

About the Cigna + Oscar partnership

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

What is Cigna + Oscar?

Cigna + Oscar is a 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 the Cigna + Oscar partnership?

Cigna will provide two 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?

Your clients will benefit from direct integration with two of Cigna's two most popular provider networks: LocalPlus® 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®.

Your small group clients will have access to Oscar's Virtual Urgent Care service which offers \$0 copay on telemedicine visits, available 24/7* via the Oscar app.

Will you offer other Cigna + Oscar products?

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

*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.

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.