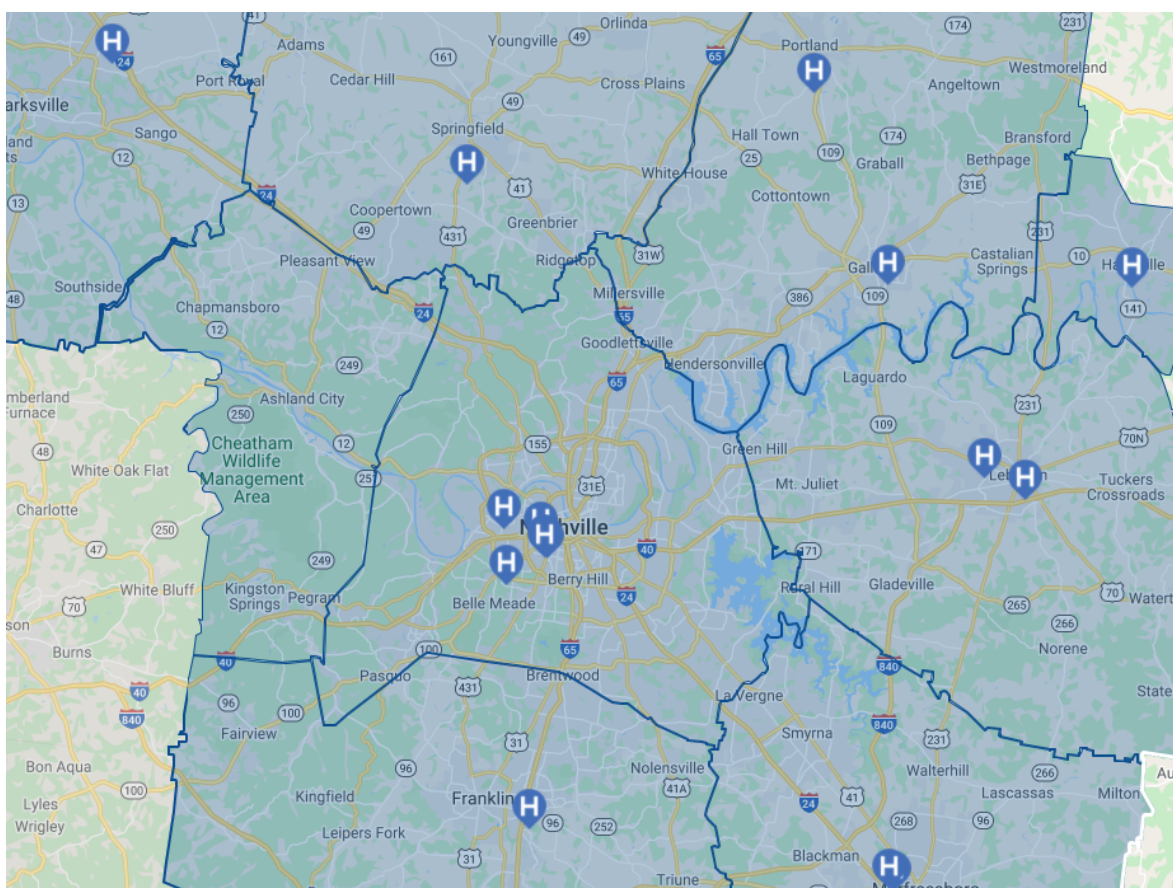


Cigna + Oscar's Nashville service area for small businesses includes Cheatham, Davidson, Montgomery, Robertson, Rutherford, Sumner, Trousdale, Williamson, and Wilson counties.

The Cigna HealthcareSM Open Access Plus network is broader, offering a discounted national network with 1,000,000+ doctors, specialists, and other professionals, and 17,000+ hospital and clinical facilities.* This network offers out-of-area coverage.



2024 Open Access Plus Nashville Major Hospitals*

Hospitals

Ascension Saint Thomas Hospital	Skyline Medical Center
Ascension Saint Thomas Hospital Midtown	Southern Hills Medical Center
Ascension Saint Thomas Rutherford	Stonecrest Medical Center
Centennial Medical Center	Summit Medical Center
Hendersonville Medical Center	Sumner Regional Medical Center
Nashville General Hospital Meharry	Tennova Healthcare Clarksville
Northcrest Medical Center	Trousdale Medical Center
Portland Medical Center	Vanderbilt Children's Hospital
Saint Thomas Midtown Hospital	Vanderbilt University Medical Center
Saint Thomas Medical Partners	Vanderbilt Wilson County Hospital
Saint Thomas Rutherford Hospital	Williamson Medical Center
Saint Thomas West Hospital	

Nashville Providers by the Numbers*

Provider	Open Access Plus Network Count
Primary Care Physicians	5,480
Specialists	23,518
Hospitals	32
Urgent Care Centers	83

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 Healthcare's internal Central Provider File (CPF) as of July 2023. Subject to change.

** Cigna Healthcare provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna Healthcare 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.

***To comply with federal laws, if an eligible employee is unable to participate in any of incentive program events, activities or goals due to a disability or other reason, they may be entitled to reasonable accommodation for participation, or an alternative standard for rewards.

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.