underwriting guidelines |
| Connecticut  | Entire state  
All Rating Areas | All Connecticut counties                                                      | • Plan grid  
• Network overview  
• $3 Prescriptions list*  
• Underwriting guidelines |
| Georgia      | Entire state  
All Rating Areas | All Georgia counties                                                          | • Plan grid  
• Network overview (LP)  
• Network overview (OAP)  
• $3 Prescription lists*  
• Underwriting guidelines |
| Illinois     | St. Louis & Chicago  
Rating Areas 1, 2, 3, | Bond, Calhoun, Clinton, Cook, Dupage, Greene, Jersey, Kane, Lake, Macoupin, Madison, McHenry, Monroe, Montgomery, Randolph, St. Clair, | • Plan grid  
• Network overview (LP)  
• Network overview (OAP)  
• $3 Prescription lists*  
• Underwriting guidelines |
| Kansas       | Rating Area 1                    | Leavenworth, Wyandotte, Johnson, Miami                                          | • Plan grid  
• Network overview (LP)  
• Network Overview (OAP)  
• $3 Prescription lists*  
• Underwriting guidelines |
| 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 | • Plan Grid  
• Network overview (LP)  
• Network Overview (OAP)  
• $3 Prescription lists*  
• Underwriting guidelines |
| Tennessee    | Entire state  
All Rating Areas | All Tennessee Counties                                                          | • Plan grid  
• Network overview  
• $3 Prescriptions list*  
• Preventive Drug List**  
• Underwriting guidelines |

For more resources and documents:

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

* The $3 prescription list is available in all Cigna + Oscar markets, excluding Illinois and 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 Cigna + Oscar HSA plans. Refer to enrollment materials for more details. For more commonly covered medications, view 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 [hisocar.com/brokers/cigna](https://hisocar.com/brokers/cigna)
Broker Portal - Overview

The Oscar Broker Portal (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.

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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.

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,
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.

<table>
<thead>
<tr>
<th></th>
<th>Connecticut</th>
<th>Georgia</th>
<th>Illinois</th>
<th>Kansas</th>
<th>Missouri</th>
<th>Tennessee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total full-time equivalent employees</td>
<td>Covers businesses with 1-50 full-time equivalent employees</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business location</td>
<td>Must be licensed or authorized to conduct business in in the state in which the business is seeking coverage</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee location</td>
<td>At least 50% of eligible employees enrolling in Cigna + Oscar must live within Cigna + Oscar service area.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plan Offerings</td>
<td>Employers may select up to three Cigna + Oscar plans to offer their employees. There are no restrictions on the combination of plan options.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contribution Guideline</td>
<td>Employer must contribute at least 50% of the employee only premium</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Participation</td>
<td>50% of eligible employees after valid waivers</td>
<td>50% of eligible employees after valid waivers</td>
<td>25% of eligible employees after valid waivers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One Life / Owner Only / Spouse</td>
<td>Groups must have at least one common law employee other than the Owner or Spouse enrolling in the plan to be considered a group</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Documents Required</td>
<td>Find the full list of required and accepted documents in our underwriting guidelines at hioscar.com/brokers/plans.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.

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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 https://hi.oscar.com/brokers/plans.

<table>
<thead>
<tr>
<th>California</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total full-time equivalent employees</strong></td>
</tr>
<tr>
<td><strong>Business location</strong></td>
</tr>
<tr>
<td><strong>Employee location</strong></td>
</tr>
<tr>
<td><strong>Plan Offerings</strong></td>
</tr>
<tr>
<td><strong>Contribution Guideline</strong></td>
</tr>
</tbody>
</table>

**Participation Rules**

- **Non-Contributory:** 100% of eligible employees
- **Contributory:** 60% of eligible employees
- **Split Carrier Participation:** 60% of eligible employees must enroll in a plan offered by the employer. At least three (3) eligible employees must enroll in a Cigna + Oscar plan.

**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 https://hi.oscar.com/brokers/plans.

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 https://hi.oscar.com/brokers/plans.

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Learn more at https://hi.oscar.com/brokers/cigna | 10
Post-enrollment timeline

What happens after your group is approved?

01 Application approved
   • Your client will receive your 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
## 2022 commissions

### Cigna + Oscar Small Group

The following Commission Schedule shall apply to Cigna + Oscar Small Group Market policies in effect beginning January 1, 2022 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

<table>
<thead>
<tr>
<th>State</th>
<th>Initial Term Rate</th>
<th>Renewal Term Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA</td>
<td>5% of premium</td>
<td>5% of premium</td>
</tr>
<tr>
<td>GA</td>
<td>1-3 EEs: $5 PEPM</td>
<td>1-3 EEs: $5 PEPM</td>
</tr>
<tr>
<td></td>
<td>4-50 EEs: $35 PEPM</td>
<td>4-50 EEs: $35 PEPM</td>
</tr>
<tr>
<td>TN</td>
<td>1-3 EEs: $8 PEPM</td>
<td>1-3 EEs: $8 PEPM</td>
</tr>
<tr>
<td></td>
<td>4-50 EEs: $35 PEPM</td>
<td>4-50 EEs: $35 PEPM</td>
</tr>
<tr>
<td>CT</td>
<td>1-2 EEs: $10 PEPM</td>
<td>1-2 EEs: $10 PEPM</td>
</tr>
<tr>
<td></td>
<td>3-50 EEs: $40 PEPM</td>
<td>3-50 EEs: $40 PEPM</td>
</tr>
<tr>
<td>KS</td>
<td>1-3 EEs: $10 PEPM</td>
<td>1-3 EEs: $10 PEPM</td>
</tr>
<tr>
<td></td>
<td>4-50 EEs: $32 PEPM</td>
<td>4-50 EEs: $32 PEPM</td>
</tr>
<tr>
<td>IL</td>
<td>1-3 EEs: $8 PEPM</td>
<td>1-3 EEs: $8 PEPM</td>
</tr>
<tr>
<td></td>
<td>4-50 EEs: $40 PEPM</td>
<td>4-50 EEs: $40 PEPM</td>
</tr>
<tr>
<td>MO</td>
<td>1-3 EEs: $10 PEPM</td>
<td>1-3 EEs: $10 PEPM</td>
</tr>
<tr>
<td></td>
<td>4-50 EEs: $32 PEPM</td>
<td>4-50 EEs: $32 PEPM</td>
</tr>
</tbody>
</table>

PEPM = Per employee per month  
EE = Enrolled Employees

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Learn more at [hioscar.com/brokers/cigna](https://hioscar.com/brokers/cigna) | 12
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 you know!

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East & Midwest Region

Sales Leadership

Sean Egan
Senior Sales Director
East & Midwest Regions

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Broker Support

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