

# 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.

**Interested in selling Cigna + Oscar?** Visit [hioscar.com/brokers/cigna](https://hioscar.com/brokers/cigna) or reach out directly to Kaitlyn Pellicane at [kpellicane@hioscar.com](mailto:kpellicane@hioscar.com) or (848) 482-4906



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.

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.

# 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 Open Access Plus plans. These plans are insured by Cigna Health & Life Insurance Co. To learn more about Cigna's Financial Strength and Credit Ratings, visit [cigna.com/about-us/investor-relations/financial-debt-ratings](https://cigna.com/about-us/investor-relations/financial-debt-ratings).

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 Cigna's provider network: 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.