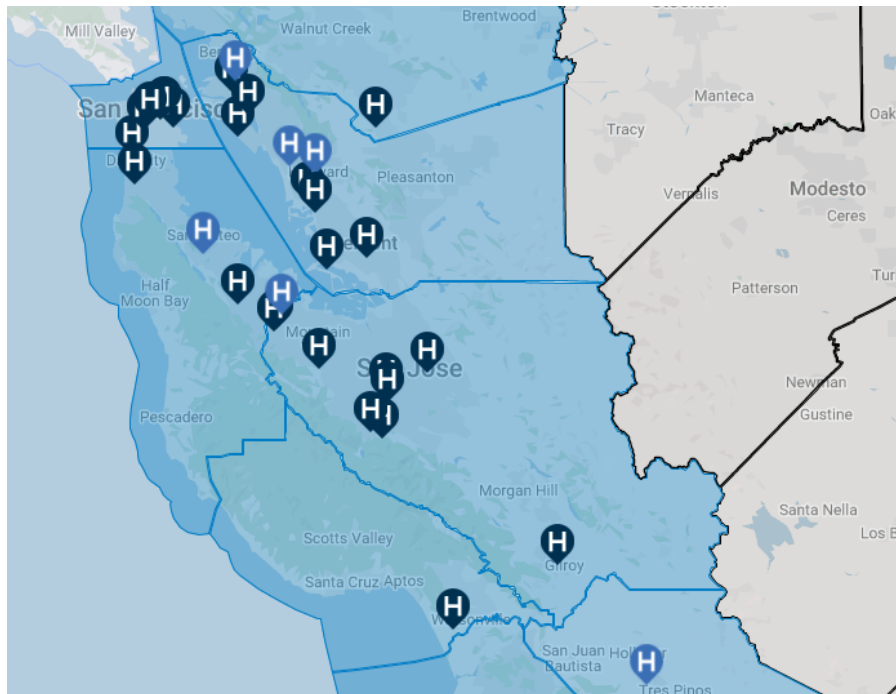



Bay Area, meet our Cigna + Oscar networks.


Cigna + Oscar's service area for small businesses includes San Francisco, Contra Costa, Alameda, San Mateo, and Santa Clara counties.

In the Bay Area, we have a dual network:

- The Cigna HealthcareSM 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 dual network was designed with affordability and access in mind.
- The Cigna HealthcareSM Open Access Plus network is broad and offers 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.



 Available in LocalPlus[®] and Open Access Plus networks

 Available in Open Access Plus network only

2024 Key Hospital Systems and Physicians*

Bay Area	LocalPlus®	Open Access Plus
Alameda County Medical Center	✓	✓
Alameda Hospital	✓	✓
Alta Bates Summit Medical Center	x	✓
Chinese Hospital	✓	✓
El Camino Hospital	✓	✓
Eden Medical Center	x	✓
Good Samaritan Hospital	✓	✓
Hazel Hawkins Memorial Hospital	x	✓
Highland Hospital	✓	✓
Highland Hospital	✓	✓
John Muir Medical Center	✓	✓
John Muir Health	✓	✓
Lucile Salter Packard Children's Hospital	✓	✓
Menlo Park Surgical Hospital	x	✓
Menlo Park Surgical Hospital	x	✓
Mills Health Center	x	✓
O'Connor Hospital	✓	✓
One Medical Group	✓	x
Regional Medical Center of San Jose	✓	✓
Sutter Health (PAMF)	x	✓
San Ramon Regional Medical Center	✓	✓
San Leandro Hospital	x	✓
Santa Clara County IPA (SCCIPA)	✓	x
Santa Clara Valley Medical Center	✓	✓
Sequoia Hospital	✓	✓
Seton Medical Center	✓	✓
St. Francis Memorial Hospital	✓	x
St. Louise Regional Hospital	✓	✓

St. Mary's Medical Center	✓	✓
St. Rose Hospital	✓	✓
Stanford Medical Center	✓	✓
Stanford/UHA	✓	✓
UCSF Benioff Children's Hospital - Oakland	✓	✓
UCSF Medical Center	✓	✓
UC Davis Medical	x	✓
Washington Hospital	✓	✓
Watsonville Community Hospital	✓	✓

Bay Area Providers by the Numbers*

Provider	LocalPlus® Network Count	Open Access Plus Network Count
Primary Care Physicians	4,335	6,455
Specialists	20,088	27,700
Hospitals	75	85
Urgent Care Centers	61	61

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.