

JUNE 2022

Hi, we're Cigna Administered by Oscar

Agenda

01.	INTRO TO CIGNA ADMINISTERED BY 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!*



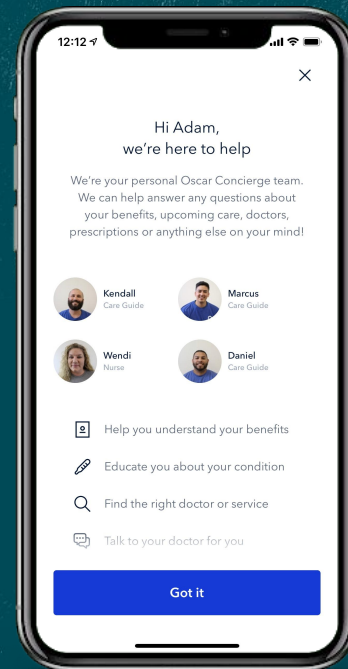
Message or call Care Guides



View digital member ID cards



Request a phone or secure message Virtual Urgent Care consultation



Tap into these resources on the member portal too!

The screenshot shows the Cigna member portal home page. 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" sidebar with links to "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 page to highlight the search bar, the "Get care" section, the "Quick Links" sidebar, and the "Search all in-network options" section.

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 and their corresponding "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 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 the care team members. Below the profile pictures, the text reads "Reach a member of your personal team every time you message or call. We're here to help." and there is 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

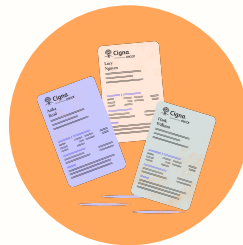
DIGITAL COPY



- ✓ 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

 Administered by oscar	
Jay Smith Open Access Plus Silver \$5000 (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	\$45 / \$45
Specialist	\$90 / \$90
Urgent care	\$90 / \$90
Emergency room	100% / \$600
Member Care Team	
Message us by logging in to the Oscar app or cignabyoscarAZ.com or call 855-672-2789	
S	AZDOI

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	CIOCRx	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			
<small>Insured by Cigna Health and Life Insurance Company. Insurance benefits administered by Oscar Management Corporation, a third party administrator. Cigna insurance coverage contains exclusions and limitations.</small>			

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

Just follow these **super easy steps**:

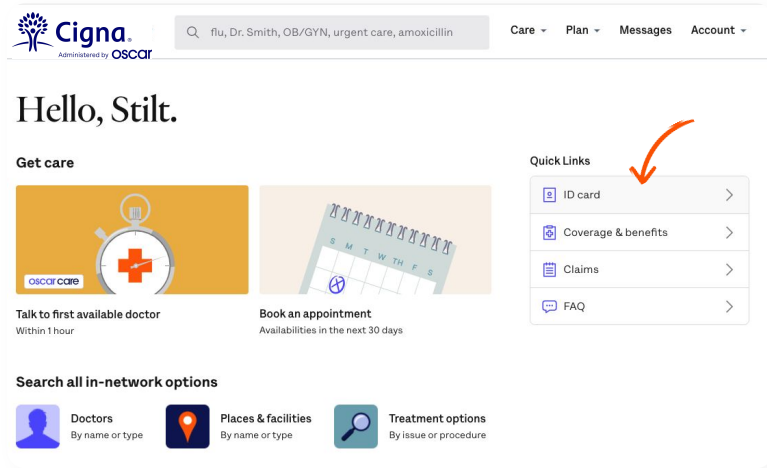
1

2

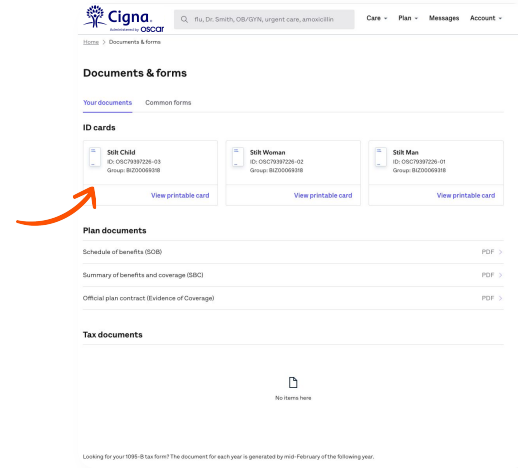
3

4

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



Digital copy



Physical copy for printing

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

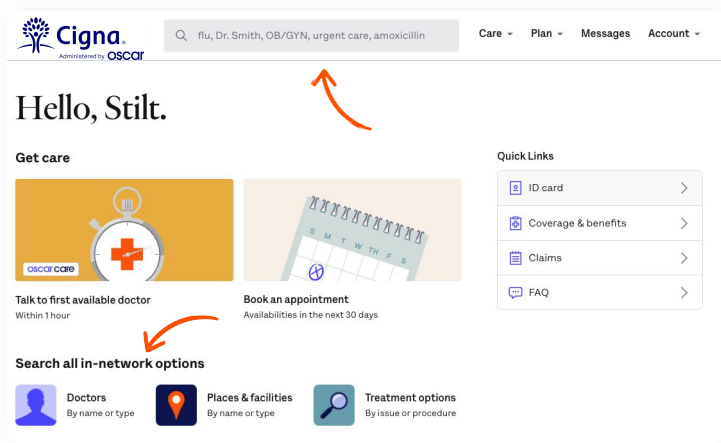
- ✓ Search by specialists, facilities, symptoms, conditions, or doctor name
- ✓ Filter to find the best fit across language, distance and availability



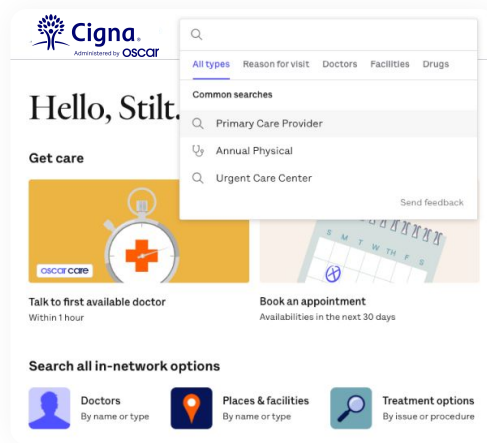
COMPARE

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

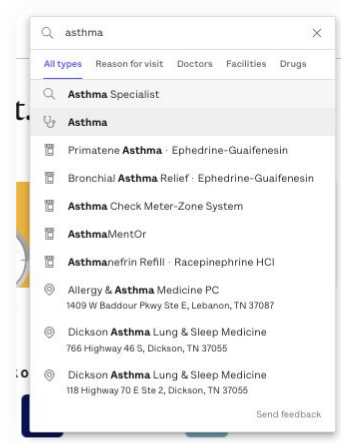
Here's how you find the care you need on the website



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

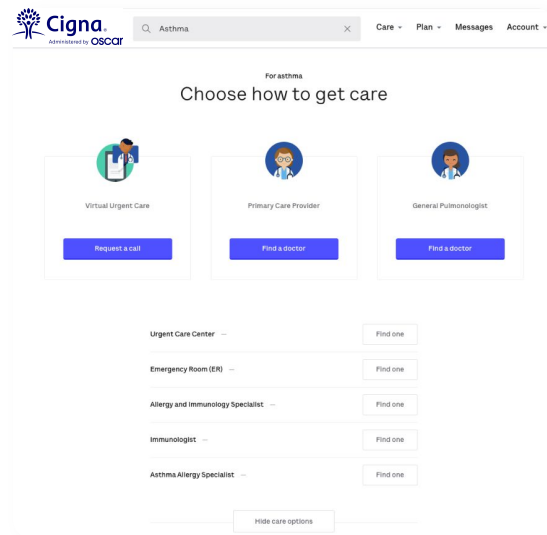
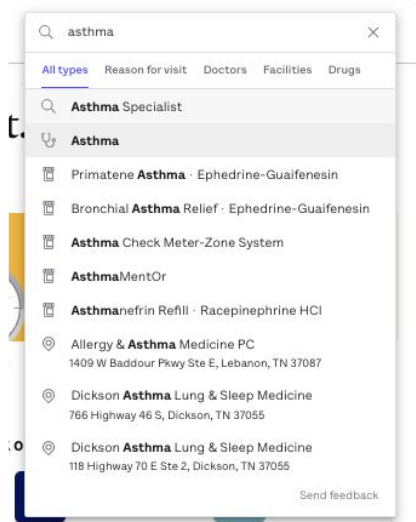
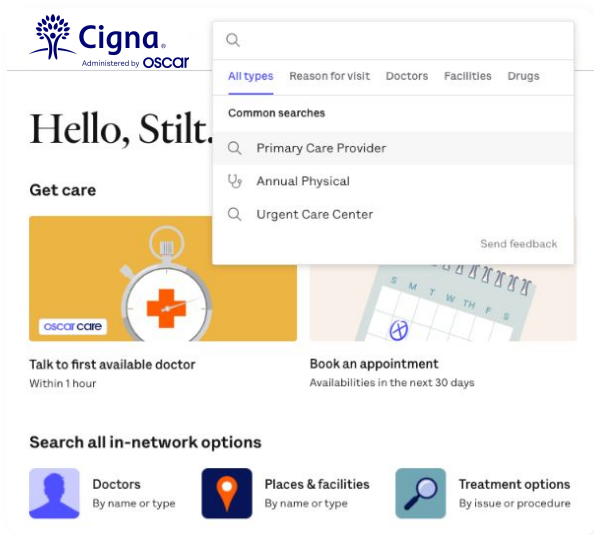


Need a primary care provider?
You can search for one too.



Yup. You can even search
by symptom or concern.

Finding care on the website



Finding care on the website

The screenshot displays the Cigna website interface for finding in-network care. At the top, the Cigna logo is accompanied by the text 'Administered by oscar'. A search bar contains the text 'Asthma'. Navigation links for 'Care', 'Plan', 'Messages', and 'Account' are visible. Below the search bar, a breadcrumb trail shows 'Home > Primary Care Provider (Total: 1,599)'. A row of filters includes 'Online booking', 'Tier', 'Availability', 'Within 10 miles', 'Accepting new patients', 'Gender', 'Language', 'Medical group affiliation', 'Hospital affiliation', and a 'Reset filters' link. A 'Sort by Relevance' dropdown is also present. The main content area is divided into two sections. On the left, a list of providers is shown, each with a profile picture, name, credentials, and ratings. An orange arrow points to the first provider, Jason Boylan, FNP. The list includes: 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); and Kelly Fairbanks, NP (No ratings yet). On the right, a map shows the geographic distribution of providers around Nashville, TN, with blue pins indicating provider locations. The map includes labels for various areas like Ashland City, Green Hill, Mt. Juliet, Belle Meade, Oak Hill, and Belle Meade.

Antioch, TN 37013, USA

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

Every provider
has a profile
that includes
all of their info

Cigna
Administered by **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** ⌵

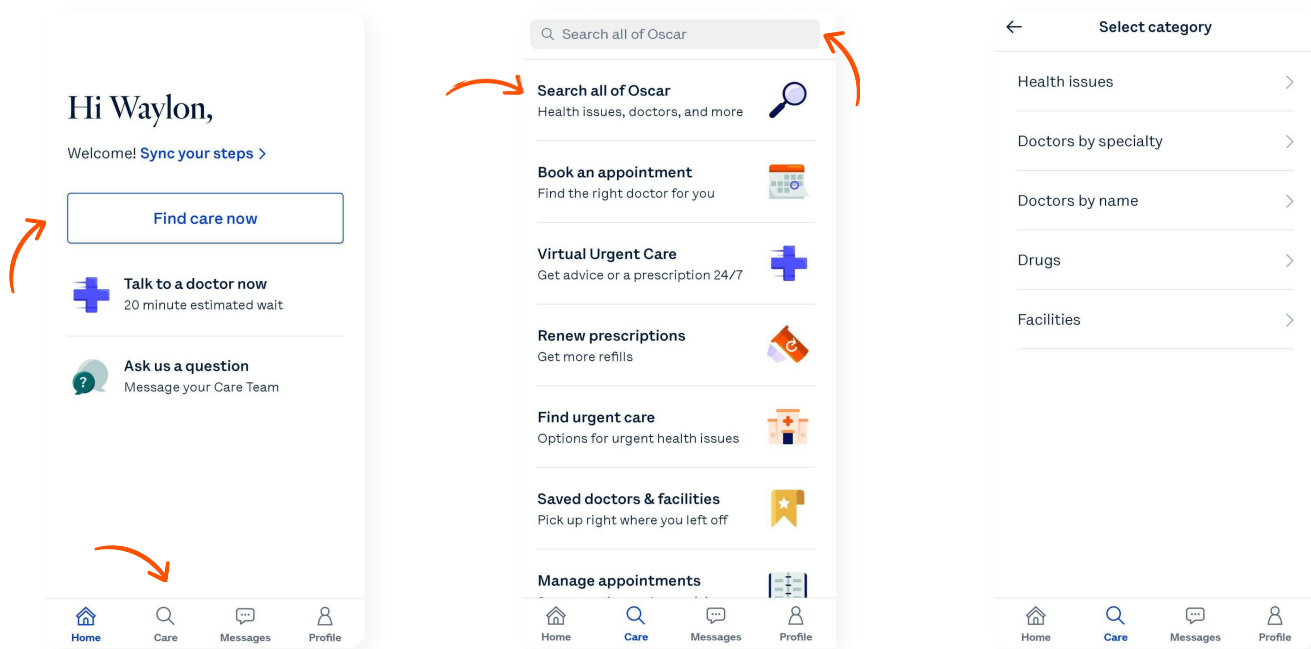
Call this provider to book.

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.

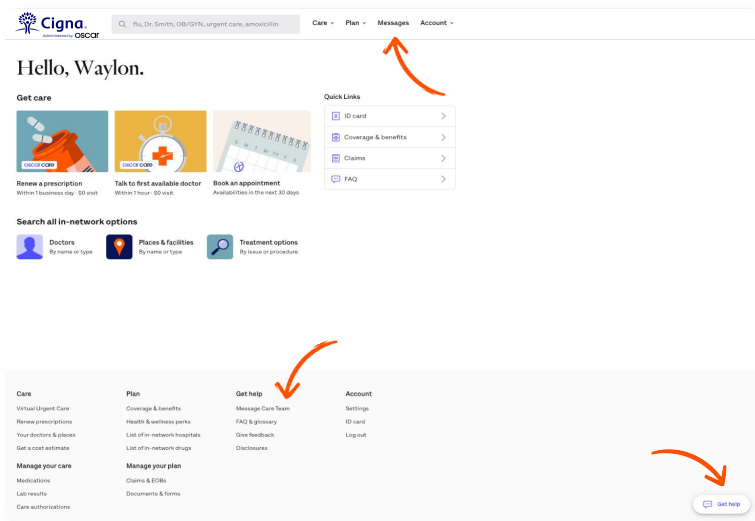
The Care Team

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

<p>CIGNA ADMINISTERED BY OSCAR CARE TEAM</p>	<p>FAST RESPONSES</p> <p>You'll reach a team that knows your name and Cigna Administered by Oscar history - every time you call.</p>	<p>WE GUIDE YOU</p> <p>Your team provides recommendations for top-rated local health care providers who specialize in your issue.</p>	<p>QUESTIONS ANSWERED</p> <p>Your team can help explain the ins and outs of your health plan so you're informed about what's covered.</p>	<p>WE'RE ON YOUR SIDE</p> <p>Your team sorts out unexpected bills for you so you're not overpaying or getting any surprise medical bills.</p>
<p>VERSUS</p> <p>TRADITIONAL CUSTOMER SERVICE</p>	<p>PLEASE HOLD...</p> <p>You wait. And wait. Then you get transferred to an automated phone system.</p>	<p>YOU'RE ON YOUR OWN</p> <p>You're not sure if you need to go to a doctor, an urgent care center, or an emergency room.</p>	<p>UNANSWERED QUESTIONS</p> <p>You don't always know if your doctor is in-network, or if your doctor's visit will be covered.</p>	<p>SURPRISE BILLS</p> <p>You get stuck in the middle of confusing billing disputes between your doctor and your insurance company.</p>



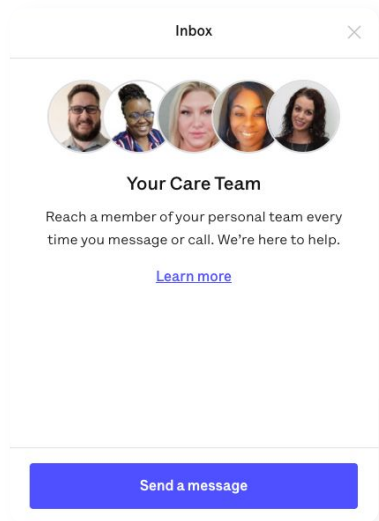
You can reach your Care Team right on the website



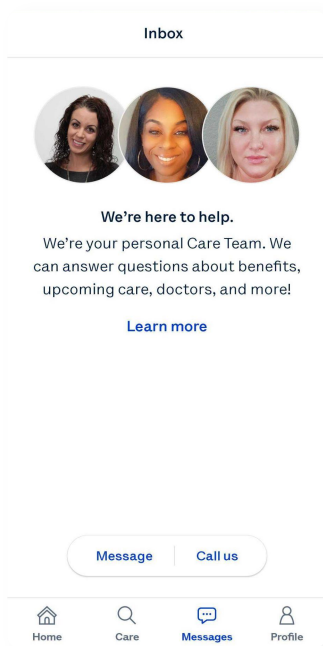
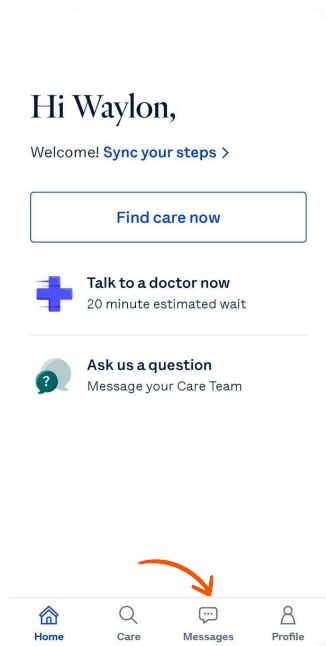
See those arrows?

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 Market

December 2020 New Member

The Story

The MM has stage 4 ovarian cancer and was transitioning from her previous insurer. 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, effectively blocking member's care.



Member Care Story - Continued



Care Team to the Rescue:

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

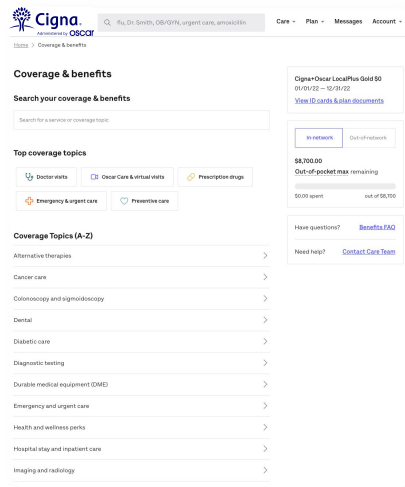
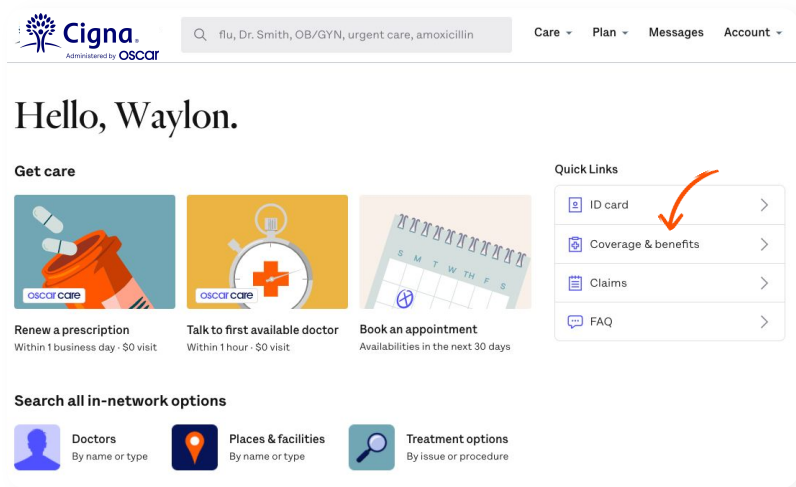
One of our Care Guides called the member's provider and was able to coordinate with office staff to send in clinical documentation immediately. Once we were in contact with the provider's office, we partnered with our nurse case manager to ensure that the authorization request and clinical documentation 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.

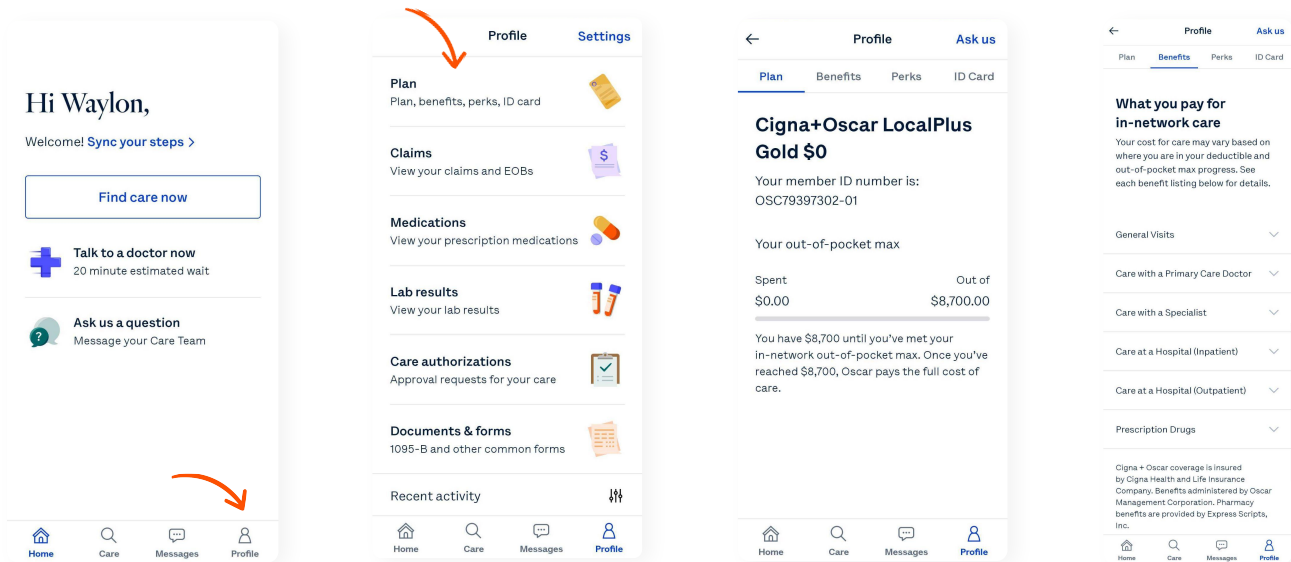
Benefits summary

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.

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

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.

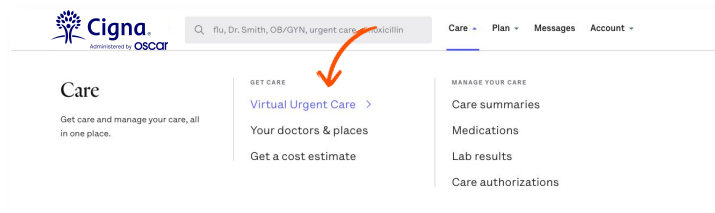
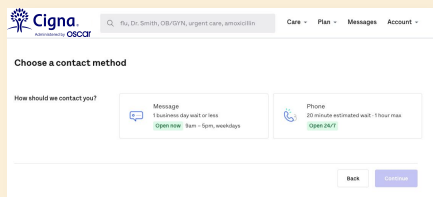
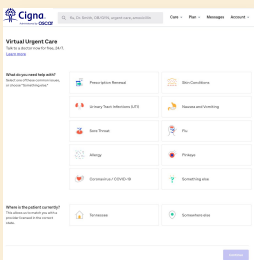
YOU'RE AWAY FROM HOME



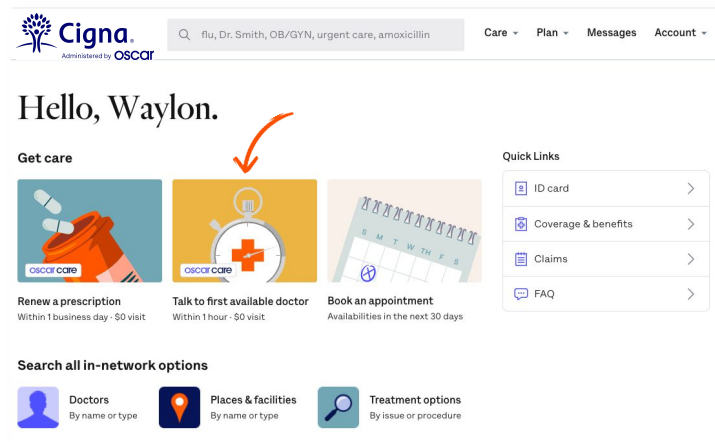
Doctors can diagnose you and send a prescription to a nearby pharmacy, wherever you are*, 24/7.

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

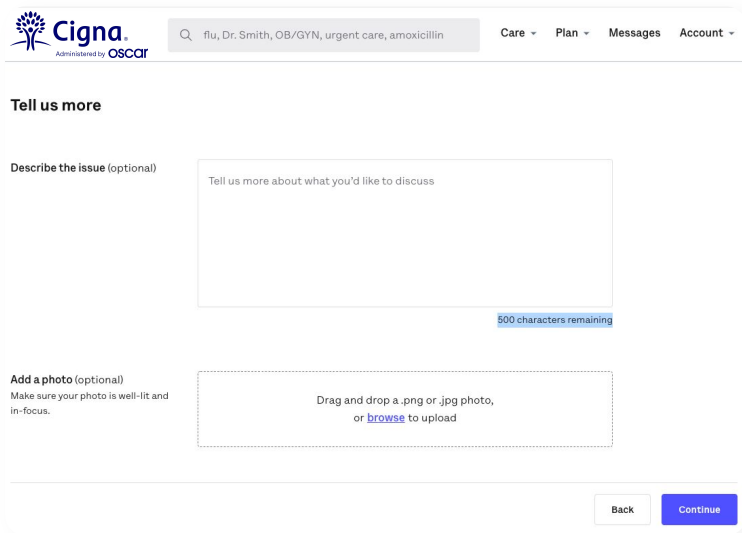
Using your online account, you can talk, send a secure message, or request a call from a doctor.



(OR)

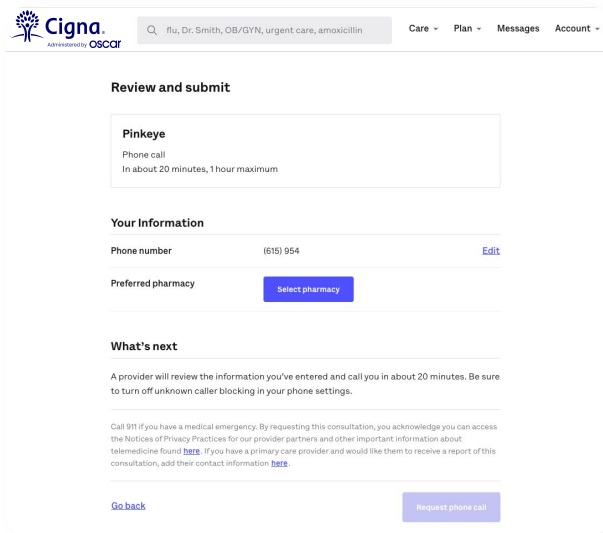


Some Virtual Urgent Care website tips



The screenshot shows the Cigna Virtual Urgent Care website. The header includes the Cigna logo (Administered by Oscar), a search bar with the text 'flu, Dr. Smith, OB/GYN, urgent care, amoxicillin', and navigation links for Care, Plan, Messages, and Account. The main section is titled 'Tell us more' and contains a 'Describe the issue (optional)' section with a text area and a '500 characters remaining' indicator. Below this is an 'Add a photo (optional)' section with a dashed box for a photo and a 'browse' link to upload. At the bottom are 'Back' and 'Continue' buttons.

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 Cigna Virtual Urgent Care website. The header is identical to the previous screenshot. The main section is titled 'Review and submit' and contains a 'Pinkeye' section with a 'Phone call' option and a '1 hour maximum' duration. Below this is a 'Your Information' section with a 'Phone number' field (615) 954 and an 'Edit' link. The 'Preferred pharmacy' section has a 'Select pharmacy' button. The 'What's next' section contains a paragraph about the provider review process and a link to the 'Notice of Privacy Practices'. At the bottom are 'Go back' and 'Request phone call' buttons.

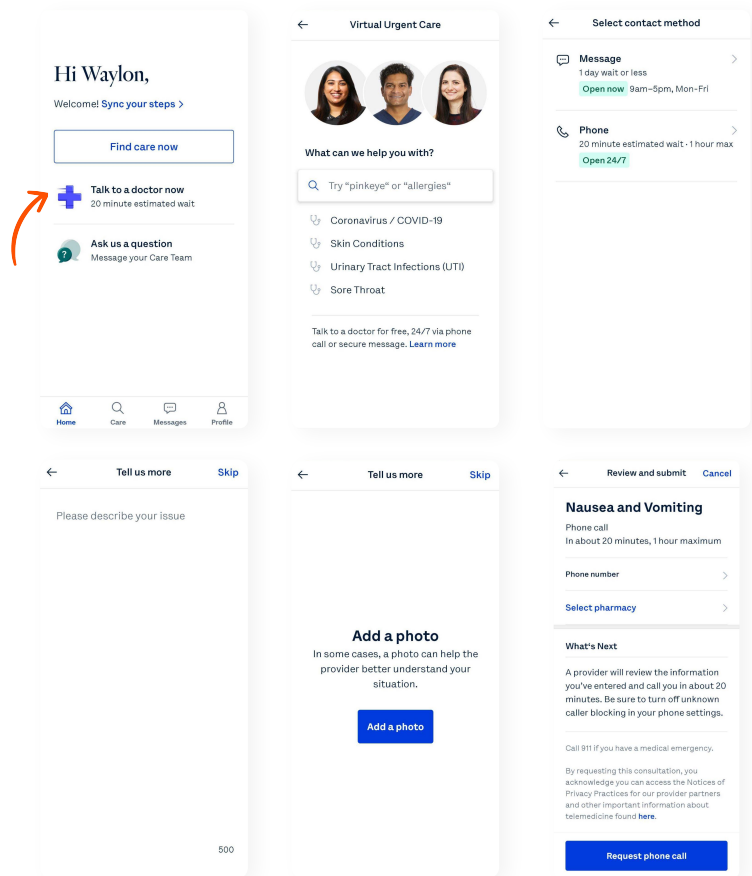
Adding your preferred pharmacy, especially if you're away from home is necessary to help with making sure you get what you need.

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 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)

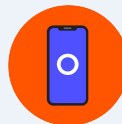
Open your camera app to scan the QR code on screen

(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

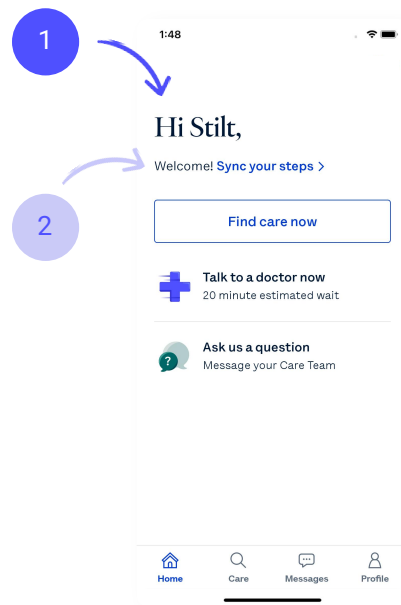
You can get rewarded through the app



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.

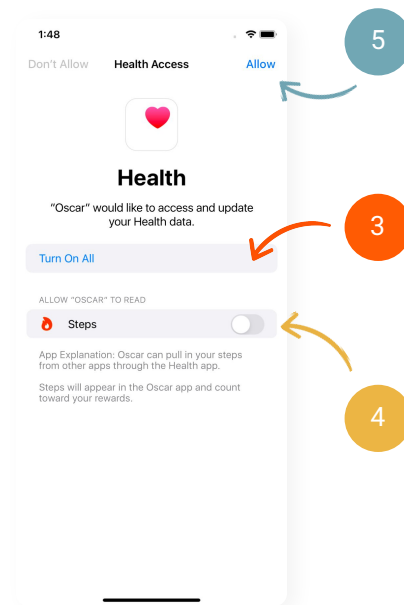
*If a member thinks they might be unable to participate in this program, they might qualify for an opportunity to earn the same reward in a different way via sleep tracking.



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 is required.

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

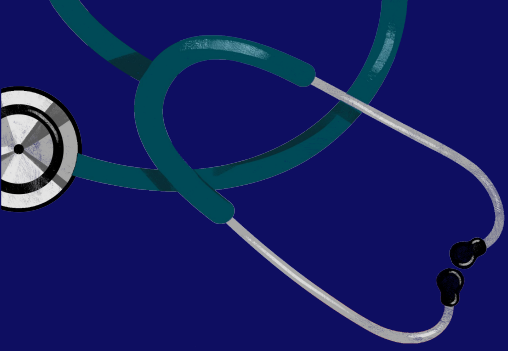
Let's make sure you're really you. We sent an email to

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!

