

# The “Good to Know” Guide

Managing your business account



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

We're in the business of care. Our job is to make your life easier and support you every step of the way. We know you're busy and have plenty of other things on your mind.

Welcome to a quality network of doctors, specialists, and hospitals. With no-cost 24-hour virtual care, great wellness perks, a dedicated Care Team, and a whole lot more, your employees will always have the care they need. Plus, you'll have access to easy admin tools and a dedicated team of Business Guides to help with enrollment and billing, and navigating your employees' plans. You'll save money and time, so you can focus on the things that matter most.

Whatever you need, we're here for you. We'll do everything we can to help you and your employees stay happy, healthy, and productive at work and beyond.

Thanks for joining us. We can't wait to support you and your team.



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# How to make payments

**You can make payments in one of two ways:**

- 1 Through your business portal.** Pay your policy premium through ACH by logging in to your account at [business.hioscar.com](https://business.hioscar.com).
- 2 By check.** Note that payments may take up to 10 days to process. If you'd like to send a check, please include your group's BIZID on the memo line (you can find this on [business.hioscar.com](https://business.hioscar.com), or by calling your Business Guides), along with the stub from the invoice. Please mail the check to the address listed on your invoice.

## We're here to help

For questions about your small business health plan: Call us at **855-672-2784**, or email [business@hioscar.com](mailto:business@hioscar.com).

For questions about your employees' health plan: Your team can call their Care Guides at **855-672-2789**, or message Care Guides in the app or from their account: [cignaoscar.com/member](https://cignaoscar.com/member).



# Plan Features

All Cigna + Oscar plans come with great features that are \$0 and easy to use.



## A quality network

Access to hospitals, doctors, and specialists that can be seen without referrals.



## Prescriptions done right

Save on prescriptions and refill them right from your phone.



## Call a doctor anytime for \$0

Members can request a consultation online or in the app 24/7, and a health care provider will call them back (and can even send their prescriptions to a pharmacy).



## Personalized Care Team

A team that knows your team by name, and is always there to answer questions and help them manage their care.



## Healthy minds and bodies

Step-tracking rewards (up to \$100 per year) and access to Cigna's behavioral health network for mental health resources. Members can find a doctor, therapist, or other mental health provider at [hioscar.com/member/benefit/mental-health](https://hioscar.com/member/benefit/mental-health).



## Employee care navigation

Dedicated support to help employees find the right doctors in their area, plus easy tools to search for care on their own.

## Other plan components

### Pediatric dental

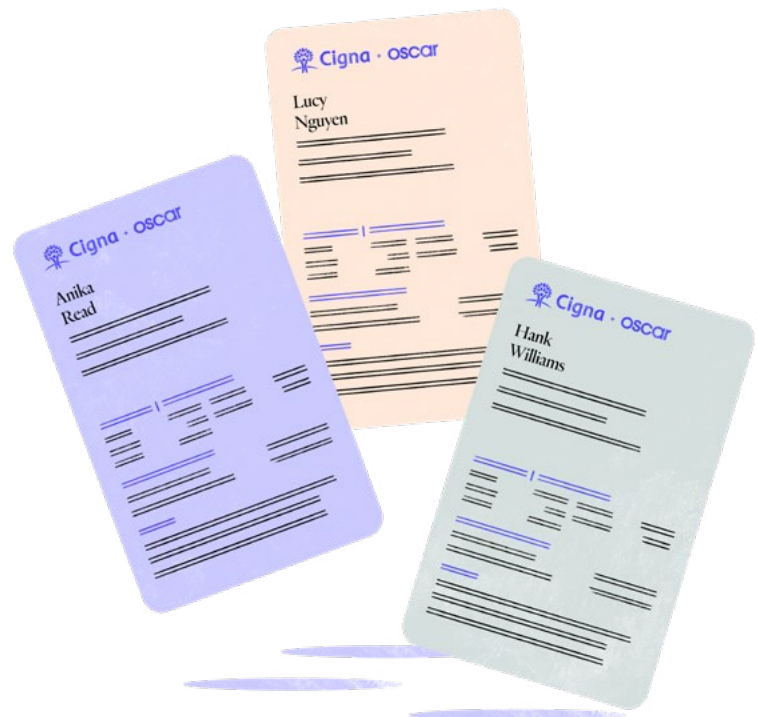
Pediatric dental coverage is a mandatory Essential Health Benefit, and built into all Cigna + Oscar plans.

### Plan contributions

When your group signed up, you were asked to include the contribution amount and type you'll be providing toward each enrolled employee's premium. You can view this contribution in the "Account Summary" tab of [business.hioscar.com](https://business.hioscar.com). You may have multiple contributions if you set different amounts for different classes in your group. (Note: After you enroll, this contribution can't be edited.)

### Waiting periods

The new hire waiting period is the time between when an employee starts and when they're eligible to sign up for health benefits. You can view your group's waiting period in the "Account Summary" tab in your business portal. If your group has multiple classes, you can set different waiting periods for different classes. (Note: After you enroll, waiting periods cannot be edited until renewal.)



# What happens after you're approved?

## Your post-enrollment timeline

1

### Application approved

You receive your first bill and instructions on how to pay.

If paying with ACH, your payment will be drawn immediately.

2

### Your coverage start date

You have paid your first bill.

Group coverage begins, and your employees can start using their health insurance.

Digital member ID cards are available online or through the app.

3

### Member welcome kits arrive

Employee member welcome kits arrive 1-2 weeks after the first bill is paid.

Employees receive the member ID card and other information about their plan.

### Don't Forget

- Your first bill will be available online after approval
- Digital member ID cards are available immediately after payment
- Even if you've passed your coverage start date, coverage is not active until we receive full payment for your first bill
- Member ID cards will be shipped after we receive your first full payment

## Your first bill

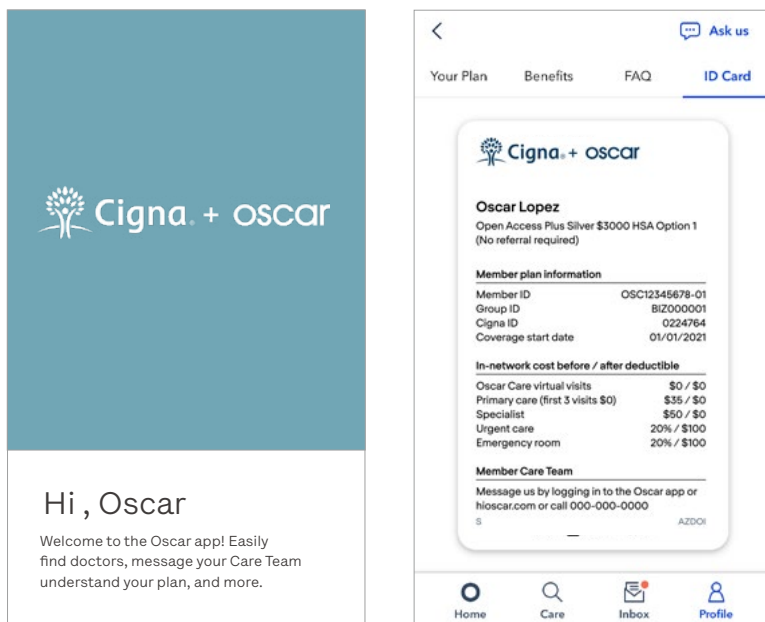
Once you're approved, you (and your broker, if applicable) will receive an email that has a link to download your bill.

You'll also receive a paper bill within 3-5 days of your group application's approval. Your bill will equal the combined monthly premium for all covered members for your first month. If you've enrolled to start on the 15th of the month, your first bill will be prorated, and your second bill will charge for the following full month.

## Member ID cards and welcome kits

Once your first bill is received and processed, your employees are officially covered for your coverage start date, and they can begin using their health plans. (Yay!) They can access their digital ID card, and use all features on [cignaoscar.com/member](https://cignaoscar.com/member) and via the app.

After 1-2 weeks, all enrolled Cigna + Oscar members will receive a welcome kit. This includes their member ID card and information about their plan. They won't have to wait to receive their welcome kit to begin care—once coverage begins, members can access their digital ID card on the app.



## Starting coverage

Covered members can get care as soon as their policy starts and the first bill is paid.



# Administering your group

Let's look at the key features and information available through your business portal. If you're using a broker, they'll also have access to your business portal. Your Business Guides can answer questions or help you complete tasks.

## Managing your group

In this section, we will answer the following questions:

- Where do I sign up for an account?
- How do I log in to my business account?
- How do I reset my password?

After your enrollment application is approved, you'll receive a welcome email with a link to set up your business portal. If you did not receive or misplaced the welcome email, please contact your Business Guides to help get your business portal set up.

Once your business portal is set up, you can log in anytime to view details and make changes to your company's Cigna + Oscar health insurance plan. Just visit [business.hioscar.com](https://business.hioscar.com).

If you're having issues logging in after setting up your business portal, try resetting your password using the "Forgot Password" link. An email will be sent to your business email address with a link to reset your password. If this doesn't resolve your issue, please contact your Business Guides.



## What can you do in your business portal?

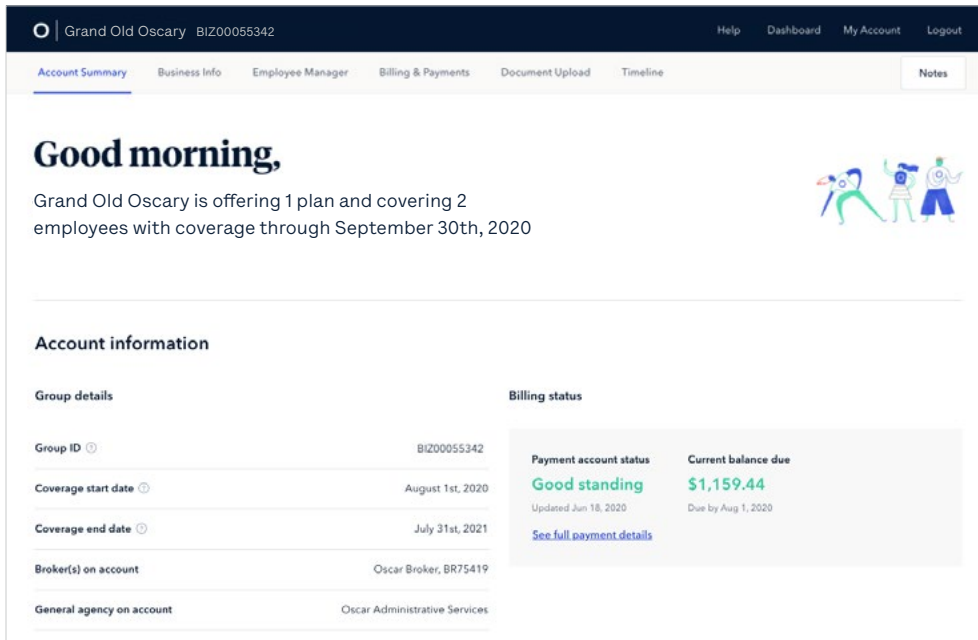
You can get just about everything done in just a few clicks. Here are some things you can do online (detailed in following sections of this guide):

- ✓ View your group's enrollment details and plans
- ✓ Add/remove a business contact
- ✓ Add/edit/view employee and member details
- ✓ View/download past bills
- ✓ Make an online payment
- ✓ View past payments

## What can you *not* do in your business portal?

Here's what you're unable to do, either because it's against our post-enrollment underwriting rules, or the functionality is not available yet. For questions about any of these items, contact your Business Guides.

- ✗ Change a member's SSN or date of birth
- ✗ Change your group's plans
- ✗ Terminate your group's coverage
- ✗ Change group tax ID or city/state
- ✗ Change your group or a member's effective date of coverage



The screenshot shows the Grand Old Oscary business portal dashboard for group BIZ00055342. The top navigation bar includes links for Help, Dashboard, My Account, and Logout. Below this is a secondary navigation bar with tabs for Account Summary (selected), Business Info, Employee Manager, Billing & Payments, Document Upload, Timeline, and Notes.

The main content area features a greeting "Good morning," followed by a message: "Grand Old Oscary is offering 1 plan and covering 2 employees with coverage through September 30th, 2020." To the right of this message is an illustration of three stylized figures.

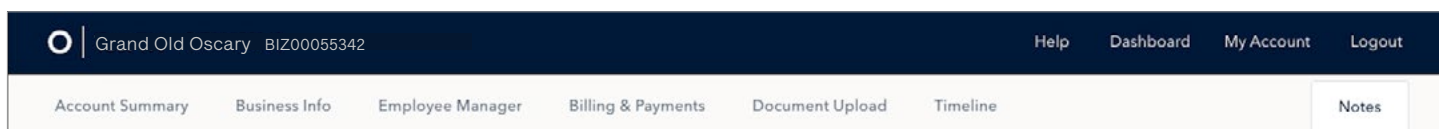
Below the greeting is a section titled "Account information" which is divided into two columns:

- Group details:**
  - Group ID: BIZ00055342
  - Coverage start date: August 1st, 2020
  - Coverage end date: July 31st, 2021
  - Broker(s) on account: Oscar Broker, BR75419
  - General agency on account: Oscar Administrative Services
- Billing status:**
  - Payment account status: **Good standing** (Updated Jun 18, 2020)
  - Current balance due: **\$1,159.44** (Due by Aug 1, 2020)
  - A link to "See full payment details" is provided.

## Manage business details

### Finding your Group ID

Your Group ID is a unique 11-character identification number that Cigna + Oscar creates during enrollment. It remains with the group as long as you stay with Cigna + Oscar. Your Group ID will be included in all communications from Cigna + Oscar, including emails, bills, and other mail. The Group ID is also listed under the account information section of the summary page. It starts with “BIZ” and may be referred to as your “Biz ID.” (Sample Group ID: BIZ00000504)



### Viewing and editing group plans

You can view the plans your group signed up for in your business portal in the “Account Summary” tab. After your group is approved, you won’t be able to add, remove, or edit your group plans until your group coverage is up for renewal. Please call or email [business@hioscar.com](mailto:business@hioscar.com) with any questions.

### Editing business name or address

You can edit the following information under the Business Info tab in your business portal:

- Business name
- Business contacts
- Business street address (contact your Business Guide for changes to your business ZIP code)


## Making member changes

### Find an employee member ID

You can use the Employee Manager tab to review and modify employee enrollments. The employee/primary account holder's member ID number will be listed next to the name under the Member ID column.

### Edit employee or dependent information

Next to each enrolled member's profile page, you'll see an Edit button. You can use this function to change any demographic information, except the employee's Social Security Number and Date of Birth. Social Security Number and Date of Birth corrections must be submitted to Business Guides.


Grand Old Oscary BIZ00055342

[Help](#)
[Dashboard](#)
[My Account](#)
[Logout](#)

[Account Summary](#)
[Business Info](#)
[Employee Manager](#)
[Billing & Payments](#)
[Document Upload](#)
[Timeline](#)
[Notes](#)

**John Smith**  
Born Jan 1, 1992 | 28 years old

**Status**  
Enrolled

**Plan Information**  
Plan: Gold \$0 Option 1  
Plan Covers: 1 person  
Effective Coverage: 2/1/2020  
Employee Pays: \$191.37  
Company Pays: \$191.36  
Total Premium: \$382.73

**Enrollment Information**  
Enrollment Type: New hire  
Class: Default

**Employee Information**

Full Name: Oscar Lopez
Social Security Number: -
Member ID: OSC02801033-01 [View ID card](#)
Legal Sex: Male
Date of Birth: Jan 1, 1992 (28 y/o)
Address: 4842 McCool Rd.  
Nashville, TN 37218

Phone Number: (855) 672-2788
Email Address: -
Medicare Eligible: No
Dental Coverage: No
Vision Coverage: No
Life Coverage: No
Other Health Coverage: No

Add a spouse or domestic partner? [+ Add](#)

Add a dependent? [+ Add](#)

[Edit](#)

## **Change an employee plan**

Employee plans may be changed mid-year with a qualifying life event. Employee plans cannot be changed for any other reason mid-year. To change an employee plan, complete the “Add Dependent” form (see previous page) and click Continue. If the employee has other plans available in their employee class, you’ll have the option to change plans. If you elect a new plan, coverage under the new plan will start for all family members on the effective date of the newly added dependent.

You can make the following changes prior to submitting a group application:

- Employee’s effective date
- Employee’s class or waiting period
- Contribution amount
- Rider addition

After approval, you won’t be able to adjust this information yourself. You can submit a change request to your Business Guides, which is subject to approval again.

## Adding or Removing Members

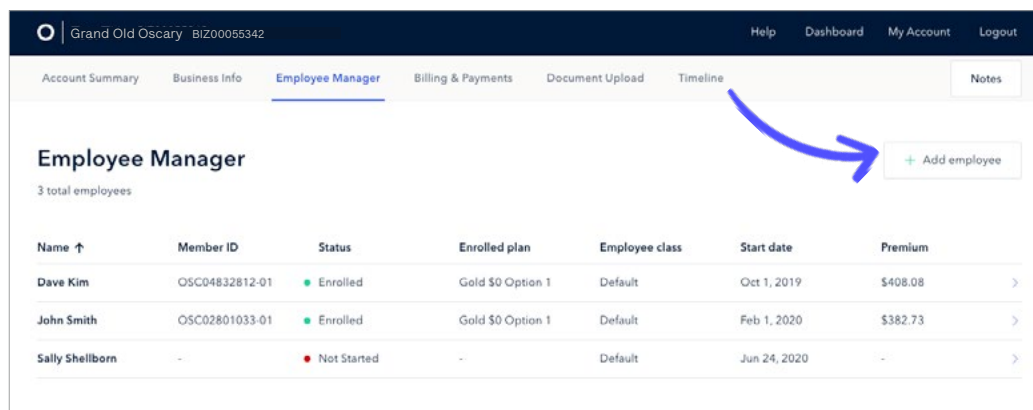
### Add a new employee

Click the Add New Employee button in the top right corner of the Employee Manager tab. Then enter the following employee information:

- Name
- Email
- Qualifying life event and date of event
- Employee class/tier
- If a new hire, include date of hire

### Valid qualifying life events

You can complete the application yourself, or you can send the employee an email to complete the application on their own using the Add & Email functionality. Please keep in mind that coverage for the employee will begin based on the qualifying event and qualifying event date.



Name ↑	Member ID	Status	Enrolled plan	Employee class	Start date	Premium
Dave Kim	OSC04832812-01	Enrolled	Gold \$0 Option 1	Default	Oct 1, 2019	\$408.08
John Smith	OSC02801033-01	Enrolled	Gold \$0 Option 1	Default	Feb 1, 2020	\$382.73
Sally Shellborn	-	Not Started	-	Default	Jun 24, 2020	-

The following plan changes may be made outside the annual renewal period.

If an employee experiences a qualifying life event:

- Employees who previously chose not to enroll in any health insurance plan may enroll in coverage
- Dependents may be added or removed from an employee's plan
- Employees may change plans

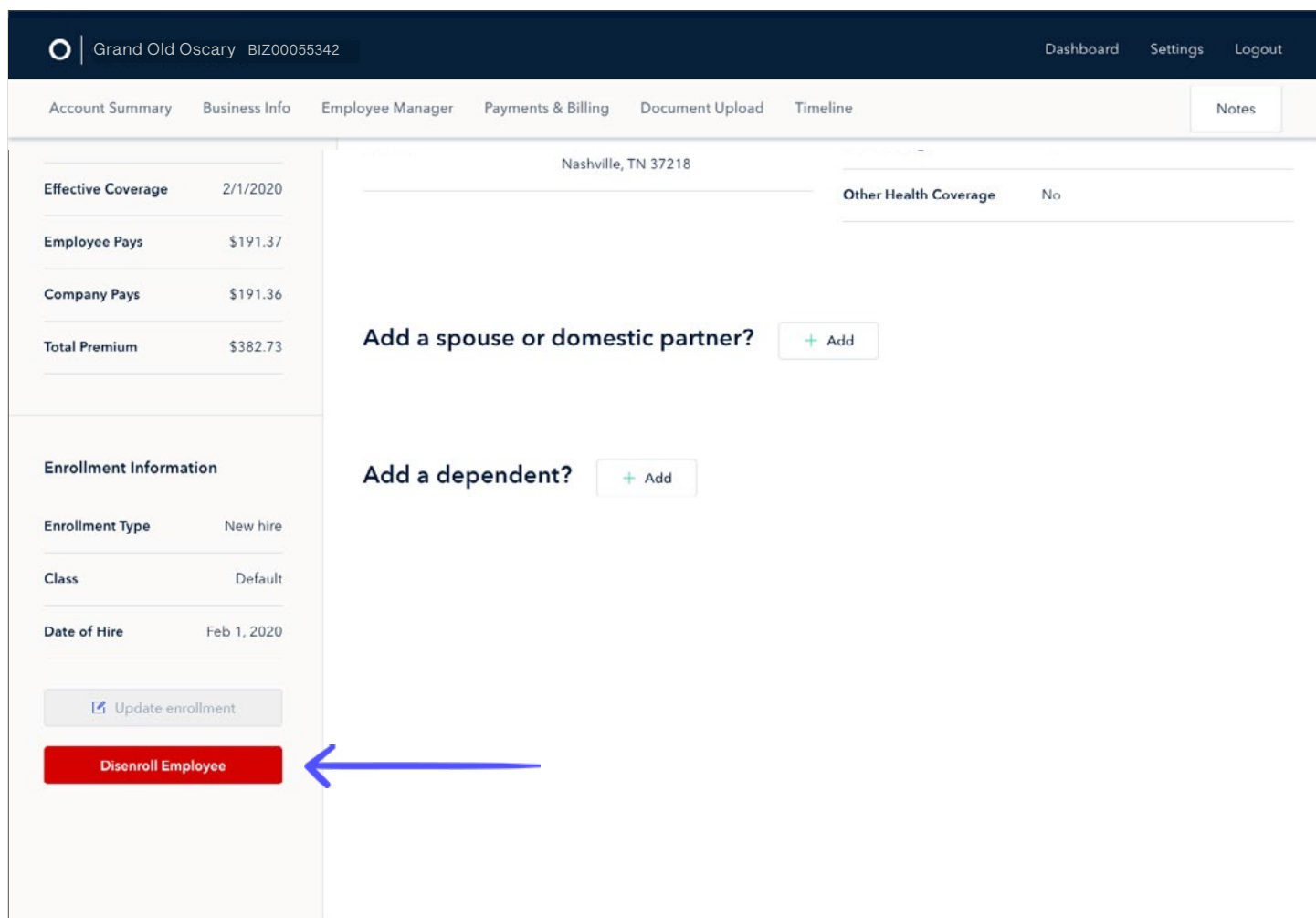
Most enrollments or plan changes must be submitted to Cigna + Oscar within 30 days of the qualifying event. If the event happened beyond 30 days, contact your Business Guides. For qualifying life events that require proof, you must submit the required documentation through your business portal.

## Add a spouse or dependent

On the “Employee Manager” tab, when selecting the employee’s name, select the option to add a spouse/domestic partner or dependent from the bottom of the page and complete the form.

## Terminate/remove an employee

To remove an employee, click the “Disenroll Employee” button in the bottom left-hand corner of the employee profile page. Employees can be removed for any of the following reasons: gross misconduct; death of covered employee; gained other coverage; left employment; or reduction in hours. Employees must be removed from the business in the Cigna + Oscar system within 30 days of becoming ineligible for coverage. Contact your Business Guides if you wish to request a termination from more than 30 days ago.



The screenshot displays the 'Employee Manager' tab for an employee named 'Grand Old Oscary' (BIZ00055342). The interface includes a top navigation bar with 'Dashboard', 'Settings', and 'Logout'. Below this is a sub-navigation bar with 'Account Summary', 'Business Info', 'Employee Manager', 'Payments & Billing', 'Document Upload', 'Timeline', and 'Notes'. The main content area shows the employee's profile, including 'Effective Coverage' (2/1/2020), 'Employee Pays' (\$191.37), 'Company Pays' (\$191.36), and 'Total Premium' (\$382.73). It also displays 'Enrollment Information' with 'Enrollment Type' (New hire), 'Class' (Default), and 'Date of Hire' (Feb 1, 2020). A red button labeled 'Disenroll Employee' is located at the bottom left, with a blue arrow pointing to it. Other options include 'Add a spouse or domestic partner?' and 'Add a dependent?' with '+ Add' buttons, and 'Other Health Coverage' (No).

## Remove a dependent

Next to the dependent information is a “Remove” option. Dependents can be removed for one of the following reasons: gained other coverage, divorce, or “other.” The last day of coverage is always the last day of the month, with options for the current, past, and previous months available. Note that these options are subject to review.

## Enroll an employee in COBRA

Any terminated employee, except those relieved for gross misconduct, can enroll themselves and/or their dependents in federal- or state-sponsored COBRA. You’re required to offer continued group health coverage to any employees, or their dependents, who leave their job or become otherwise ineligible for coverage. You should collect premiums and send any required notices to your COBRA enrollees.

## Employee Retirement Income Security Act (ERISA)

As the plan administrator, the Employee Retirement Income Security Act (ERISA) requires your business to give plan participants a summary of the health plan in writing. This document is called the Summary Plan Description (or SPD), and can be found at [hioscar.com/forms](https://hioscar.com/forms) by selecting state and year. You may satisfy your group’s ERISA disclosure obligations by incorporating the Evidence of Coverage (or EOC), provided by Cigna + Oscar, into your group’s SPD by reference.



The screenshot shows the 'Forms and Notices' page on the hioscar.com website. The page has a dark blue header with the 'oscar' logo and navigation links for Medicare, Individuals & Families, Businesses, For Brokers, and For Providers. A 'Shop plans' button is in the top right. The main content area has a dark blue background with the text 'Forms and Notices' and a contact number. Below this is a white form with three dropdown menus: 'State' (set to Tennessee), 'Year' (set to 2020), and 'Language' (set to English). A blue arrow points to the 'State' dropdown menu.

It’s important to note that the Evidence of Coverage by itself does not satisfy all SPD disclosure requirements under ERISA. For more information about your disclosure obligations and SPD requirements, visit the Department of Labor website at [www.dol.gov/ebsa](https://www.dol.gov/ebsa), or contact your lawyer.

You can also contact your Business Guides if you have any questions.



## Payments and Bills

### Payment status

Here are different statuses you may see regarding your account balance:

**Processing** - We've collected the payment and the funds are in the process of clearing from your bank account. This takes about three business days.

**Good Standing** - There's no immediate payment due for this account.

**Past Due** - The payment due date for a bill has passed without full payment being received.

### Paying via ACH (online transfer)

ACH is the easiest and fastest way to pay your bill. If you pay by ACH, member ID cards will ship more quickly to employees. It also reduces the likelihood of a missed payment.

To pay via ACH, fill out the bank account form under the Payments and Billing tab, or ask your broker for an ACH authorization form. You can set up one-time or recurring payments so you'll never miss a bill. If you turn on recurring payments, Cigna + Oscar will automatically pay your full balance on the first of each month from your account on file.

### Paying via check

If you choose not to pay by ACH, we'll send you a paper bill in the mail, 2-5 days after your group is approved for coverage. Once you get the bill, please ensure the name of your business is clearly written on the check, and mail it (along with the bill stub) to the address on your invoice.

It may take up to 10 business days for us to receive a paper check, and up to 3 days for us to process the payment once the check is received. Your employees will not receive their ID cards in the mail until your first payment is received and processed. However, employees will be able to access their digital ID cards in the Oscar app.

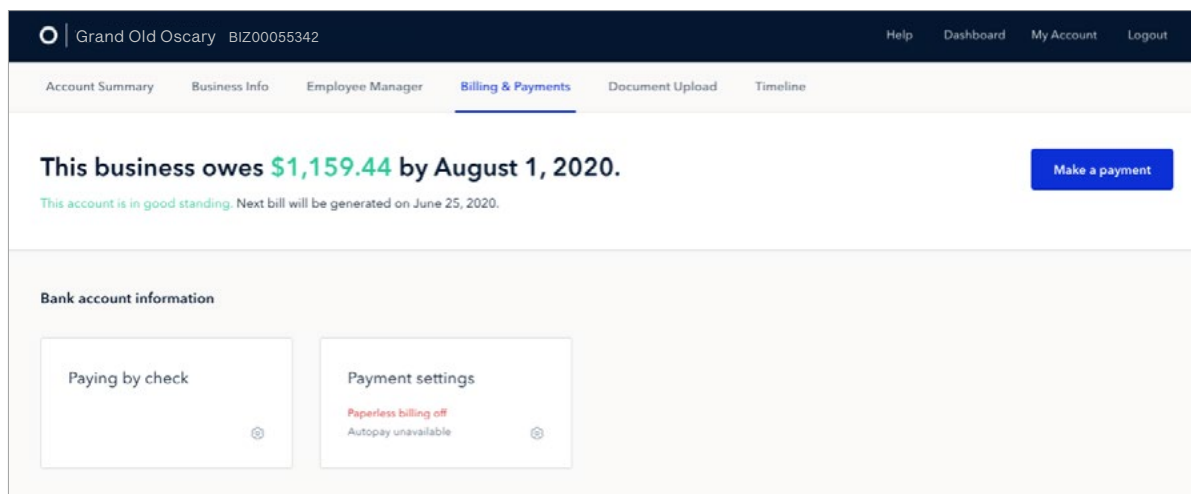
### View bills and payments

Click on the "Payments" tab and scroll to the bottom of the page to see a history of all your bills and payments. You can open past bill PDFs by clicking on the paper icon next to Billing Statement. All payments, including those currently being processed, will be displayed.

## View / update payment settings

Log in to your account to add or edit the following:

- If you prefer to pay by check, select “No” for recurring payments, or select “Paying by Check” on the Edit Payment screen.
- Bank account information: Cigna + Oscar supports a single bank account.
- Paper or paperless billing: Cigna + Oscar will always send an email to you and your broker (this option stops paper billing).
- Recurring payments: If you have a bank account saved, you can have payments automatically taken from the account on file.



The screenshot shows the 'Billing & Payments' section of the Cigna + Oscar account dashboard. At the top, the user is logged in as 'Grand Old Oscary' with ID 'BIZ00055342'. The dashboard includes links for 'Help', 'Dashboard', 'My Account', and 'Logout'. Below the navigation bar, the 'Billing & Payments' tab is selected, showing a summary of the account's financial status. A prominent message states: 'This business owes \$1,159.44 by August 1, 2020.' Below this, a note indicates the account is in good standing and the next bill will be generated on June 25, 2020. A 'Make a payment' button is visible. The 'Bank account information' section is expanded, showing two options: 'Paying by check' and 'Payment settings'. The 'Payment settings' option is currently selected, showing 'Paperless billing off' and 'Autopay unavailable'.

## Grace period

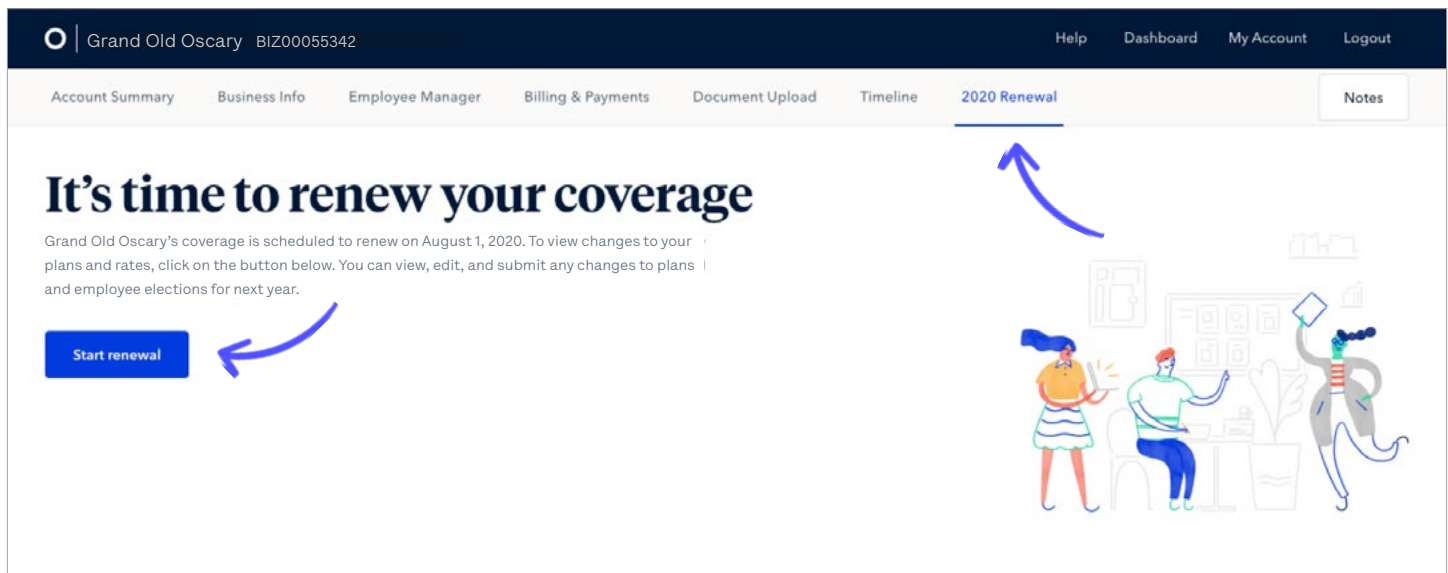
Cigna + Oscar is a pre-pay plan, which means your monthly premium payment is due on the 1st of each month for your first bill, and you have a grace period of 10 days to make a payment. After the first month of coverage, you'll have a 30-day grace period in which to make a payment. If we don't receive payment during the grace period, your group's policy will be subject to termination.

## Termination for non-payment

Groups that fail to submit payment in full will be terminated after the 30-day grace period. Partial payments won't prevent your group from being terminated. If your group is terminated, you can request up to two reinstatements per coverage year, which is at the sole discretion of Cigna + Oscar's Eligibility team.

## Renewing group coverage

The process for renewal starts 60 days before the end of your current coverage. We'll begin by sending you notice of your upcoming renewal date, along with details about our plans and prices for the new cycle. The application process to renew is quick and simple, and can be accomplished via your online business account. You can contact your Business Guides for help, too.



## Terminating the group

Requests must be submitted prior to the desired coverage end date. Cigna + Oscar does not allow retroactive termination dates. To discontinue your group's coverage, contact your Business Guides.



**Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company.** Benefits administered by Oscar Management Corporation. Pharmacy benefits are provided by Express Scripts, Inc.