

Cigna + Oscar's Chattanooga service area for small businesses includes Bledsoe, Bradley, Franklin, Grundy, Hamilton, Marion, McMinn, Meigs, Polk and Rhea, and Sequatchie counties.

A map of Georgia divided into 12 health service regions, each marked with a blue 'H' icon. The regions are: North Georgia (H), Upper Middle Georgia (H), Lower Middle Georgia (H), South Georgia (H), and others. Major cities like Atlanta, Savannah, and Augusta are labeled. The map includes state and federal highways and county boundaries.

2023 Open Access Plus Chattanooga Major Hospitals*

Hospitals

CHI Memorial Health System	Memorial Hospital
Children's Hospital at Erlanger	Memorial Hospital Hixson
Emerald Hodgson Hospital	Parkridge East
Erlanger Bledsoe	Parkridge Medical Center
Erlanger East	Rhea Medical Center
Erlanger Medical Group	Southern Tennessee Medical Center
Erlanger North	Starr Regional Medical Center
Kindred Hospital Chattanooga	T.C. Thompson Children's Hospital
Memorial Health Partners	Tennova Healthcare Cleveland
Memorial Health System Inc	

Chattanooga Providers by the Numbers*

Provider	Open Access Plus Network Count
Primary Care Physicians	1,955
Specialists	5,460
Hospitals	22
Urgent Care Centers	35

All Cigna + Oscar plans include:

- Multiple options that save you money: Choose between two networks, LocalPlus® and Open Access Plus, and save on health insurance that fits your team's lives and needs.
- A quality network: Access to hospitals, doctors, and specialists that can be seen without referrals.
- 24/7 Virtual Urgent Care**: Access hundreds of doctors on call, available anytime with a \$0 copay via the Oscar app.
- Personalized Care Team: A team that knows your team by name, and is always there to answer questions and help them manage their care.
- Employee care navigation: Dedicated support to help your employees find the right doctors and care in their area, plus easy tools to search for care on their own.
- Prescriptions done right: Save on prescriptions with Express Scripts® and refill them right from your phone.
- Healthy minds and bodies: Access to Cigna's behavioral health network for mental health resources and step-tracking rewards (up to \$100 per year).

* Cigna's internal Central Provider File (CPF) as of October 2022. Subject to change.

** Cigna provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna also provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas.

If you're away from home, Virtual Urgent Care is not available internationally. Virtual Urgent Care has a cost-share 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.