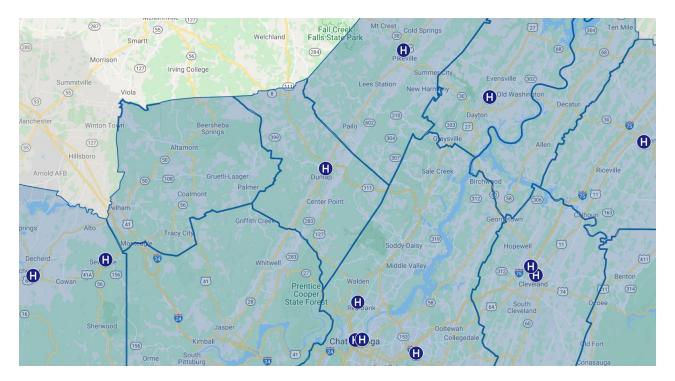


Chattanooga, meet our LocalPlus® network.

Cigna + Oscar's Chattanooga service area for small businesses includes Bledsoe, Bradley, Franklin, Grundy, Hamilton, Marion, McMinn, Polk, and Rhea counties.

The Cigna LocalPlus® network provides a locally curated network of doctors, specialists, and hospitals that offer cost-effective medical care without sacrificing the quality employees expect. This network was designed with affordability and access in mind.



Learn more at cignaoscar.com



2020 LocalPlus® Chattanooga Major Provider Groups and Hospitals*

Major Provider Groups and Hospitals

Erlanger Health System

Galen Medical Group

Chattanooga Providers by the Numbers*

Provider	LocalPlus® Network Count
Primary Care Physicians	947
Specialists	2,606
Hospitals	12
Urgent Care Centers	21

- Multiple plans that save you money: Choose between two networks, LocalPlus® and Open Access Plus, and save on health insurance that fits your team's lives and needs.
- A quality network: Access to hospitals, doctors, and specialists that can be seen without referrals.
- 24/7 virtual urgent care: Access hundreds of doctors on call, available anytime with a \$0 copay via the Oscar app.
- Personalized Care Team: A team that knows your team by name, and is always there to answer questions and help them manage their care.
- Employee care navigation: Dedicated support to help your employees find the right doctors and care in their area, plus easy tools to search for care on their own.
- **Prescriptions done right:** Save on prescriptions with Express Scripts and refill them right from your phone.
- Healthy minds and bodies: Access to Cigna's behavioral health network for mental health resources and step-tracking rewards (up to \$100 per year).

^{*} This listing and provider count is not all-inclusive and is as of May 2020; subject to change. For a listing of doctors and facilities that participate in the LocalPlus® Network, contact your Cigna + Oscar representative.

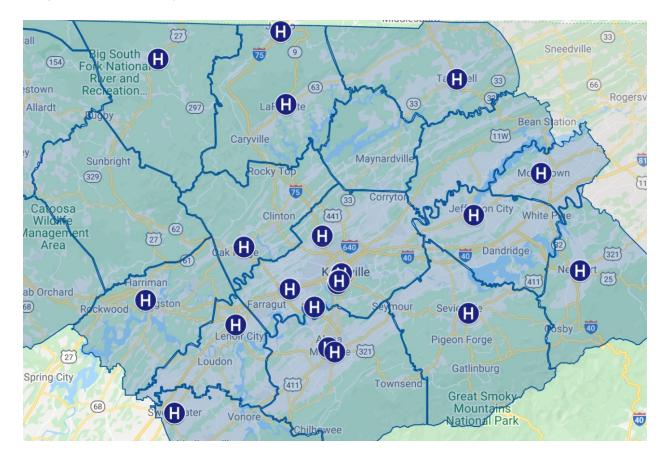
Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company. Benefits are administered by Mulberry Management Corporation, an affiliate of Oscar Insurance Company; Oscar Health Plan, Inc; Oscar Health Plan of Georgia and Oscar Health Plan of California. Pharmacy benefits are provided 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.



Knoxville, meet our LocalPlus® network.

Cigna + Oscar's Knoxville service area for small businesses includes Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, and Union counties.

The Cigna LocalPlus® network provides a locally curated network of doctors, specialists, and hospitals that offer cost-effective medical care without sacrificing the quality employees expect. This network was designed with affordability and access in mind.



Learn more at cignaoscar.com

2020 LocalPlus® Knoxville Major Provider Groups and Hospitals*

Major Provider Groups and Hospitals

	University of Tennessee Medical Center /
Covenant Health	Physicians' Association

Summit Medical Group

Knoxville Providers by the Numbers*

Provider	LocalPlus® Network Count
Primary Care Physicians	2,465
Specialists	5,455
Hospitals	20
Urgent Care Centers	23

- Multiple plans that save you money: Choose between two networks, LocalPlus® and Open Access Plus, and save on health insurance that fits your team's lives and needs.
- A quality network: Access to hospitals, doctors, and specialists that can be seen without referrals.
- 24/7 virtual urgent care: Access hundreds of doctors on call, available anytime with a \$0 copay via the Oscar app.
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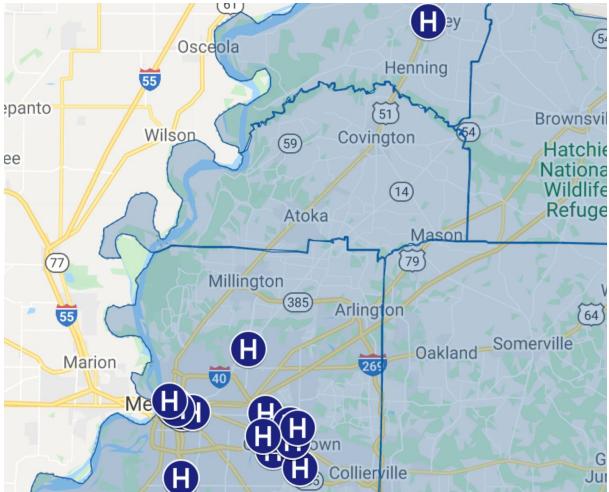
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Memphis, meet our LocalPlus® network.

Cigna + Oscar's Memphis service area for small businesses includes Fayette, Haywood, Lauderdale, Shelby, and Tipton counties.

The Cigna LocalPlus® network provides a locally curated network of doctors, specialists, and hospitals that offer cost-effective medical care without sacrificing the quality employees expect. This network was designed with affordability and access in mind.



Learn more at cignaoscar.com

2020 LocalPlus® Memphis Major Provider Groups and Hospitals*

Major Provider Groups and Hospitals

HealthChoice

Methodist Le Bonheur Healthcare

Memphis Providers by the Numbers*

Provider	LocalPlus® Network Count
Primary Care Physicians	416
Specialists	3,566
Hospitals	14
Urgent Care Centers	12

- Multiple plans that save you money: Choose between two networks, LocalPlus® and Open Access Plus, and save on health insurance that fits your team's lives and needs.
- A quality network: Access to hospitals, doctors, and specialists that can be seen without referrals.
- 24/7 virtual urgent care: Access hundreds of doctors on call, available anytime with a \$0 copay via the Oscar app.
- Personalized Care Team: A team that knows your team by name, and is always there to answer questions and help them manage their care.
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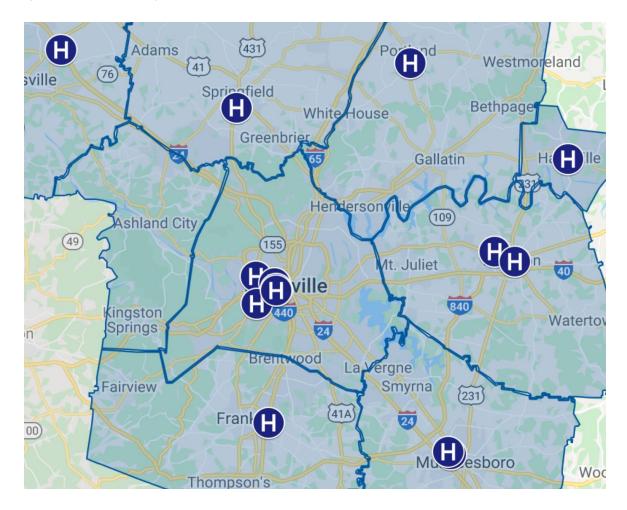
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Nashville, meet our LocalPlus® network.

Cigna + Oscar's Nashville service area for small businesses includes Cheatham, Davidson, Montgomery, Robertson, Rutherford, Sumner, Trousdale, Williamson, and Wilson counties.

The Cigna LocalPlus® network provides a locally curated network of doctors, specialists, and hospitals that offer cost-effective medical care without sacrificing the quality employees expect. This network was designed with affordability and access in mind.



Learn more at cignaoscar.com

2020 LocalPlus® Nashville Major Provider Groups and Hospitals*

Major Provider Groups and Hospitals	
Ascension St. Thomas Health	Vanderbilt University Medical Center
Synergy HealthCare	Vanderbilt Medical Group
Vanderbilt Children's Hospital	Williamson Medical Center

Nashville Providers by the Numbers*

Provider	LocalPlus® Network Count
Primary Care Physicians	2,462
Specialists	8,124
Hospitals	17
Urgent Care Centers	41

- Multiple plans that save you money: Choose between two networks, LocalPlus® and Open Access Plus, and save on health insurance that fits your team's lives and needs.
- A quality network: Access to hospitals, doctors, and specialists that can be seen without referrals.
- 24/7 virtual urgent care: Access hundreds of doctors on call, available anytime with a \$0 copay via the Oscar app.
- Personalized Care Team: A team that knows your team by name, and is always there to answer questions and help them manage their care.
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