

JUNE 2022

Hi, we're Cigna+Oscar

Agenda

01.	INTRO TO CIGNA + OSCAR – what we're going to cover
02.	FEATURES OVERVIEW – great things to know as a member
	Where to find my ID card
	How to find INN doctors, urgent care centers, labs near me
	How to message my Care Team when I have questions
	Where to find my plan benefits
	How to use Virtual Urgent Care and for what
	How to setup your online account

We are the first
health insurance
company built to
make healthcare easy.



Here's how you get the most out of your membership



A mobile app that members actually use.



Now fully translated to serve our Spanish-speaking members.



Members can earn up to \$100 per year in step tracking rewards!*



Message or call Care Guides

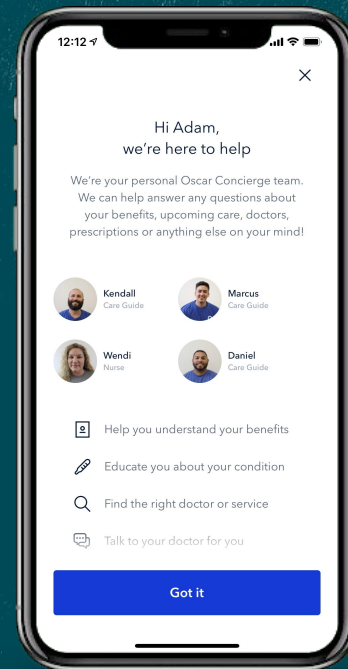


View digital member ID cards



Request a phone or secure message Virtual Urgent Care consultation

*Members can also opt to receive sleep tracking rewards instead



Tap into these resources on the member portal too!

The screenshot shows the Cigna + oscar member portal homepage. At the top, there is a search bar with the text "flu, Dr. Smith, OB/GYN, urgent care, amoxicillin" and navigation links for "Care", "Plan", "Messages", and "Account". Below the search bar, the user is greeted with "Hello, Stilt." and a "Get care" section. This section includes two main options: "Talk to first available doctor Within 1 hour" (represented by a stopwatch icon) and "Book an appointment Availabilities in the next 30 days" (represented by a calendar icon). To the right of these options is a "Quick Links" menu with items: "ID card", "Coverage & benefits", "Claims", and "FAQ". At the bottom, there is a "Search all in-network options" section with three filters: "Doctors By name or type", "Places & facilities By name or type", and "Treatment options By issue or procedure". Orange arrows are drawn on the image to highlight the search bar, the "Care" link, the "Quick Links" menu, and the "Book an appointment" option.

The screenshot shows the "Choose how to get care" page for asthma. At the top, there is a search bar with the text "Asthma" and navigation links for "Care", "Plan", "Messages", and "Account". Below the search bar, the page is titled "For asthma" and "Choose how to get care". There are three main options: "Virtual Urgent Care" (with a "Request a call" button), "Primary Care Provider" (with a "Find a doctor" button), and "General Pulmonologist" (with a "Find a doctor" button). Below these options, there is a list of specialists with "Find one" buttons: "Urgent Care Center", "Emergency Room (ER)", "Allergy and immunology Specialist", "Immunologist", and "Asthma/Allergy Specialist". At the bottom, there is a "Hide care options" button.

The screenshot shows the "Inbox" section of the Cigna + oscar member portal. At the top, there is a search bar with the text "Asthma" and navigation links for "Care", "Plan", "Messages", and "Account". Below the search bar, the page is titled "Inbox" and "Your Care Team". There are five circular profile pictures of healthcare providers. Below the profiles, the text reads: "Reach a member of your personal team every time you message or call. We're here to help." and a "Learn more" link. At the bottom, there is a large blue button that says "Send a message".

Member ID cards

Keep your ID in your phone or wallet - it's up to you

DIGITAL COPY



- ✓ It's right in the Oscar App


(we'll show exactly where
to find it in just a min!)

PHYSICAL COPIES

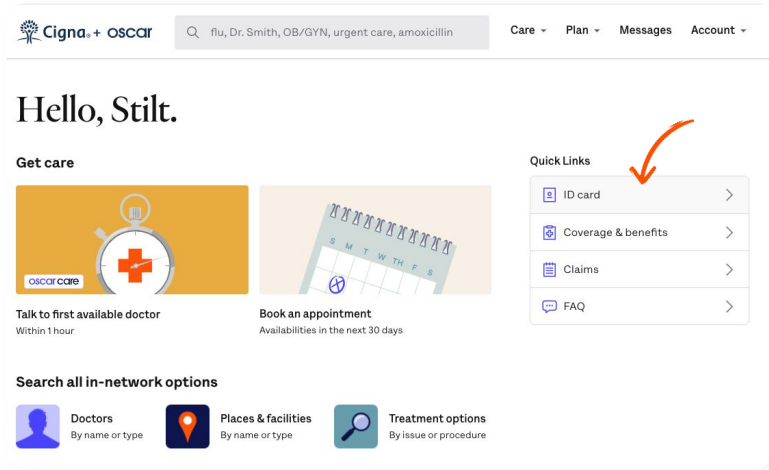


- ✓ We'll send your ID
to your mailbox
- ✓ And you can print a
duplicate copy from
the website

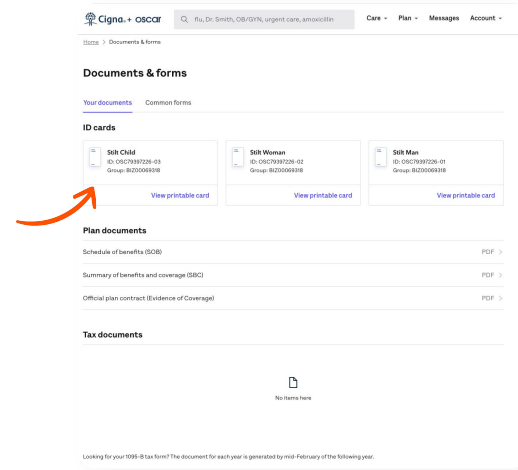
Getting to know your ID card

			
Jay Smith LocalPlus Silver \$2500 (No referral required)			
Member plan information			
Member ID	OSC12345678-01		
Group ID			
Cigna ID	0224764		
Coverage start date	01/01/2022		
In-network cost before / after deductible			
Oscar Care virtual visits	\$0 / \$0		
Primary care	\$55 / \$55		
Specialist	\$90 / \$90		
Urgent care	\$100 / \$100		
Emergency room	100% / \$550		
Member Care Team			
Message us by logging in to the Oscar app or hioscar.com or call 855-672-2789			
S			
Provider & pharmacist services			
Providers call	855-672-2755		
Pharmacists call	800-922-1557		
Pharmacy by Express Scripts			
RxBIN	003858	Payer ID	OSCAR
RxPCN	A4	e-Payer ID	62308
RxGRP	CIOSCRx	Dental ID	CX083
Pediatric vision & dental			
Provided by Davis Vision & Liberty Dental. Send claims directly to partners.			
Claims			
Send pharmacy claims to Express Scripts. Send medical claims to Cigna.			
Cigna, PO Box 188061, Chattanooga, TN 37422			
This health policy is regulated by the commissioner. Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company. Benefits are administered by Oscar Management Corporation, an affiliate of Oscar Health Plan of Georgia. Pharmacy benefits are provided by Express Scripts, Inc.			

These is where you're find your ID cards on the website



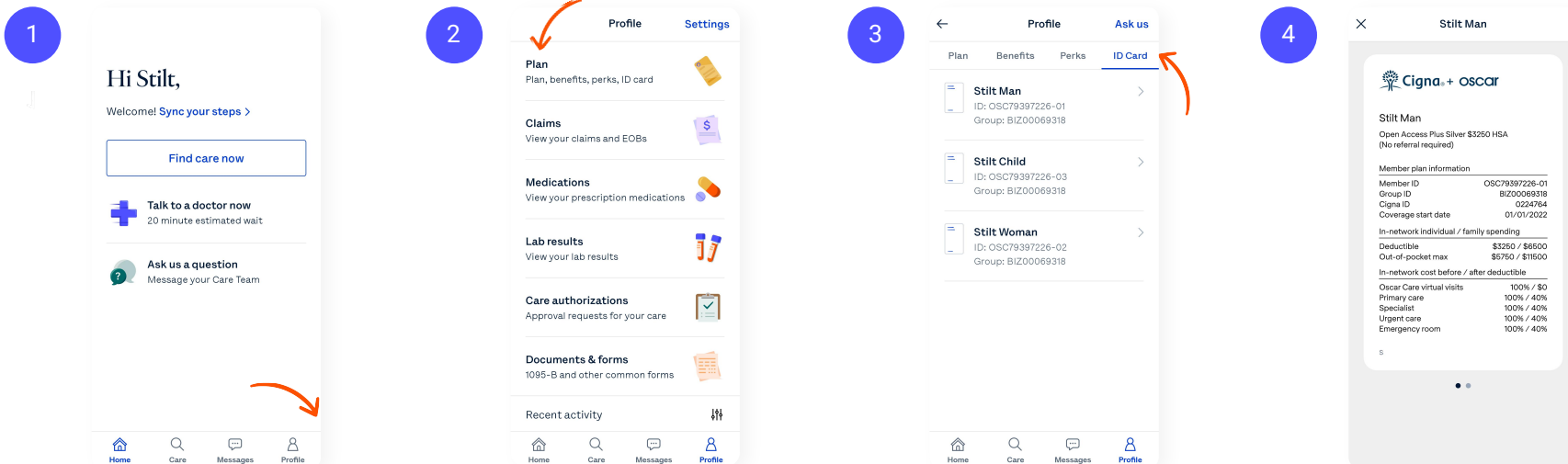
Digital copy



Physical copy for printing

You can also find your ID cards securely **in the app**

Just follow these **super easy steps**:



In-network care

We're dedicated to making sure you find the right provider for **whatever you need**

(via hioscar.com/search or app)



SEARCH

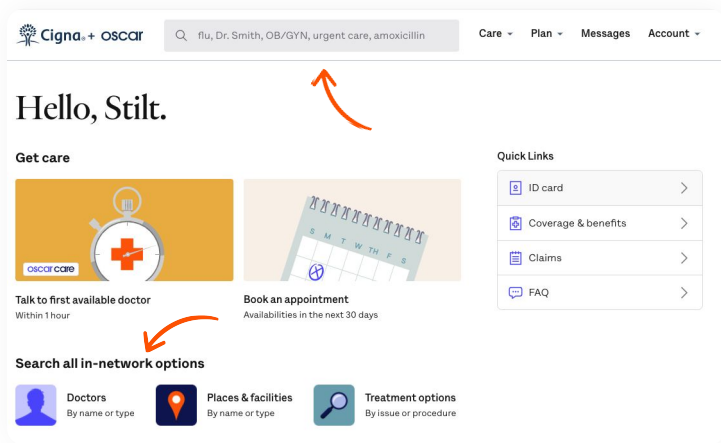
- ✓ Search by specialists, facilities, symptoms, conditions, or doctor name
- ✓ Filter to find the best fit across language, distance and availability



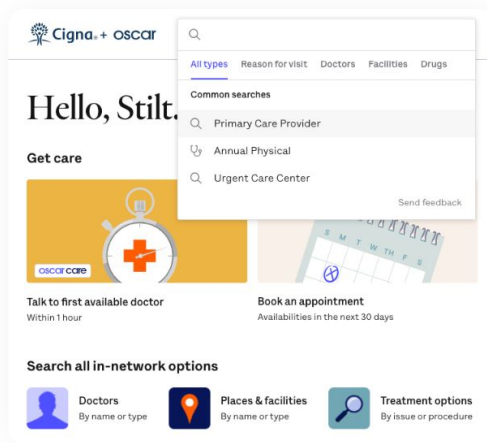
COMPARE

- ✓ See real ratings from members like you
- ✓ Learn about each doctor's experience and specialties

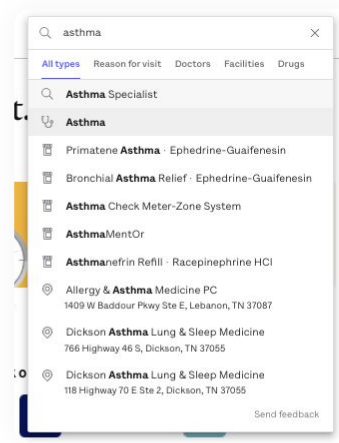
Here's how you find the care you need on the website



Search for providers, specialists, hospitals/facilities, and meds.

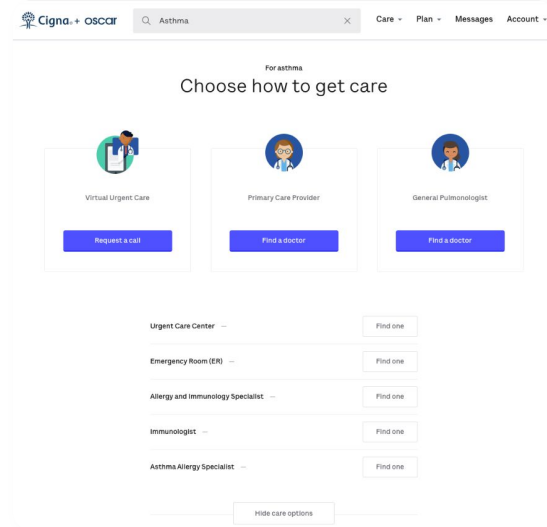
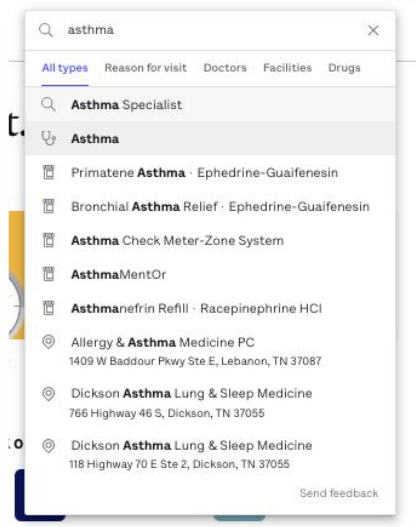
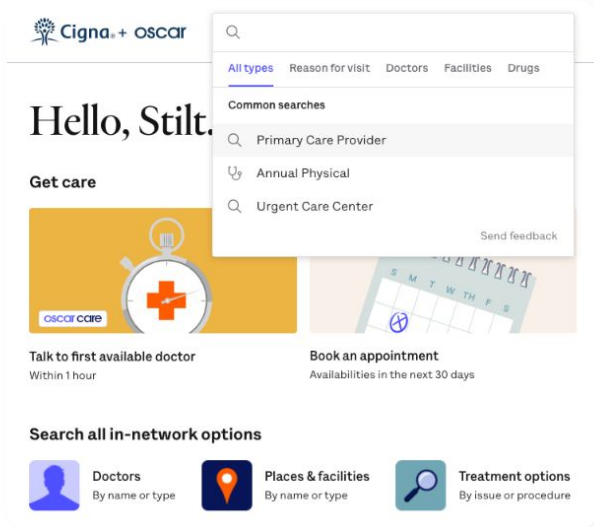


Need a primary care provider?
You can search for one too.



Yup. You can even search
by symptom or concern.

Finding care on the website



Finding care on the website

The screenshot displays the Cigna + Oscar website interface for finding in-network care. The search results are for Primary Care Providers in Antioch, TN 37013, USA. The results list five providers, each with their name, credentials, and ratings. A map on the right shows the location of these providers around Nashville, TN.

Search Results:

- Jason Boylan, FNP**
Top rated - 100% recommend (6 ratings)
Next 2 days | Next 7 days | Next 14 days | Next 30 days
1.8 mi
- Monica Davis, MD**
Top rated - 100% recommend (10 ratings)
3.3 mi
- Taura Long, MD**
90% recommend (21 ratings)
Great at preventive screening
3.3 mi
- Latonya Rodgers, MSN**
No ratings yet
3.2 mi
- Kelly Fairbanks, NP**
No ratings yet

Map: The map shows the location of these providers around Nashville, TN. The map includes labels for various areas: Ashland City, Nashville, Belle Meade, Oak Hill, Beavertown, Rural Hill, Gladsville, Mt. Juliet, Green Hill, and Antioch, TN 37013, USA.

Every provider
has a profile
that includes
all of their info

Cigna + oscar flu, Dr. Smith, OB/GYN, urgent care, amoxicillin Care Plan Messages Account

Jason Boylan, FNP
Family Nurse Practitioner 🌟 Top rated - 100% recommended (6 ratings)

About Locations (3) Ratings

Provider information

Specialty	Family Nurse Practitioner
Languages	English
Available after hours?	No
Gender	Male
Hospital affiliation	TriStar Skyline Medical Center, Southern Hills Hospital & Medical Center
Experience	19 years
Medical group affiliation	Complete Health Partners
Medical school	Vanderbilt Univ- Sch of Nurs- Nashville, Vanderbilt Univ, Sch of Nurs, Nashville
NPI	1538116561
State license number	8392
Board certifications	Not available
Admitting privileges	TriStar Skyline Medical Center, Southern Hills Hospital & Medical Center
Provides primary care services	Yes

Availability predictions

Next 2 days Next 7 days **Next** 🕒

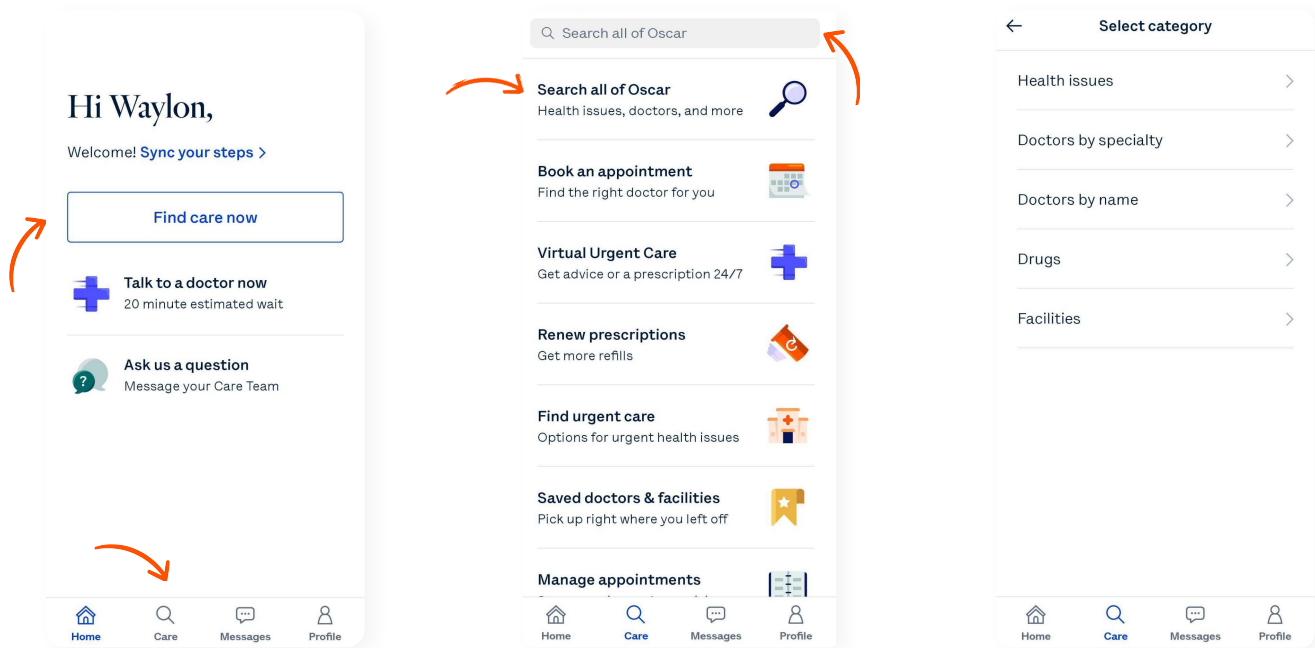
Call this provider to book.

Save for later

See a problem? [Suggest an edit](#)

This profile's data [Learn more](#)

Here's how you find care in the app



Finding the right care is just a click (or two) away in the app.

Search by health issue, doctor specialty or doctor name.

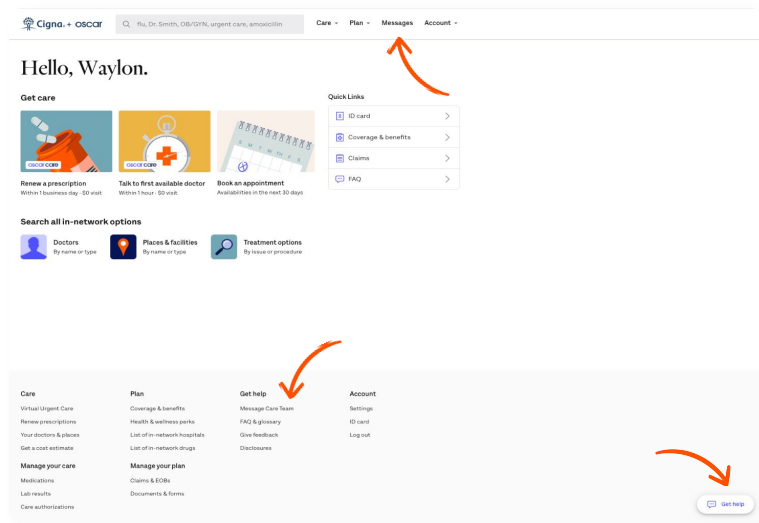
The Care Team

A team of Care Guides and a nurse bring you way more than typical customer service

CIGNA+OSCAR CARE TEAM	FAST RESPONSES	WE GUIDE YOU	QUESTIONS ANSWERED	WE'RE ON YOUR SIDE
VERSUS				
TRADITIONAL CUSTOMER SERVICE	PLEASE HOLD...	YOU'RE ON YOUR OWN	UNANSWERED QUESTIONS	SURPRISE BILLS
	You wait. And wait. Then you get transferred to an automated phone system.	You're not sure if you need to go to a doctor, an urgent care center, or an emergency room.	You don't always know if your doctor is in-network, or if your doctor's visit will be covered.	You get stuck in the middle of confusing billing disputes between your doctor and your insurance company.



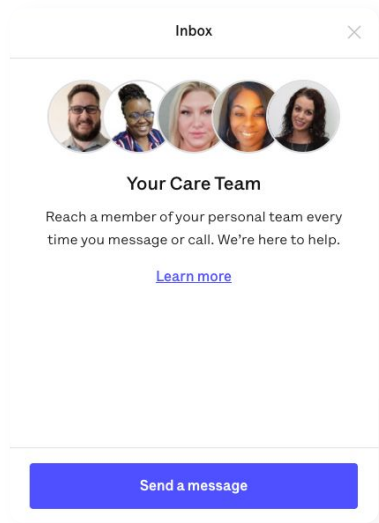
You can reach your Care Team right on the website



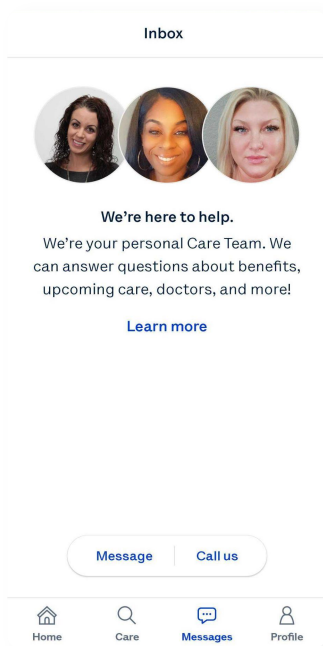
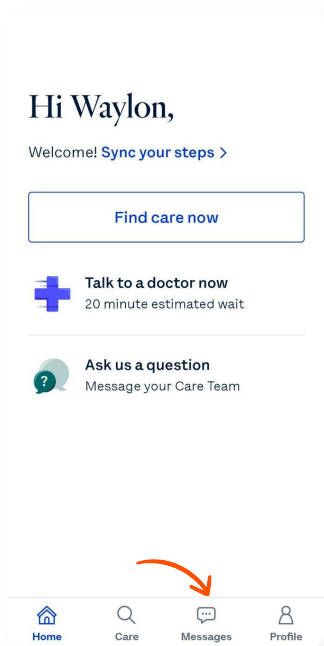
See those arrows?

Those are all the places on the homepage where you can reach us!

Connect with the Care Team or get help moving around the website.



Reach your Care Team by phone or the app



You can always reach your Care Team with a phone call at **(855) 672-2789** or by clicking the Call Us button.

They can:

- Help you understand your benefits
- Educate you about your condition
- Find the right doctor or service
- Talk to your doctor for you
- Wellness advice and health coaching
- Triage urgent care

Member Care Story

The Member

38 yr old Member

TN Cigna + Oscar Market

December 2020 New Member

The Story

The MM has stage 4 ovarian cancer and was transitioning from her previous insurer to Cigna + Oscar. The MM was in the middle of chemotherapy and attempting to receive scheduled injections.

The Barrier

The provider did not submit for a new prior authorization before MM was to continue treatment on her new plan with Cigna + Oscar, effectively blocking member's care.



Member Care Story - Continued



Cigna + Oscar to the Rescue:

The Cigna + Oscar Care Team was notified of this issue by our internal sales team and got right to work.

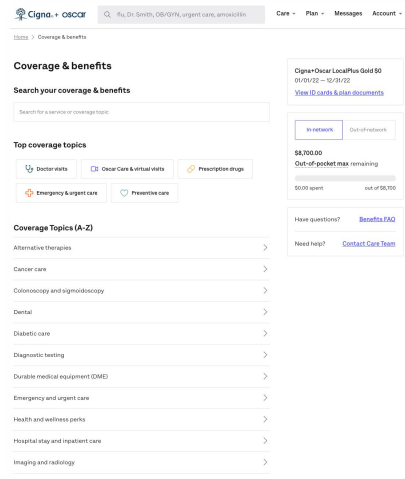
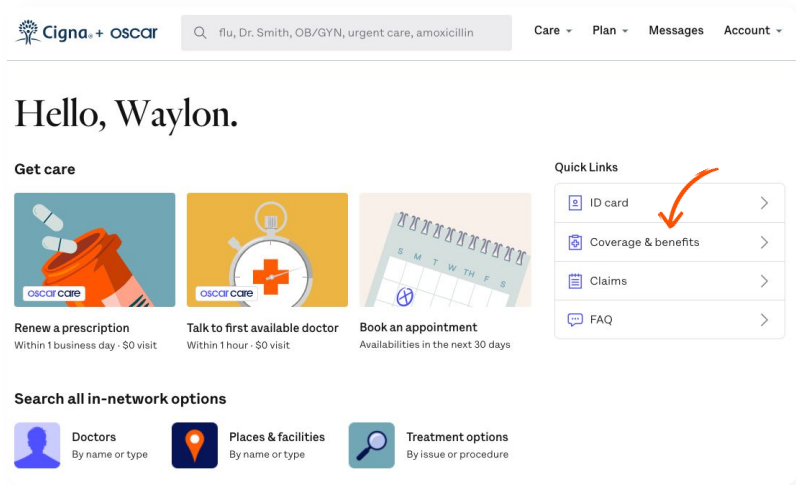
One of our Care Guides called the member's provider and was able to coordinate with office staff to send in clinical documentation immediately. Once we were in contact with the provider's office, we partnered with our nurse case manager to ensure that the authorization request and clinical documentation were reviewed as fast as possible, as well as any additional support needed from a clinical perspective within Cigna + Oscar.

The Real Win:

The member was able to quickly continue receiving her chemotherapy treatment and the Care Team was able to remove any additional stress from transitioning of care. Prior authorizations, even rushed, can take 24-48 hours; we were able to get this care approved in less than 4 hours. She now has a nurse case manager that helps to coordinate her care when necessary and give advice on a clinical level. She also knows she has a Care Team that's in her corner ready to assist.

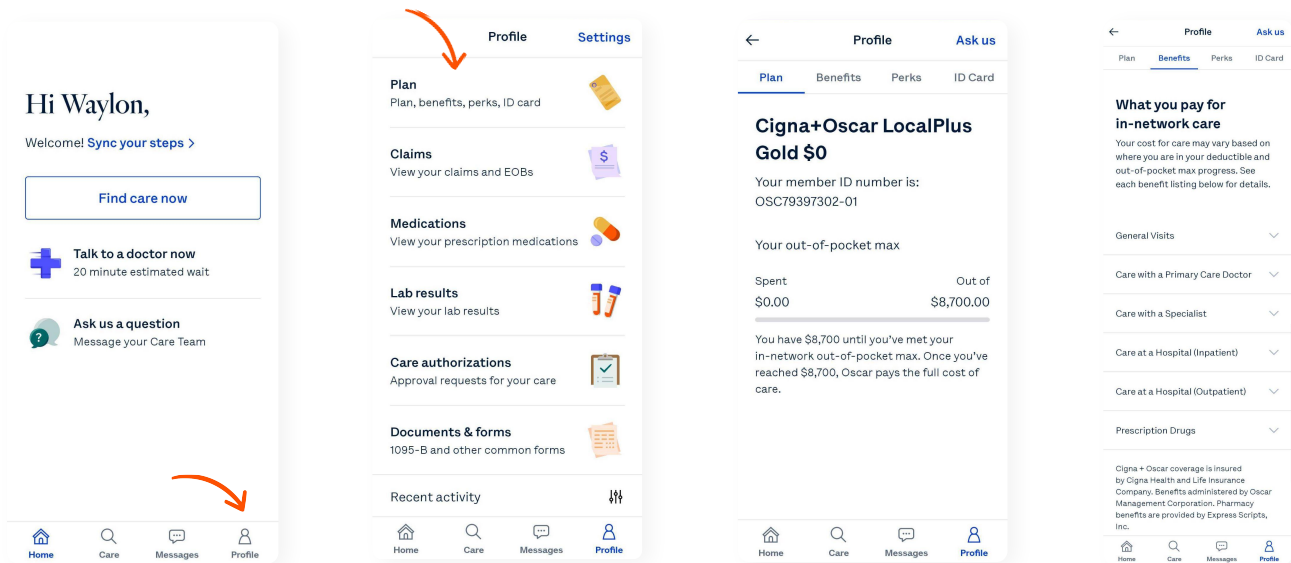
Benefits summary

You can see your coverage and benefits on the website too



Browse coverage topics and see how you are tracking against deductible and out-of-pocket maximums.

You coverage and benefits are also right **in the app**



See a snapshot of your out-of-pocket max and learn more about the cost **behind each care benefit.**

Virtual Urgent Care

Virtual Urgent Care for \$0 copay*

With Virtual Urgent Care, you can call or send a secure message to a doctor – and you may be able to get a diagnosis, get a new prescription, or a refill – **in as little as 15 minutes.**

That's one less trip to the doctor's office and one less copay to worry about! Calling a doctor reduces out-of-pocket expenses and is especially valuable for members on high-deductible plans.



Use Virtual Urgent Care when:



YOU'RE UNDER THE WEATHER

Doctors can diagnose common conditions and refer you to the right specialist if you need to see someone in person.



YOU NEED A PRESCRIPTION

Doctors can send new prescriptions and refills for medications like antibiotics and blood pressure medication to your pharmacy.



IT'S OUTSIDE OF NORMAL OFFICE HOURS

It doesn't matter if it's the middle of the night. Doctors can usually resolve your issue, so you can get back to bed.



YOU'RE AWAY FROM HOME

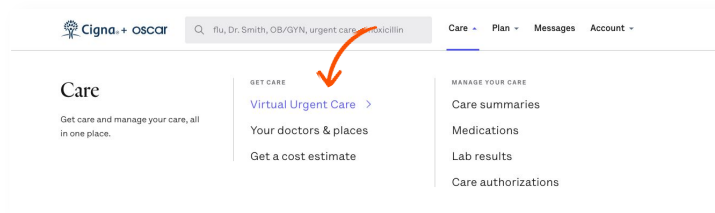
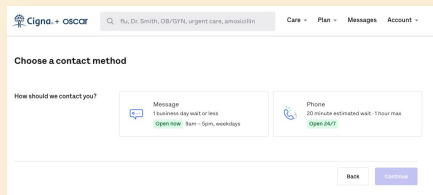
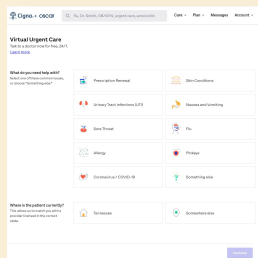
Doctors can diagnose you and send a prescription to a nearby pharmacy, wherever you are*, 24/7.

HERE'S WHAT YOU CAN GET HELP WITH USING VIRTUAL URGENT CARE:

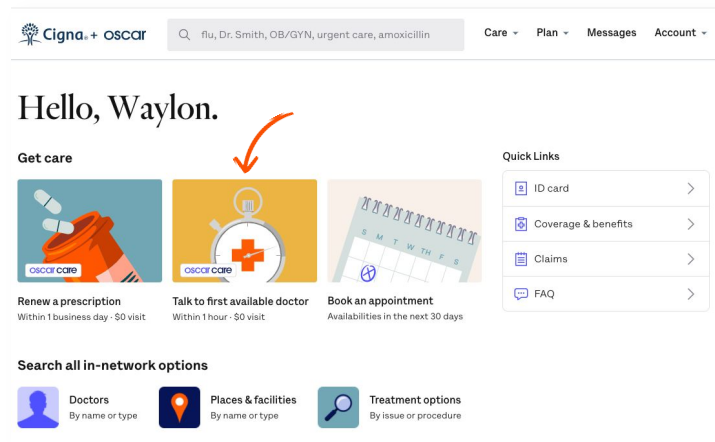
- Prescription refills
- Sinus infections
- Colds and flus
- Back Pain
- Headaches
- UTIs and yeast infections
- Rashes and skin conditions
- Stomach pain
- Pink eye
- Inflammation

Here's how you find Virtual Urgent Care on the website

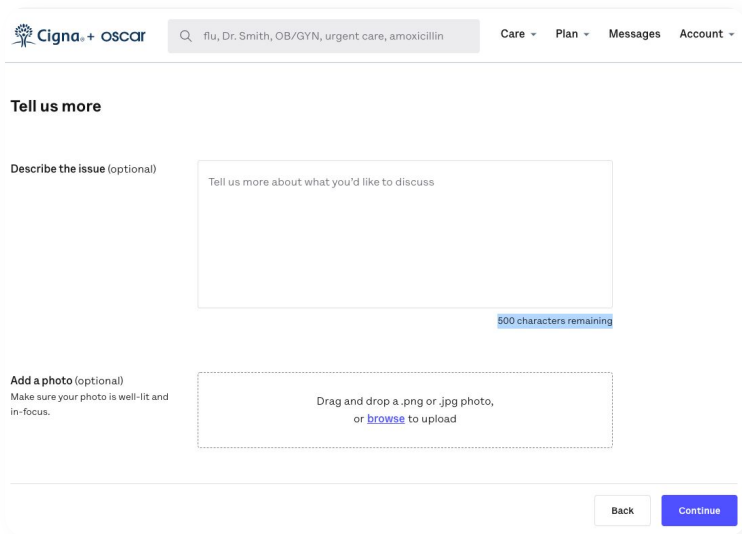
Using your online account, you can talk, send a secure message, or request a call from a doctor.



(OR)

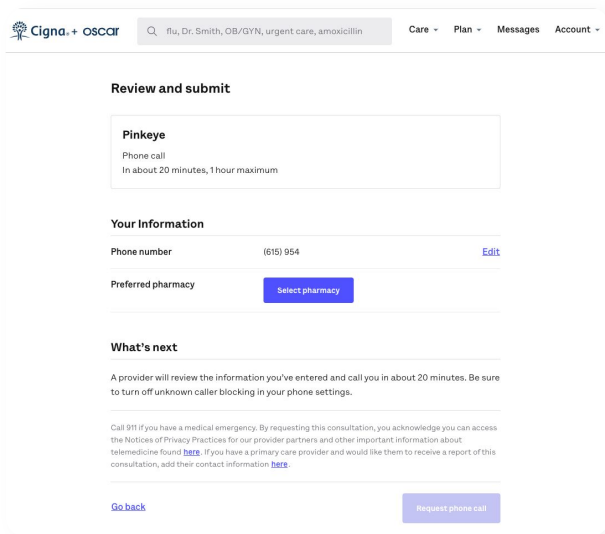


Some Virtual Urgent Care website tips



The screenshot shows the 'Tell us more' section of the Cigna + oscar virtual urgent care website. At the top, there is a search bar with the text 'flu, Dr. Smith, OB/GYN, urgent care, amoxicillin' and navigation links for 'Care', 'Plan', 'Messages', and 'Account'. Below the search bar, the 'Tell us more' section is titled. Under the heading 'Describe the issue (optional)', there is a large text area with the placeholder text 'Tell us more about what you'd like to discuss'. At the bottom right of this text area, it says '500 characters remaining'. Below the text area, there is a section titled 'Add a photo (optional)' with the instruction 'Make sure your photo is well-lit and in-focus.' and a dashed box containing the text 'Drag and drop a .png or .jpg photo, or [browse](#) to upload'. At the bottom right of the form, there are two buttons: 'Back' and 'Continue'.

Adding a photo is helpful especially for a potential condition such as pink eye so the doctor messaging or calling you back can see what you're describing.



The screenshot shows the 'Review and submit' section of the Cigna + oscar virtual urgent care website. At the top, there is a search bar with the text 'flu, Dr. Smith, OB/GYN, urgent care, amoxicillin' and navigation links for 'Care', 'Plan', 'Messages', and 'Account'. Below the search bar, the 'Review and submit' section is titled. Under the heading 'Pinkeye', there is a box containing the text 'Phone call' and 'In about 20 minutes, 1 hour maximum'. Below this, there is a section titled 'Your Information'. Under 'Phone number', there is a text field with the value '(615) 954' and an 'Edit' link. Under 'Preferred pharmacy', there is a button labeled 'Select pharmacy'. Below the 'Your Information' section, there is a section titled 'What's next' with the text 'A provider will review the information you've entered and call you in about 20 minutes. Be sure to turn off unknown caller blocking in your phone settings.' and a link to 'Call 911 if you have a medical emergency. By requesting this consultation, you acknowledge you can access the Notices of Privacy Practices for our provider partners and other important information about telemedicine found [here](#). If you have a primary care provider and would like them to receive a report of this consultation, add their contact information [here](#).' At the bottom left, there is a 'Go back' link, and at the bottom right, there is a 'Request phone call' button.

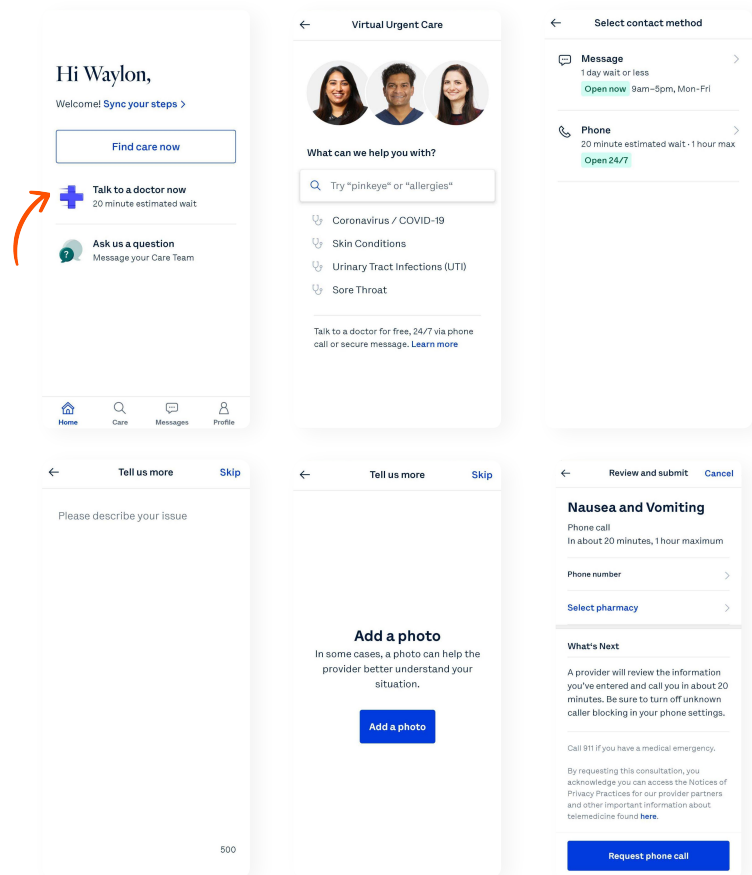
Adding your preferred pharmacy, especially if you're away from home is necessary to help with making sure you get what you need.

Here's how you find Virtual Urgent Care in the app

Using your mobile app, you can send a message, call, or request a call from a health care provider from your phone.

Adding a photo is helpful so the doctor messaging or calling you back can see what you're describing.

Adding your preferred pharmacy, especially if you're away from home is necessary to help with making sure you get what you need.



Getting your account set up

Enjoy the full experience!

Setting up your Cigna+Oscar account and the app will give you the full healthcare experience (and we want that for you).



Here's how you download the app

FIRST :

Search **Oscar Health** in the App Store or Google Play

(OR)

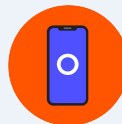
Open your camera app to scan the QR code on screen

(OR)

Go to hioscar.com/app



THEN :



Just download the app
to your smartphone



Sign in by entering your
email address and online
account password.



If you don't already have
an account, choose “**Create
an account**” and verify
your email address.

STEP TRACKING

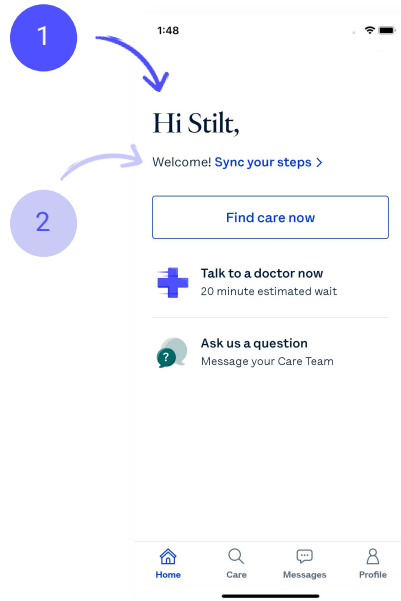
You can get rewarded through the app



Hey, want to earn up to \$100/year in Amazon gift cards*?

Sync your steps from Apple Health or Google Fit with the Oscar app and get paid to meet your step goals by earning a \$1 per day.

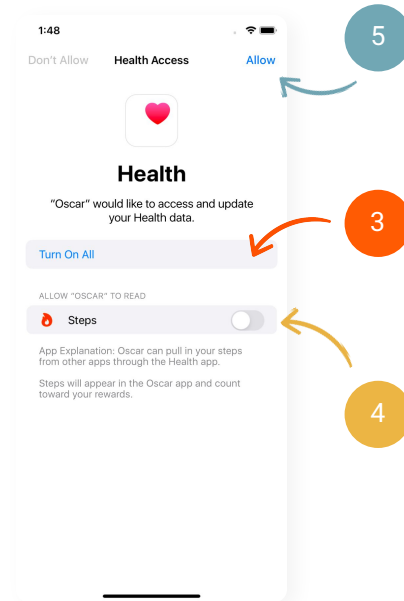
*If a member thinks they might be unable to participate in this program, they might qualify for an opportunity to earn the same reward in a different way via sleep tracking.



01. Log in to the homepage.

02. Then, just click 'Sync your steps'.

03. Click 'Turn On All'.



04. Slide the 'Steps' tab to the right.

05. Then press allow in the top right corner.

Create your account

Go to hioscar.com/register or scan the QR Code



Log in to your account

Email address

Continue

OR

Create an account

Create an account

Fields marked with (*) are required. Already have an account? [Log in](#)

Email*

Email is required.

Password*

Password is required.

Confirm password*

Password must include:

- At least 12 characters

By creating an account, you agree to hioscar.com's website [Terms of Service](#) and [Privacy Policy](#).

Create account

Please verify your email address

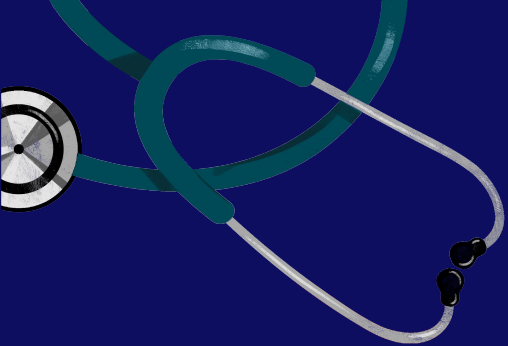
Let's make sure you're really you. We sent an email to

Click the link in the email to continue setting up your account and keep your information secure.

Can't find the email? Check your spam folder, or [resend verification email](#).



It's as easy as setting an **email address, password, and verifying your email address!**



Thank you!

