

Post-enrollment timeline

What happens after your group is approved?

01 Application approved

Your client will receive your their bill and instructions on how to pay
If your client is paying with ACH, payment will be drawn immediately

02 Coverage start date

- Your client has paid their first bill
- Group coverage begins and employees can start using their health insurance
- Digital member ID cards are available online or through the app

03 Member welcome kits arrive

- Employee member welcome kits arrive 1-2 weeks after the first bill is paid
Employees receive the member ID card and other information about their plan

04 Don't forget:

- First bill will be available online after approval
- Digital member ID cards are available immediately after payment
- Even if the coverage start date has passed, coverage is not active until we receive full payment for the group's first premium bill
- Member ID cards will be shipped after we receive the first full payment

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.

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