

About our partnership

We are excited to start the next wave of growth in the small group market by offering a much-needed new health insurance option for your clients!

What is Cigna + Oscar?

Cigna + Oscar is a new joint venture providing fully-insured small group health insurance. This partnership is a 50/50 risk sharing arrangement between the two companies.

How is responsibility split in this partnership?

Cigna will provide two robust provider networks: LocalPlus® and Open Access Plus. These plans are insured by Cigna Health & Life Insurance Co. To learn more about Cigna's Financial Strength and Credit Ratings, visit cigna.com/about-us/investor-relations/financial-debt-ratings.

Oscar is responsible for administering benefits. Oscar will provide the differentiated and technology-forward member experience, including managing claims and dedicated member support. In addition, Oscar will manage all sales and distribution, including broker enrollment, commissions, and broker support.

What networks are available with this product?

Cigna's primary role in the partnership is to provide access to quality, cost-saving providers. Your clients will benefit from direct integration with two of Cigna's two most popular provider networks: Local Plus® and Open Access Plus. All plans also include access to Cigna's behavioral health network for mental health resources. A broad pharmacy network is provided by Express Scripts.

Oscar's primary role in the partnership is to administer benefits. Your small group clients will have access to Oscar's Doctor on Call service which offers free telemedicine visits, available 24/7.

Will you offer other Cigna + Oscar products?

This partnership only applies to the small group product. Oscar and Cigna will continue to offer other product offerings independently.

Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company.

Benefits are administered by Mulberry Management Corporation, an affiliate of Oscar Insurance Company; Oscar Health Plan, Inc; Oscar Health Plan of Georgia and Oscar Health Plan of California. Pharmacy benefits are provided by Express Scripts, Inc. Cigna + Oscar health insurance contains exclusions and limitations and is subject to change. For complete details on product availability and coverage, please refer to your plan documents or contact an Oscar representative.