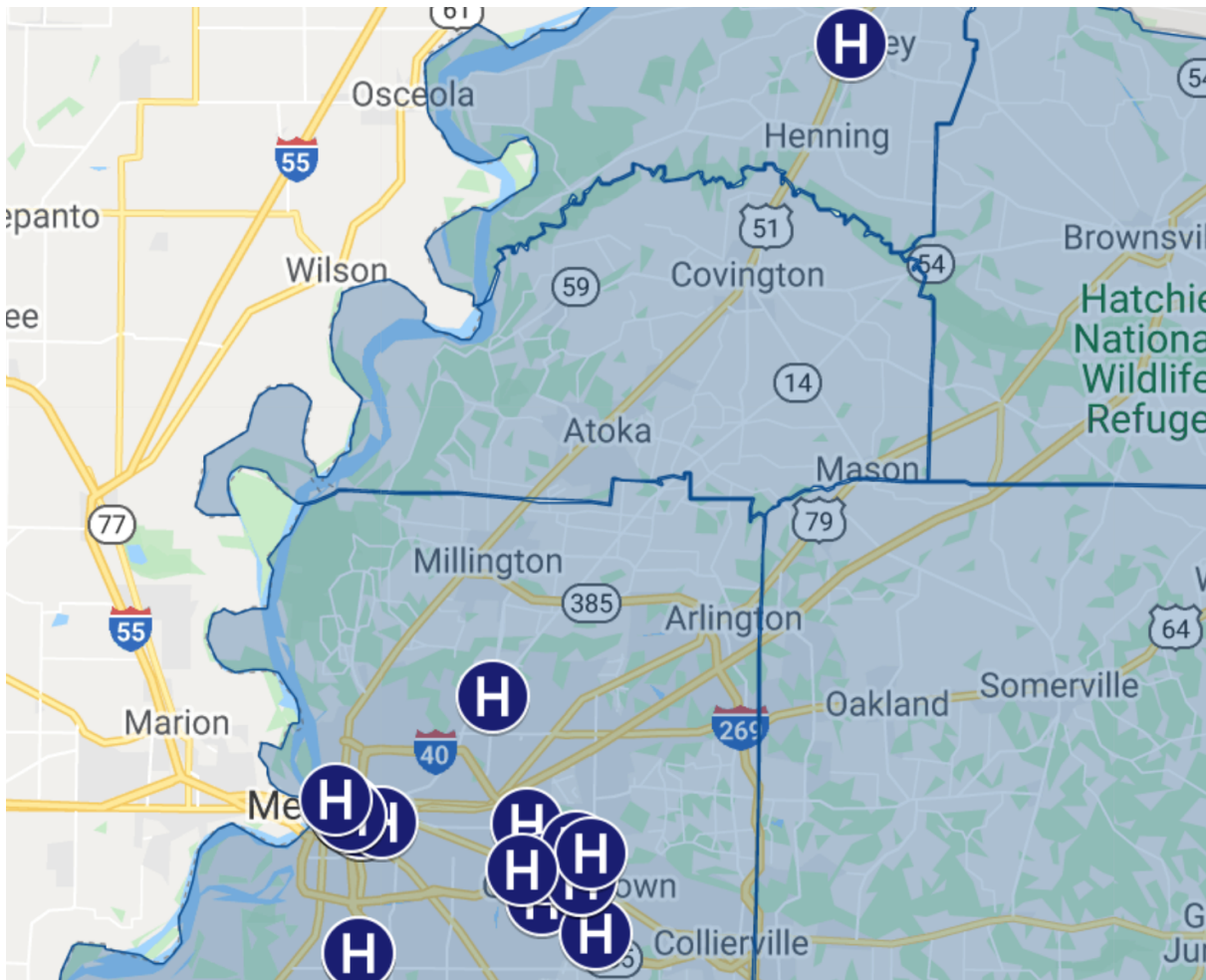


# Memphis, meet our LocalPlus® network.

Cigna + Oscar's Memphis service area for small businesses includes Fayette, Haywood, Lauderdale, Shelby, and Tipton counties.

The Cigna Healthcare<sup>SM</sup> LocalPlus<sup>®</sup> 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.



## 2024 LocalPlus® Memphis Major Provider Groups and Hospitals\*

### Major Provider Groups and Hospitals

Campbell Clinic	Methodist South Hospital
Lauderdale Community Hospital	Methodist University Hospital
Le Bonheur Children's Hospital	OrthoSouth
Le Bonheur Children's Hospital Germantown	Regional One Health
Methodist Le Bonheur Healthcare	Semmes-Murphey Clinic
Methodist Germantown Hospital	St. Jude Children's Research Hospital
Methodist Medical Group	Sutherland Clinic
Methodist North Hospital	West Cancer Center
Methodist Olive Branch Hospital	

## Memphis Providers by the Numbers\*

Provider	LocalPlus® Network Count
Primary Care Physicians	2,161
Specialists	8,205
Hospitals	30
Urgent Care Centers	19

**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 Healthcare'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.