

Cigna + Oscar Client Onboarding Guide

Get familiar with Cigna + Oscar's onboarding process for your small business clients.



Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company.



Contents

03 Your client enrolled with Cigna + Oscar. Now what?

05 For benefits administrators

- Email onboarding

- Where to find resources

14 For employee members

- How to set up an online account

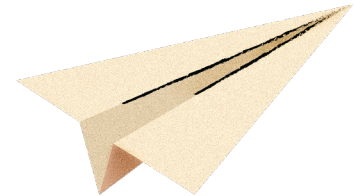
- Member welcome email

16 Who to contact with questions

Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company. CA: benefits administered by Oscar Health Administrators. Other states: benefits administered by Mulberry Management Corporation. Rx 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.

What happens after you're approved?

Your post-enrollment timeline



Application approved

You receive your first bill and instructions on how to pay

If paying with ACH, your payment will be drawn immediately

Your coverage start date

You have paid your first bill

Group coverage begins, and your employees can start using their health insurance

Digital member ID cards are available online or through the app

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

Don't Forget

Your first bill will be available online after approval

Digital member ID cards are available immediately after payment

Even if you've passed your coverage start date, coverage is not active until we receive full payment for your first bill

Member ID cards will be shipped after we receive your first full payment

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Onboarding for your benefits administrator

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Business is approved, but bill is unpaid

This is sent to you and your client.

If your client hasn't paid their bill when their application is approved, they'll receive this email.



Hi employer_first_name,
We're excited to welcome business_name to Cigna + Oscar! To get started, you'll need to pay your first bill.

First bill amount	bill_amount
Bill due date	invoice_date
Bill status	bill_status

How can I pay?
 Paying online is the fastest way to submit payments on time. You can make a one-time payment or set up recurring payments. It's quick and easy to set up - we promise!

Pay now

Can I pay with a check?
 Sure! Please log in using the link above. Click on the icon to the left of your current billing statement to open your bill.

Next, print the document and remove the bill stub. Mail the bill stub with the first payment check to the address listed on the document.

What happens next?
 After you pay your bill, your employees can access their digital member ID cards online at cignaoscar.com/account or through the Oscar app. They'll receive their welcome kit with a physical member ID card 2-3 weeks after your first payment.

Business name	business_name
Business ID	business_id
Coverage start date	plan_start_date
Employees enrolled	subscribers
Total lives covered	mm_members

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Business is approved and bill is paid

This is sent to you and your client.

If your client's first bill is paid or processing when their application is approved, they'll receive this email.

Hi employer_first_name, welcome to Cigna + Oscar!

We're excited to welcome business_name to Cigna + Oscar! Your first month's bill has already been paid, so there's no further action needed at this time. Your group's coverage will start on plan_start_date.

What happens next?
After you pay your bill, your employees can access their digital member ID cards online at cignaoscar.com/account or through the Oscar app. They'll receive their welcome kit with a physical member ID card 2-3 weeks after your first payment.

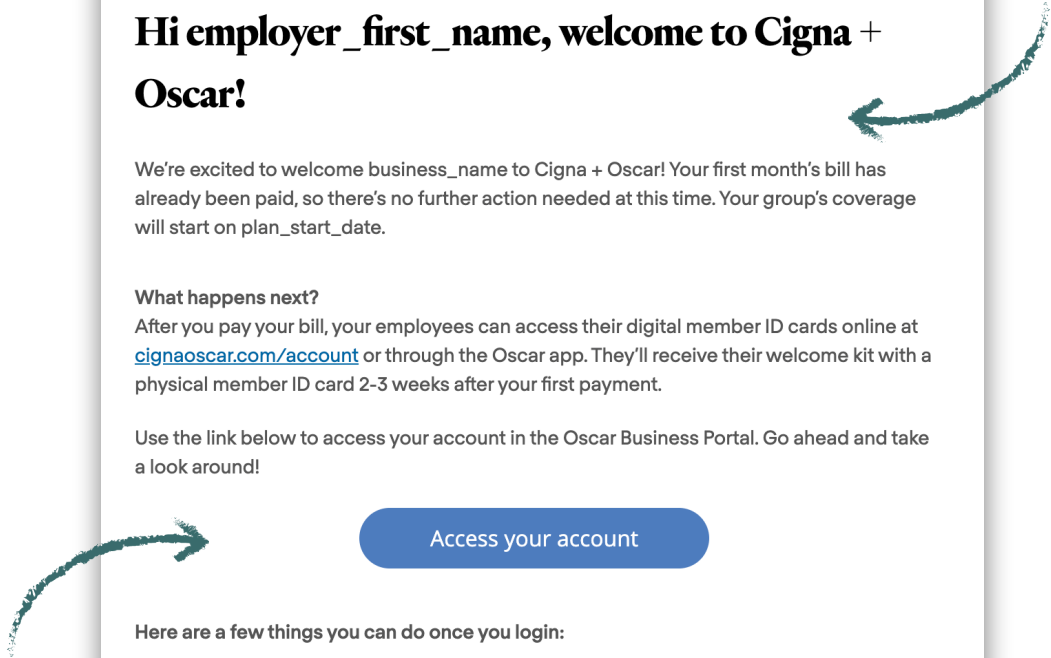
Use the link below to access your account in the Oscar Business Portal. Go ahead and take a look around!

[Access your account](#)

Here are a few things you can do once you login:

- View and pay all your bills online
- Manage employee details
- Make changes as your business grows
- View your plan offerings and contribution limits

For any questions, give us a call at [855-672-2784](tel:855-672-2784) or send us an email at business@hioscar.com.



Get to know your client's Oscar business portal! You can log in here.

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1 week after group approval

This is sent to your client only.



Hi employer_first_name,

We're so happy that you decided to join the Cigna + Oscar family. As part of your welcome, keep an eye on your mailbox for a surprise coming your way very soon.

For now, here's a special sneak peek — plan spotlight(s) that you can share with your team to help them navigate their health insurance plan options:

plan_name_1

plan_name_2

plan_name_3

As always, feel free to reach out with any questions you may have. We're here to help. Give us a call at [855-672-2784](tel:855-672-2784) or send us an email at business@hioscar.com.

This email has links to plan PDF one-pagers: personalized to your client's group plan selection.

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Coverage start date

This is sent to your client only.

The screenshot shows an email from Cigna + Oscar with the following content:

Available now: Your team's digital ID cards

Hi employer_first_name, your team's coverage starts today! They may not have received their physical member ID cards in the mail yet, but they can get their digital member ID cards right away.

Forward this note to your team so they can create an account and access their digital member ID cards from the member account or on the Oscar app.

[Create your member account](#)

Here are a few other things your team can do from their member account or in the Oscar app:

- Set up step tracking & earn \$\$\$ automatically
- Get a diagnosis and prescription in as little as 15 minutes.
- Browse doctors & save your favorites
- Ask for help finding the best care & more
- Your plan details, prescriptions, & digital ID card

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Your client receives this email when their coverage starts. They should forward this to their team!

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1 week after coverage start date

This is sent to your client only.

Hi employer_first_name, meet your Business Guides.

They'll be your go-to resource for all questions related to your health coverage. You can reach them at business@hioscar.com or 855-672-2784.

Your Business Guides can:

- Assist with updating benefits if an employee has kids, gets married, or moves.
- Remove employees and set them up with COBRA.
- Help you manage your payments as well as set up auto-pay.
- And more!

Don't forget: your team gets a dedicated Care Team as part of their health plan. Each employee can meet their care guides by creating their account cignaoscar.com/account. Pass along the one-pager below to help your employees get a quick start.

[How to: Create your member account](#)

As always, feel free to reach out with any questions you may have. We're here to help. Give us a call at [855-672-2784](tel:855-672-2784) or send us an email at business@hioscar.com.

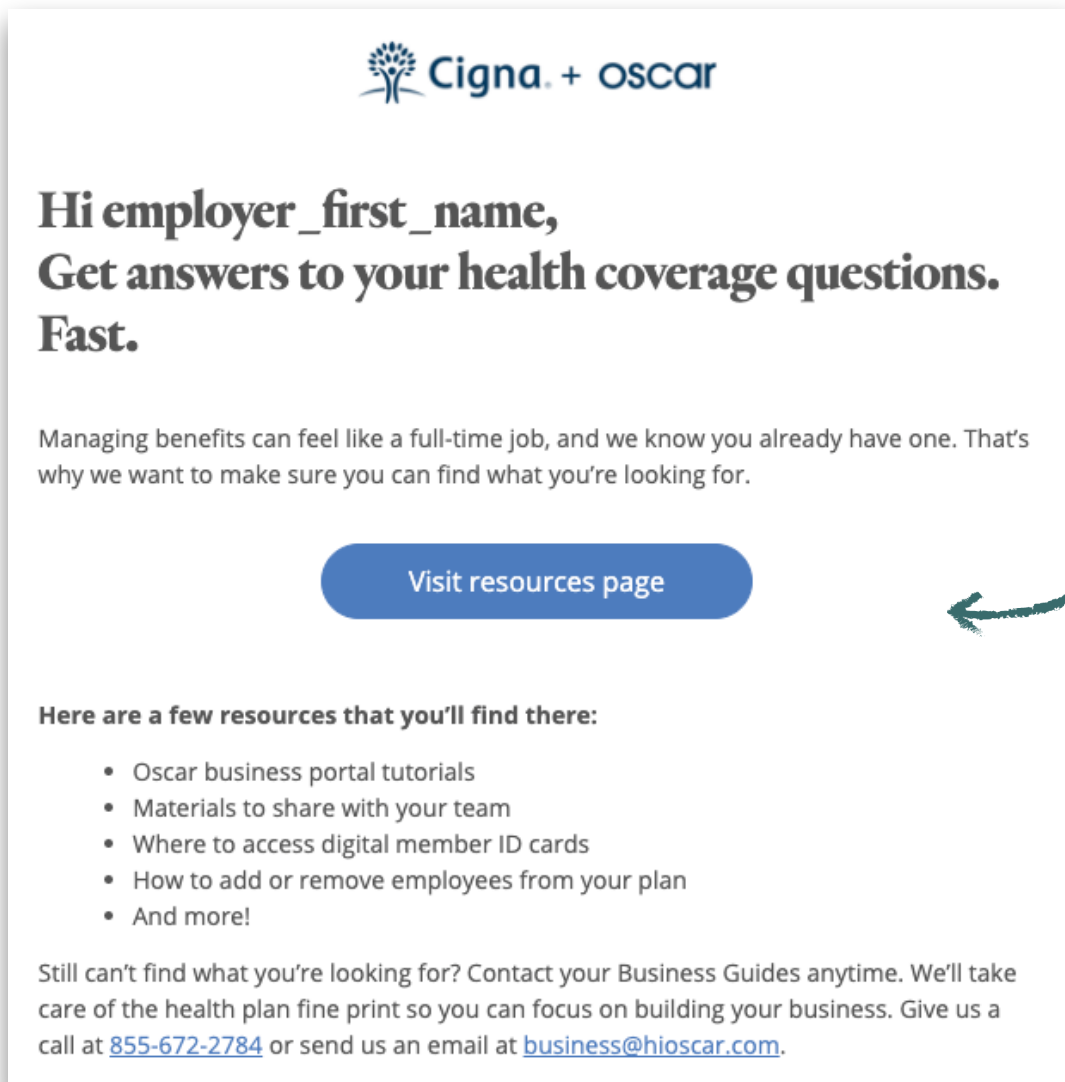
This introduces your client to their team of Business Guides.


Your client can share this PDF with their employees in case they haven't created their online member account!

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3 weeks after coverage start date

This is sent to your client only.





Hi employer_first_name,
Get answers to your health coverage questions.
Fast.

Managing benefits can feel like a full-time job, and we know you already have one. That's why we want to make sure you can find what you're looking for.

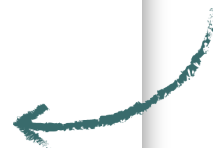
[Visit resources page](#)

Here are a few resources that you'll find there:

- Oscar business portal tutorials
- Materials to share with your team
- Where to access digital member ID cards
- How to add or remove employees from your plan
- And more!

Still can't find what you're looking for? Contact your Business Guides anytime. We'll take care of the health plan fine print so you can focus on building your business. Give us a call at [855-672-2784](tel:855-672-2784) or send us an email at business@hioscar.com.



Your client has access to a webpage that is full of helpful resources. You can use them too!



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4 weeks after coverage start date

This is sent to your client only.



Hi employer_first_name,
Are you getting the most out of your coverage?

You've been with us for one month (woo-hoo!). All our plans come with a lot of tools and perks that save you and your employees time and money.

Help us better serve you and your team by taking 5 minutes to fill out this short survey.

[Fill out survey](#)

After you finish the survey, use the checklist below to make sure you're on track for a great year of coverage. Have you:

- Logged in to your Oscar business account?
- Reviewed your group benefits?
- Set up auto-pay?
- Shared information on how your employees can create their online accounts?
(Check out [this one-pager](#) just in case)

Have questions? We're here to help! Give us a call at [855-672-2784](tel:855-672-2784) or send us an email at business@hioscar.com.

Let's get your client off on the right foot! This is a one month check-in.

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The business resource page

You and your client can use hioscar.com/business/cigna/resources for resources related to servicing your group.

Cigna + oscar

We know you're busy, we're here to help.

Save time navigating employee health benefits and get up to speed on Cigna + Oscar with the one-pagers, videos, and how-to guides below.

[Log in to your business portal](#)

BUSINESS PORTAL Manage your company's Cigna + Oscar health plan here.	MEMBER WEB ACCOUNT Make the most of your plan with your member account.	DIGITAL ID CARDS Your team can access digital ID cards.	FAQS Quick answers to commonly asked questions.
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Navigating the business portal

- How do I access and use the business portal? +
- How do I add an employee from my business portal? +
- How do I remove an employee? +
- How can I make an online payment? +

Resources to share with your team

Introducing: Your Member Account Download PDF →	Cigna + Oscar Plan Feature Overview Download PDF →	Your Personalized Care Team Download PDF →
Get Paid for Walking Download PDF →	How to Find Care Download PDF →	About Cigna + Oscar Download PDF →

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Onboarding for your client's employees

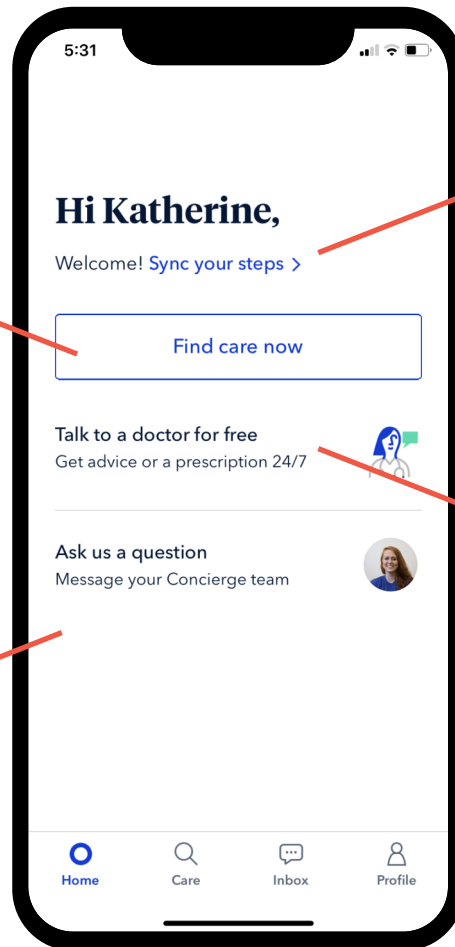
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Ensure that your client's employees gets the most out of their Cigna + Oscar coverage.

Your client's employees can visit cignaoscar.com/member to create their account in minutes. They can also log in through the Oscar app.

Search for in-network providers or facilities and book appointments directly in the app.



Your clients can earn up to \$100 per year in Amazon® Gift Card rewards by activating step tracking.

Call a doctor anytime, available 24/7.

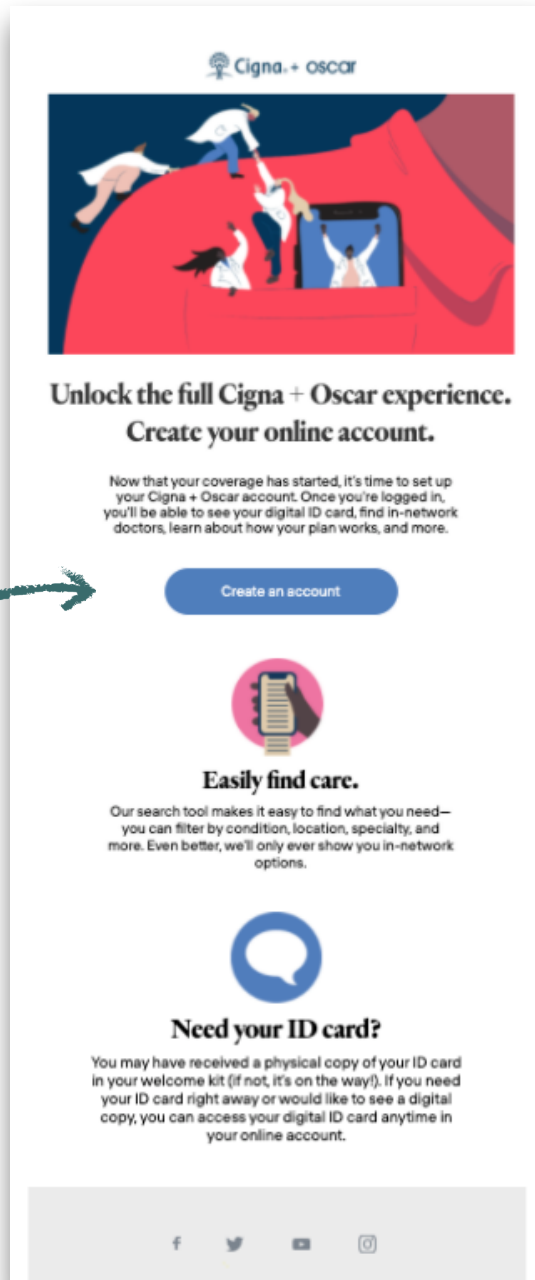
Send a message to Care Team—your clients' dedicated team of care guides and a nurse.

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Coverage start date.

This is sent to your client's employees.



Creating an account is essential to getting the best value out of a Cigna + Oscar plan.

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Questions? You're in good hands.

Broker resource page: hioscar.com/brokers/cigna

Access information about enrolling a group, including underwriting guidelines, and sales materials.

Benefits administrator resource page:

hioscar.com/business/cigna/resources

Learn about using Oscar's business portal, how to make a payment, where to find digital ID cards, and other administrative resources for you and your client.

For you:

Broker Support

brokers@hioscar.com

855-672-2713

For your small business client:

Business Guides

business@hioscar.com

855-672-2784

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