

Meet the extended Cigna LocalPlus® Networks.

The Cigna LocalPlus network provides a locally curated network of doctors, specialists, and hospitals that offer cost-effective medical care without sacrificing the quality employees expect. This network was designed with affordability and access in mind.

As part of the national LocalPlus reach, Cigna + Oscar members **will have access to many local networks**. Employees and their dependents enrolled in a LocalPlus plan can see any national LocalPlus in-network providers



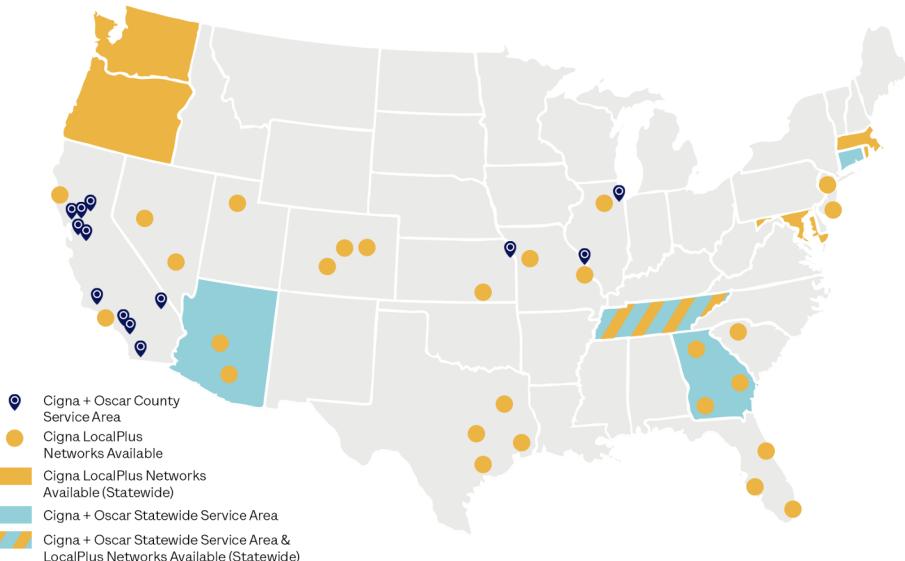
What's changing about LocalPlus for Cigna + Oscar members?

- As of July 1, 2022, eligible employees will be able to enroll in Cigna + Oscar LocalPlus plans, as long as they and their family members live in eligible service areas
- Members who are currently enrolled in LocalPlus can begin accessing the national LocalPlus network starting July 1, 2022
- Retro enrollments into LocalPlus plans will not be permitted



Where should Cigna + Oscar LocalPlus members access care?

- Members enrolled in LocalPlus plans should access care in the LocalPlus networks
- Some LocalPlus plans that have out-of-network benefits, with the exception of CA and TN as EPO plans
- LocalPlus has national reach: See map and full LocalPlus service area list on the following page for more details



Current Cigna + Oscar Markets

Arizona¹
 California
 Chicago, IL Metro
 Connecticut²
 Georgia
 Kansas City, KS Metro
 Kansas City, MO Metro
 St. Louis, MO Metro
 Tennessee

Employees living in the LocalPlus network service areas are eligible to enroll in LocalPlus plans

Arizona Service Area

Maricopa, Pima counties (including Phoenix & Tucson)

California Service Area

Northern
 San Mateo, Santa Clara, San Francisco, Sacramento, Alameda, Napa, Contra Costa, Solano, Marin, Sonoma, Santa Cruz, San Joaquin, Stanislaus, Tuolumne, Placer, Yolo, El Dorado, Sutter counties

Southern

Los Angeles, Orange, Ventura, San Bernardino, Riverside, San Diego, Imperial, Santa Barbara, Kern, San Luis Obispo counties

Colorado Service Area

Jefferson, Arapahoe, Adams, Broomfield, Boulder, Douglas, El Paso, Denver, Eagle, Summit, Routt, Weld, Larimer, La Plata, Montezuma, Mesa counties (including Denver)

Florida Service Area

South, FL
 Monroe, Miami-Dade, Broward, Palm Beach, Martin, Saint Lucie counties (including Miami)

Orlando, FL

Lake, Volusia, Flagler, Sumter, Seminole, Orange, Brevard, Indian River, Osceola, Polk counties

Georgia Service Area

DeKalb, Gwinnett, Fulton, Cobb, Barrow, Rockdale, Newton, Walton, Forsyth, Jasper, Cherokee, Bartow, Floyd, Douglas, Paulding, Gordon, Pickens, Spalding, Fayette, Butts, Meriwether, Henry, Coweta, Clayton, Burke, Laurens Hall, Habersham, Banks, Union, Jackson, Hart, Franklin, Gilmer, Rabun, White, Lumpkin, Dawson, Stephens, Towns, Clarke, Oglethorpe, Oconee, Madison, Morgan, Murray, Whitfield, Chattooga, Columbia, McDuffie, Richmond, Monroe, Peach, Twiggs, Jones, Crawford, Bibb, Liberty, Chatham, Effingham, Bryan, Talbot, Marion, Harris, Chattahoochee, Stewart, Muscogee, Catoosa, Dade, Walker, Webster counties (including Atlanta)

Georgia supporting counties: (Alabama) Russell, Lee (South Carolina) Aiken, Edgefield

Illinois Service Area

Lake, Cook, McHenry, Kane, DuPage, McHenry, Will, Kendall, Kankakee counties (including Chicago)

Indiana counties supporting Illinois:

Porter, Lake, La Porte

Kansas Service Area

Butler, Sedgwick, Sumner, Harvey, Kingman counties (including Wichita)

Massachusetts Service Area

Statewide (excluding Dukes and Nantucket counties)

Maryland Service Area

Statewide

Missouri Service Area

St. Louis, MO
 Saint Louis, Jefferson, Franklin, Washington, Saint Francois, Saint Louis City, Saint Charles, Warren, Lincoln, Sainte Genevieve, Crawford counties

Kansas City, MO

Lafayette, Jackson, Cass, Ray, Platte, Clay, Carroll, Henry counties

Illinois counties supporting Missouri:

Madison, Calhoun, Macoupin, Jersey, Saint Clair, Monroe

Kansas counties supporting Missouri:

Douglas, Leavenworth, Wyandotte, Johnson

New Jersey Service Area

Middlesex, Hudson, Essex, Morris, Bergen, Passaic, Union, Somerset, Sussex, Monmouth, Camden, Burlington, Atlantic, Cape May, Mercer counties (including Atlantic City & Newark)

Nevada Service Area

Clark, Nye, Washoe counties (including Las Vegas & Reno)

Oregon Service Area

Statewide (excluding Malheur county)

Rhode Island Service Area

Statewide

South Carolina Service Area

Spartanburg, Laurens, Greenville, Oconee, Greenwood

Tennessee Service Area

Statewide

Tennessee supporting counties:

(Alabama) Crittenden (Mississippi) Tate, Marshall, Tunica, De Soto, Benton, Quitman

Texas Service Area

Houston, TX
 Leon, Madison, Robertson, Harris, Fort Bend, Montgomery, Liberty, San Jacinto, Walker, Grimes, Austin
 Waller, Washington, Brazoria, Galveston, Chambers, Brazos, Burleson, Lee counties

Dallas, TX

Dallas, Collin, Denton, Grayson, Rockwall, Ellis, Navarro, Kaufman, Henderson, Hunt, Fannin, Tarrant, Parker, Johnson, Wise, Hood, Somervell, Palo Pinto, Cooke, Erath counties

Austin TX

Travis, Williamson, Bexar, Comal, Guadalupe, Hays counties

Utah Service Area

Utah, Salt Lake, Davis, Weber, Box Elder, Cache counties (including Salt Lake City)

Washington Service Area

Statewide

*For specific requirements on employer and employee eligibility, please consult our underwriting guidelines or speak to your Cigna + Oscar sales representative.

¹Arizona Cigna + Oscar plans are administered by Oscar

²Open Access Network only



Why should my small group enroll in Cigna + Oscar?

We're bringing together the power of Cigna's provider networks and Oscar's user-friendly digital member experience to deliver health insurance that just makes sense. 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.

Features of the LocalPlus networks

- **No referrals needed to see a specialist**
- **Preventive Care Coverage.** LocalPlus plans offer 100% coverage for eligible, in-network preventive care¹ (like your annual check-up and routine immunizations)
- **24/7 Virtual Urgent Care.** Quick care through hundreds of doctors on call, available for \$0 copay via the Oscar app²
- **Emergency Care.** In the case of an emergency, emergency care is covered, in and out-of-network³
- **Prescriptions done right.** Employees save on meds through Express Scripts® and can order refills right from their phone
- **Provider Search.** See if a provider or hospital is in the LocalPlus network [HERE](#)
- **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

Contact your broker or your Cigna + Oscar representative to learn more about LocalPlus.

If you're interested in selling Cigna + Oscar, please visit our [broker resource page](#) to learn how to get appointed and start quoting.

¹Employee eligibility is determined by the employee's zip code

²Not all preventive care services are covered, like immunizations for travel. Please see your policy documents for a list of eligible covered and non-covered preventive care services

³Check your plan details for more information. If you're away from home, Virtual Urgent Care is not available in DE, AR, ID, or 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. Emergency services as defined in your plan