

Everything you need to administer your shiny new plan

(and keep your team healthy)



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 are provided by Express Scripts, Inc.



Hello, plan administrator!

Sounds pretty official, huh?

We're so glad to welcome you to Cigna + Oscar. Offering health benefits to your employees is a great decision but we also know it can feel daunting to be the one in charge. So we put together this guide to make your health plan easier to manage (consider it a keepsake). We also included a few useful handouts for your employees to help them use their benefits.

Real people that can answer your questions

Also, don't worry, if things get overwhelming, you can just ask a Business Guide to help you with anything — from navigating the business portal to adding new employees to your coverage. It's like having a personal assistant for your health insurance. Just call **(855) 672-2784** or send an email to business@hioscar.com.

Thank you for being our partner in keeping your work family healthy.

Your Cigna + Oscar team



Get started with a quick checklist

Checking these off can help you stay on track with great coverage all year





Sign up and log into your business account at business.hioscar.com

We've sent you a welcome email with a link to set it up. If you have trouble logging in, try resetting your password using the "Forgot Password" link. We'll send you an email to help you reset it. If this doesn't work, contact a Business Guide at (855) 672-2784 or business@hioscar.com. We'll get you started.



Review your group benefits



Set up autopay (see how on page 15)



Encourage employees to create their member account at cignaoscar.com/member or through the Oscar Health app. **And if you're a member, don't forget to do this for yourself too.**



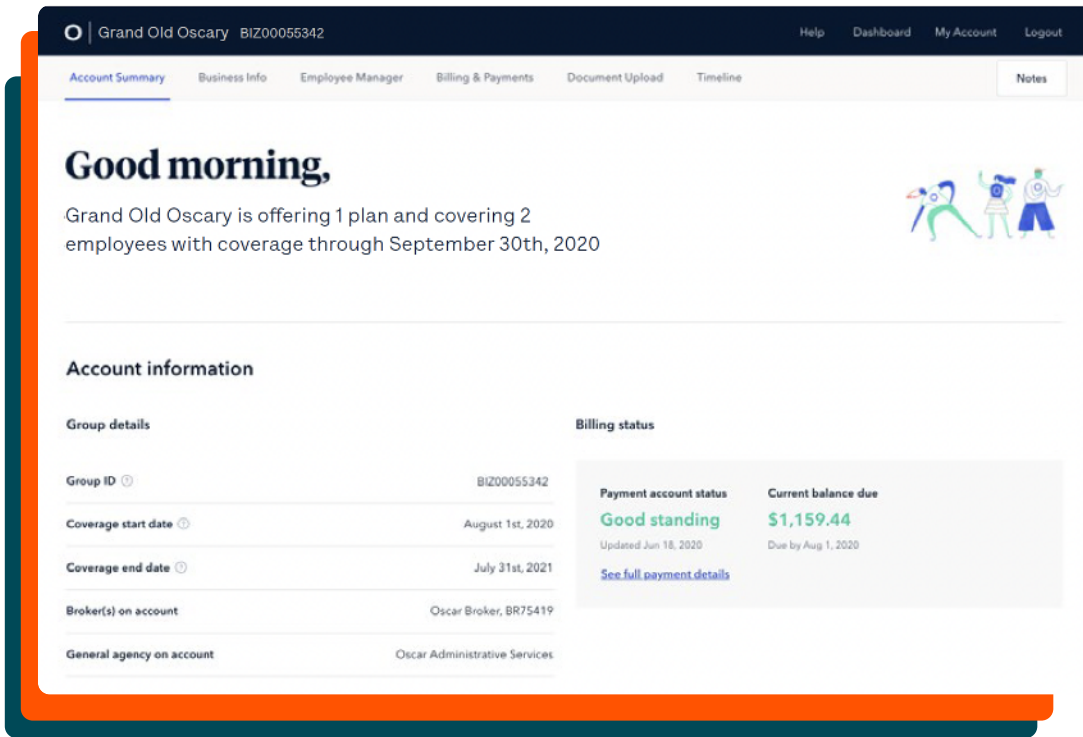
Let your team know they should contact their Care Team (not you, wink, wink) for information about claims, pharmacy, or general benefits at (855) 672-2789 or by messaging their Care Team in their online account or in the app.

(where you wear the fancy “admin” hat)

All you can do through the business portal



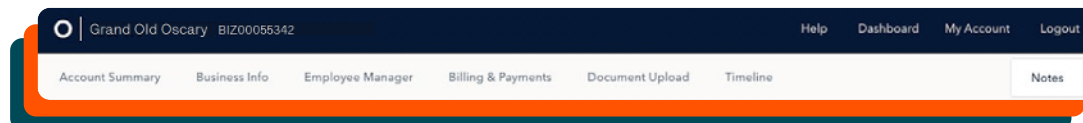
As the plan administrator you have a business portal that contains what you need to make managing the plan quite easy. All you have to do is go to business.hioscar.com. And if you have a broker, they also have access. Here's a detailed look at everything you can get done.



Manage business details

Find your group identification number

Your group identification or group ID is a unique 11-character number listed under the **Account Summary** tab in the portal. It starts with “BIZ,” so we also call it your “biz ID.” You’ll notice it in emails and bills you get from us too.



View and edit group plans

You can see the plans your group signed up for in your business portal under the **Account Summary** tab. When your group coverage is up for renewal, you can add, remove, or edit your plans here.

Edit business name or address

Head to the **Business Info** tab in the portal if you need to edit your business name, contacts, and street address. If you need to edit the ZIP code, contact a Business Guide.

Manage business details (continued)

Find your plan contribution

When your group signed up, you selected 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. You may have multiple contributions if you set different amounts for different classes in your group. Remember, after you enroll, this contribution can't be edited until the next renewal period.

See your waiting period

The time between when an employee starts and when they're eligible to sign up for health benefits is called the "waiting period." You can view your group's waiting period in the **Account Summary** tab. If your group has multiple classes, you can set different waiting periods for different classes. Keep in mind you can only edit your waiting period when your group is up for renewal.

Renewing your group coverage

When a new plan year is on the way, we'll send you notice of your upcoming renewal date, along with details about our plans and prices for the new cycle 60 days before the end of your current coverage. The application process to renew is quick and simple through your online business account. You can contact your Business Guides for help, too.

The screenshot displays the Grand Old Oscary business portal interface. At the top, the user's account information is shown as "Grand Old Oscary BIZ00055342". Navigation links include "Help", "Dashboard", "My Account", and "Logout". A secondary navigation bar contains tabs for "Account Summary", "Business Info", "Employee Manager", "Billing & Payments", "Document Upload", "Timeline", and "2020 Renewal", with the latter being the active tab. A "Notes" button is also present. The main content area features a large heading: "It's time to renew your coverage". Below this, a message states: "Grand Old Oscary's coverage is scheduled to renew on August 1, 2020. To view changes to your plans and rates, click on the button below. You can view, edit, and submit any changes to plans and employee elections for next year." A prominent blue button labeled "Start renewal" is positioned below the text. To the right, there is an illustration of three people in a meeting setting. Two blue arrows are overlaid on the image: one points from the "Start renewal" button to the left, and the other points from the "2020 Renewal" tab to the right.

Make member changes

Onboarding a new employee

Submit a digital application for a new team member right after they're hired. Just navigate to the **Group** tab, then **Employee Manager** and click **Add Employee**.

If you'd like to keep a paper version of the form for your own records, visit hioscar.com/forms. There, select your state, year, and language to download and print an employee enrollment form.

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

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 **Add dependent** from the bottom of the page and complete the form.



Make member changes (continued)

Edit employee, spouse, 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.

To change an employee's social security number and date of birth, contact a Business Guide and they will make the adjustment for you.

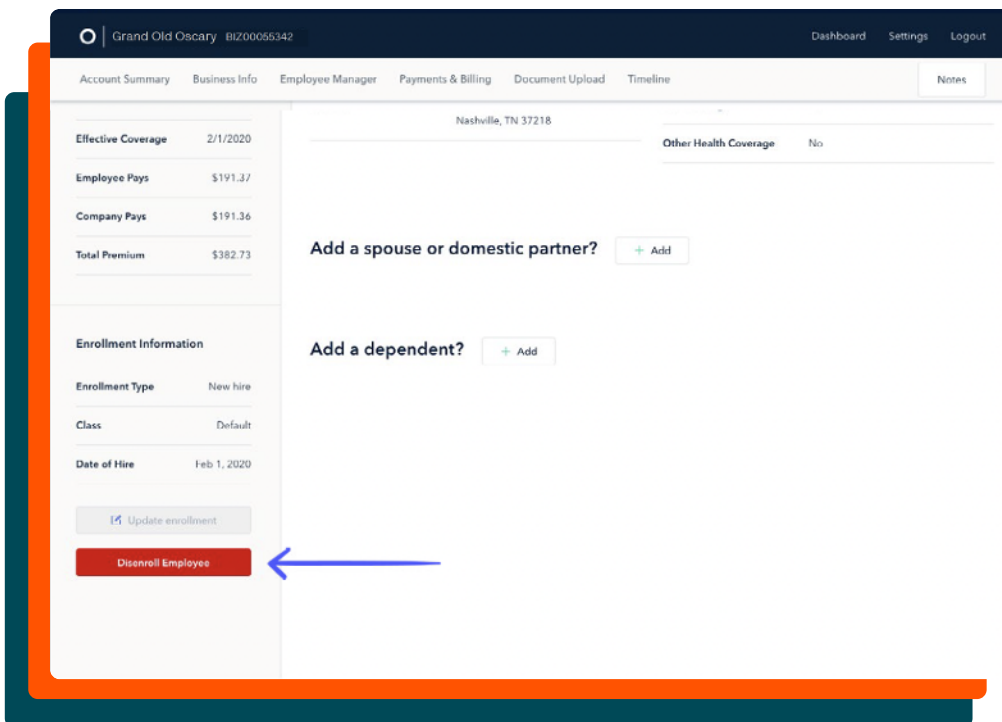
The screenshot displays the Grand Old Oscary business portal interface. At the top, there's a navigation bar with 'Grand Old Oscary BIZ0005342' and links for 'Help', 'Dashboard', 'My Account', and 'Logout'. Below this is a sub-navigation bar with 'Account Summary', 'Business Info', 'Employee Manager', 'Billing & Payments', 'Document Upload', 'Timeline', and 'Notes'. The main content area is titled 'John Smith' with 'Born Jan 1, 1992 | 28 years old'. The 'Employee Information' section is highlighted with a blue arrow pointing to an 'Edit' button. This section contains a table of personal and contact details: Full Name (Oscar Lopez), Phone Number ((855) 672-2788), Social Security Number (-), Email Address (-), Member ID (OSC02801033 01), Medicare Eligible (No), Legal Sex (Male), Dental Coverage (No), Date of Birth (Jan 1, 1992 (28 y/o)), Vision Coverage (No), Address (4842 McCool Rd., Nashville, TN 37218), Life Coverage (No), and Other Health Coverage (No). Below the table are two buttons: 'Add a spouse or domestic partner?' and 'Add a dependent?'. The left sidebar shows 'Status' as 'Enrolled', 'Plan Information' as 'Gold SO Option 1', and 'Enrollment Information' as 'New hire'.

Remove a dependent

Find the **Remove** option next to the dependent information. 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.

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: left employment, reduction in hours, gained other coverage, gross misconduct, or death.



Please remove employees within 30 days of becoming ineligible for coverage. To request a termination from more than 30 days ago, contact your Business Guides.

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 is listed next to the name under the Member ID column.

Make changes after valid qualifying life events

There are circumstances that let employees make plan changes outside the annual renewal period. They include:

Make member changes (continued)

- Life changes like: marriage, divorce, having or adopting a baby, or losing other coverage
- 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

To make the change, navigate to the **Employee Manager** tab, then select the employee's name, select the option to **Add a spouse/domestic partner** or **Add dependent** from the bottom of the page and complete the form and click **Continue**.

Grand Old Oscary BIZ00056342 Help Dashboard My Account Logout

Account Summary Business Info **Employee Manager** Billing & Payments Document Upload Timeline Notes

Employee Manager
3 total employees

Name ↑	Member ID	Status	Enrolled plan	Employee class	Start date	Premium
Dave Kim	OSCD4832812-01	Enrolled	Gold \$0 Option 1	Default	Oct 1, 2019	\$408.08
John Smith	OSCD2801033-01	Enrolled	Gold \$0 Option 1	Default	Feb 1, 2020	\$382.73
Sally Shelbom	-	Not Started	-	Default	Jun 24, 2020	-

You can also send the employee an email so they complete the application using the Add & Email function. Coverage for the employee will begin based on the qualifying event and qualifying event date.

Keep in mind that most enrollments or plan changes must be submitted to us within 30 days of the qualifying event. Some qualifying life events require proof, and you can easily submit the required documentation through the portal. If the event happened beyond 30 days, contact your Business Guides.

Change an employee plan after a qualifying event

Employees may only change plans after a qualifying life event. To change their plan, complete the **Add dependent form** (see p. 7). 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 in the portal. But don't worry, you can always submit a change request to your Business Guides, it will just be subject to approval again.

Removing an employee after they quit or are terminated

Please email a written notice to business@hioscar.com. We'll terminate their coverage on the actual date specified by the group administrator or employee, or at the end of the month. Keep in mind you'll need to still provide the employee any applicable continuation/COBRA notices (see p. 17).

If the group admin or employee requests to terminate coverage retroactively, the employee can be terminated up to 30 days retroactively from the date the written notice is received by our Business Guide team.

Make member changes (continued)

When to contact a Business Guide to make business or member changes

The business portal helps you administer the plan on your own, but there are a few things we handle for you. Email business@hioscar.com or call (855) 672-2784 to:

- Change group tax ID or city/state
- Change your plans, a member's social security number, or date of birth
- Change your group or a member's effective date of coverage
- Terminate your group's coverage. This isn't our favorite but we understand things happen. Just contact a Business Guide or send us a request prior to the desired coverage end date to discontinue your coverage. Unfortunately, we cannot discontinue coverage retroactively.







Handling plan financials

(keep your coverage running smoothly)

How to pay online and set up autopay

Setting up automatic transfers is the easy and fast way to pay your bill. Plus, it reduces the likelihood of a missed payment and coverage interruptions.

To pay via transfer, log in to business.hioscar.com and 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, we'll automatically pay your full balance on the first of each month from your account on file.

Paying by check

If you're paying by check, keep in mind it could take up to 10 business days for us to receive it and an additional three days for us to process the payment.

1. Log in to your account at business.hioscar.com
2. Click on the icon to the left of your current billing statement to see your bill
3. Print the document and remove the bill stub
4. Mail the stub with the check to the address listed on your invoice

View bills and payments

You have access to a full history of your bills and payments — including those currently being processed. Simply click on the **Payments** tab and scroll to the bottom of the page. You can open past bill PDFs by clicking on the paper icon next to **Billing Statement**.

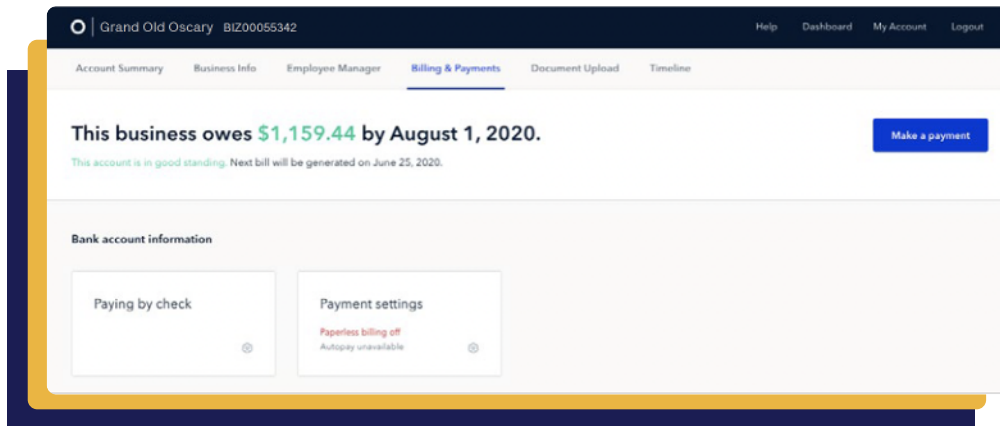
View /update payment settings

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** — we can only support a

single bank account.

- **Paper or paperless billing** — we'll always send you an email to you and your broker, but 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.



Find your payment status

These are the different statuses you may see in the portal about 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.

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

Grace period

We're 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 to make a payment. Unfortunately, if we don't receive payment during the grace period, your group's policy will be subject to termination.

Understanding our “pay as billed” policy

Our small group payment policy is “paid as billed” which means we do not regenerate bills in the middle of a billing cycle. Group changes received before bill generation will appear on the next invoice. Group changes — including adjustments — received after bill generation will appear on the next monthly bill. Remember the group may be at risk of termination for not paying in full.

Termination for non-payment

Unfortunately, when we don’t receive full payments after the 30-day grace period we will have to terminate the group’s coverage. Partial payments won’t prevent the 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 the plan’s Eligibility team.



(don't skip this part)

Other important stuff to know

Employee Retirement Income Security Act (ERISA) requirement

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. 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. That said, **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 dol.gov/ebsa, or contact your lawyer. You can also contact your Business Guides.

Deciding to charge your employees pre- or post-tax

If you're wondering whether or not to charge your employees pre- or post-tax, we suggest you talk to your broker or tax advisor for guidance. They can help you make the best decision for you and your business.

About pediatric dental coverage

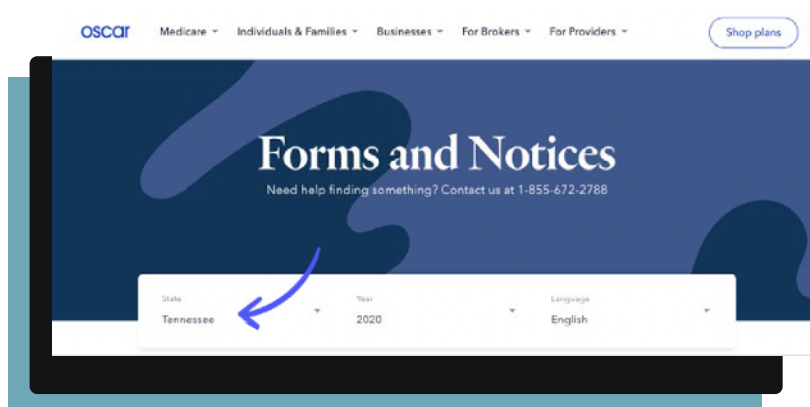
Pediatric dental coverage is a mandatory Essential Health Benefit, and built into all our plans.

Enrolling an employee in COBRA (only for groups with 20+ employees)

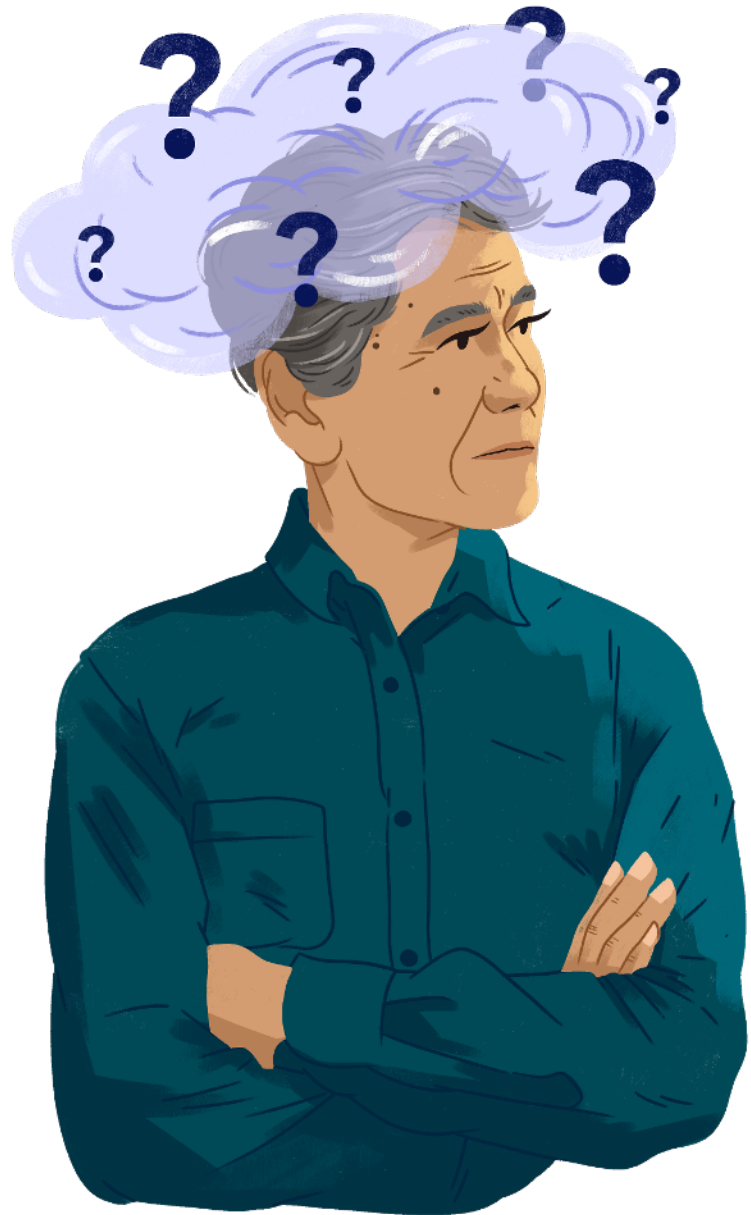
Any terminated employee, except those relieved for gross misconduct, can enroll themselves and/or their dependents in federal- or state-sponsored COBRA. You're required to offer continued group health coverage to any employees, or their dependents, who leave their job or become otherwise ineligible for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

- Participants are included on the monthly plan's employer group bill
- Cigna + Oscar does not offer administration services for COBRA and State COBRA
- Administration services can be obtained through a Third Party Administrator (TPA) or by administering yourself.
- As an administrator, you should collect premiums and send any required notices to your COBRA enrollees.

If you live in California, contact a Business Guide for details on Cal-COBRA at business@hioscar.com or call (855) 672-2784.



Where to find answers



The business portal

business.hioscar.com

Access to tools and helpful info

hioscar.com/cigna-oscar-start-now

To find forms and the Summary of Benefits and Coverage

hioscar.com/forms

When you have business questions

(855) 672-2784

business@hioscar.com

When your employees have plan questions

Your team can reach our Care Team at (855) 672-2789 or send a message through the app or cignaoscar.com/member

If you're also enrolled in the plan

You'll have two accounts: one for managing your employee benefits, and another for your own health benefits. After setting up your business account at business.hioscar.com, you can create a personal account at cignaoscar.com/account





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 are provided by Express Scripts, Inc.