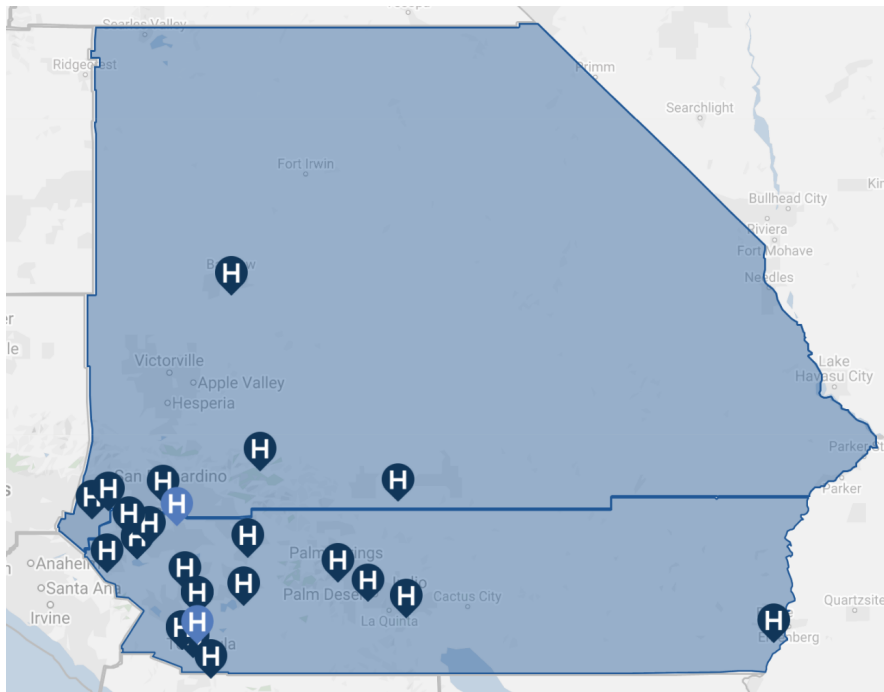



Inland Empire, meet our Cigna + Oscar networks.


Cigna + Oscar’s service area for small businesses includes San Bernardino County and Riverside County. [For a comprehensive list of hospitals, facilities, and providers visit hioscar.com/search](https://hioscar.com/search)

In Inland Empire we have a dual network:

- 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 dual network was designed with affordability and access in mind.
- The Cigna 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

2023 Key Hospital Systems and Physicians*

Riverside	LocalPlus®	Open Access Plus
Corona Regional Medical Center	✓	✓
Desert Regional Medical Center	✓	✓
Doctors Hospital of Riverside	✓	✓
Eisenhower Medical Center	✓	✓
Hemet Valley Healthcare Center	✓	✓
Inland Valley Regional Medical Center	✓	✓
John F Kennedy Memorial Hospital	✓	✓
Kindred Hospital Riverside	✓	✓
Loma Linda University Medical Center Murrieta	*	✓
Menifee Valley Medical Center	✓	✓
Palo Verde Hospital	✓	✓
Parkview Community Hospital Medical Center	✓	✓
Physician for Healthy Hospitals	✓	✓
Rancho Springs Medical Center	✓	✓
Riverside Community Hospital	✓	✓
Riverside Healthcare Systems	✓	✓
San Geronio Memorial Hospital	✓	✓
Southwest Healthcare	✓	✓
Temecula Valley Hospital	✓	✓
San Bernardino	LocalPlus®	Open Access Plus
Barstow Community Hospital	✓	✓
Bear Valley Community Hospital	✓	✓
Community Hospital of San Bernardino	✓	✓
Hi Desert Medical Center	✓	✓
Kindred Hospital Ontario	✓	✓
Kindred Hospital Rancho	✓	✓
Loma Linda University Children's Hospital	*	✓
Loma Linda University Community Medical Center	*	✓
Loma Linda University Heart & Surgical Hospital	*	✓
Loma Linda University Medical Center	*	✓

Mountain View Child Care	✓	✓
Mountains Community Hospital	✓	✓
Providence St Mary Medical Center	✓	✓
Redlands Community Hospital	✓	✓
San Antonio Regional Hospital	✓	✓
St Bernardine Medical Center	✓	✓
Totally Kids Rehabilitation Hospital	✓	✓
Victor Valley Global Medical Center	✓	✓

* These hospitals are in-network with LocalPlus, to verify if your provider is in-network visit us at hioscar.com/search.

Inland Empire Providers by the Numbers*

Provider	LocalPlus® Network Count	Open Access Plus Network Count
Primary Care Physicians	1,511	2,610
Specialists	5,795	9,236
Hospitals	50	50
Urgent Care Centers	38	37

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's internal Central Provider File (CPF) as of October 2022. Subject to change.

^{**} Cigna provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna 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. This applies to new groups effective 1/1/2022 and upon a group's renewal in 2022.

^{***}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.