

# Cigna + Oscar Broker Sales Kit

2021 Cigna + Oscar Small Group plans



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

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# Introducing Cigna + Oscar

We're bringing together the power of Cigna's national and local provider networks and Oscar's innovative digital member experience. Together, our partnership makes for healthy employees and a healthy bottom line.

Insurance that cares about small businesses

Affordable care that works for employees.

Care Teams that know your clients.



**Health plans that save money**  
Employers can choose between two networks, LocalPlus® and Open Access Plus, and save on health insurance that fits their team's lives and needs.



**Prescriptions done right**  
Employees can save on prescriptions with Express Scripts and refill them right from their phones.



**Nationwide network**  
With Cigna Open Access Plus, access a nationwide network of doctors, hospitals, and specialists that can be seen without referrals.



**Personalized Care Team**  
A team that knows each employee by name, and is always there to answer questions and help them manage their care.



**24/7 Virtual Urgent Care**  
Access hundreds of doctors on call, available anytime for \$0 copay via the Oscar app.<sup>1</sup>  
1 Feature and network availability may vary by location and plan type and is subject to change.



**Employee care navigation**  
Dedicated support to help employees find the right doctors and care in their area, plus the tools to search for care.



**Easy administration**  
Simple tools and dedicated support to manage employees benefits.



**Healthy minds and bodies**  
Step-tracking rewards up to \$100 per year and access to Cigna's behavioral health network for mental health resources.

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.

# About our partnership

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

## What is Cigna + Oscar?

Cigna + Oscar is a new 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 this partnership?

Cigna will provide two robust 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](https://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?

Cigna's primary role in the partnership is to provide access to quality, cost-saving providers. Your clients will benefit from direct integration with two of Cigna's two most popular provider networks: Local Plus® 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.

Oscar's primary role in the partnership is to administer benefits. Your small group clients will have access to Oscar's Doctor on Call service which offers free telemedicine visits, available 24/7.

## Will you offer other Cigna + Oscar products?

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

# Everything you need to sell Cigna + Oscar

## 01 Broker Portal

Create an account or log in at [business.hioscar.com](https://business.hioscar.com)

The Oscar Broker Portal is your one-stop shop to get appointed, enroll and manage clients, view commissions, update your information, and more.

## 02 Plan and rate information

Visit our broker website at [hioscar.com/brokers/cigna](https://hioscar.com/brokers/cigna)

You can find plan, network, and rate documents as well as enrollment forms on our broker website. It's also where you can find FAQs, event registration, and other helpful resources.

## 03 Network search

Search our in-network doctors & drugs at [hioscar.com/search](https://hioscar.com/search)

Explore our two networks, Cigna LocalPlus® and Cigna Open Access Plus, to find your clients' preferred providers and prescriptions.

## Still need help?

Our dedicated Broker Support Team is here to help! You can reach them

Monday - Friday from 9am - 8pm EST at 1-855-672-2713 or [brokers@hioscar.com](mailto:brokers@hioscar.com).

# 2021 Plan Documents

Cigna + Oscar small group plans are available in Atlanta, California, and Tennessee. Explore our plan documents to learn more.

State	Market	Service Counties	Plan Documents
California	Northern California (Rating Areas 2-8)	Alameda, Contra Costa, El Dorado, Kern, Los Angeles, Marin, Napa, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Solano, Sonoma, Ventura, and Yolo	<ul style="list-style-type: none"> <li>• <a href="#">Plan grid</a></li> <li>• <a href="#">Network overview</a></li> <li>• <a href="#">Underwriting guidelines</a></li> </ul>
	Southern California (Rating Areas 12, 14-19)		<i>See below for more resources</i>
Georgia	Atlanta Metro Rating Areas 2, 3, 10	Banks, Barrow, Bartow, Butts, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Elbert, Fayette, Forsyth, Franklin, Fulton, Greene, Gwinnett, Habersham, Hall, Hart, Henry, Jackson, Jasper, Lamar, Lumpkin, Madison, Morgan, Newton, Oconee, Oglethorpe, Paulding, Pike, Rabun, Rockdale, Spalding, Stephens, Towns, Union, Walton, and White	<ul style="list-style-type: none"> <li>• <a href="#">Plan grid</a></li> <li>• <a href="#">Network overview</a></li> <li>• <a href="#">\$3 Prescriptions list*</a></li> <li>• <a href="#">Underwriting guidelines</a></li> </ul>
			<i>See below for more resources</i>
Tennessee	Entire state All Rating Areas	All Tennessee counties	<ul style="list-style-type: none"> <li>• <a href="#">Plan grid</a></li> <li>• <a href="#">Network overview</a></li> <li>• <a href="#">\$3 Prescriptions list*</a></li> <li>• <a href="#">Preventive drug list**</a></li> <li>• <a href="#">Underwriting guidelines</a></li> </ul>
			<i>See below for more resources</i>

## For more resources and documents:

- Full list of plan documents (including rates) and enrollment forms can be found at [hioscar.com/brokers/plans](https://hioscar.com/brokers/plans)
- Find training resources and marketing materials at [hioscar.com/brokers/training](https://hioscar.com/brokers/training)
- Look out in your email inbox for the latest updates

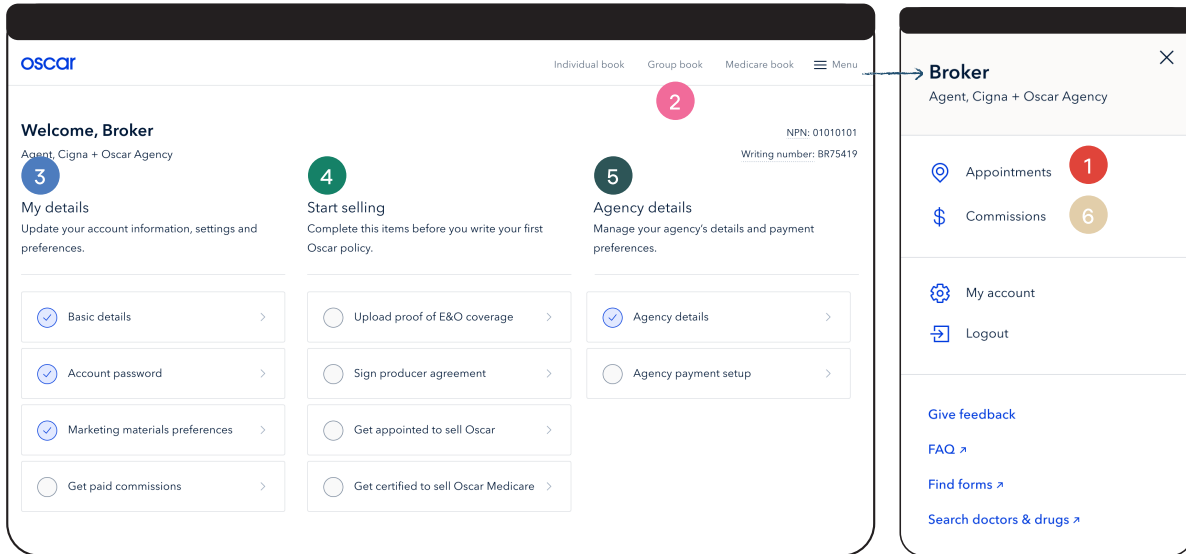
\*The \$3 prescription list is available in all Cigna + Oscar markets, excluding California. Refer to enrollment materials for details. For commonly covered medications, view the Prescription Drug List.

\*\*The preventive drug list is available for select Tennessee Cigna + Oscar HSA plans. Refer to enrollment materials for more details. For more commonly covered medications, view the Prescription Drug list.

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# Broker Portal - Overview

The Oscar Broker Portal ([business.hioscar.com](https://business.hioscar.com)) is where you'll do business with Cigna + Oscar. It's your one-stop-shop for getting appointed, quoting & enrolling clients, managing your book of business, and viewing commissions.



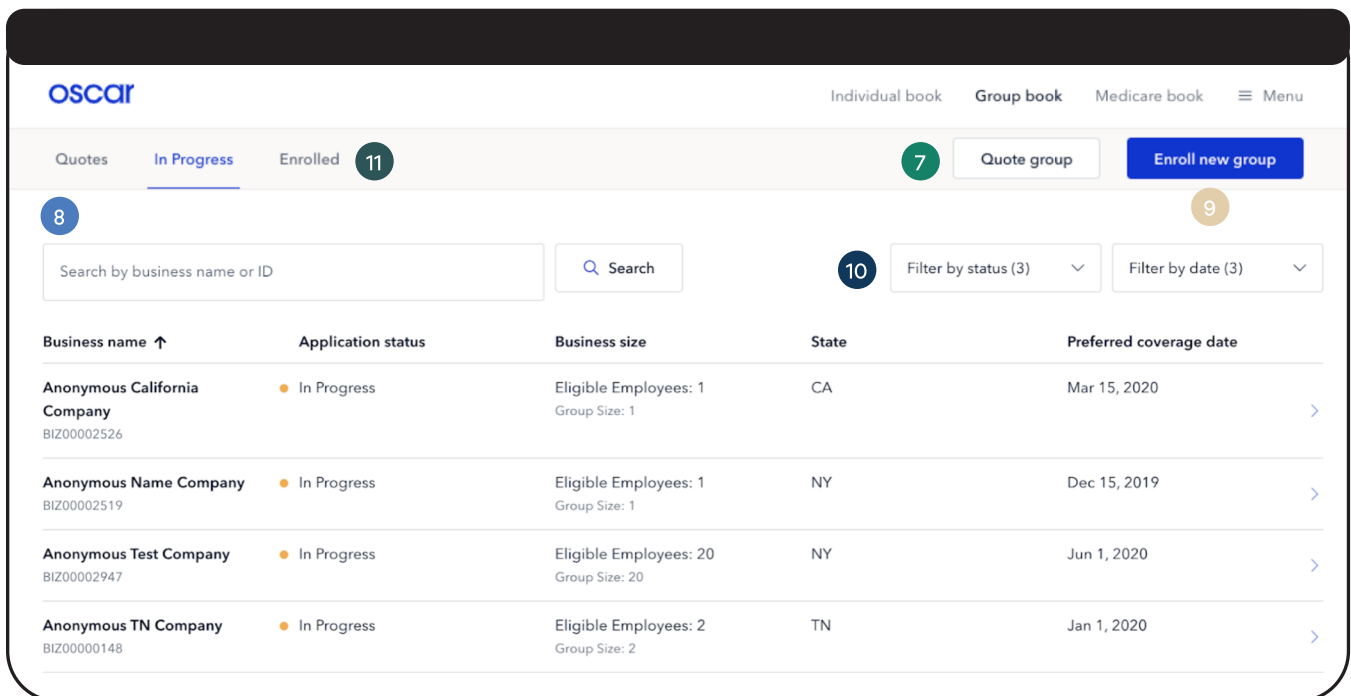
Disclaimer: All pictures are used for illustrative purposes only.

- 1 Get appointed to sell Cigna + Oscar in as little as 5 minutes and manage any existing appointments. **Find full instructions [here](#).**
- 2 Your "Group book" page is where you'll quote and enroll clients to Cigna + Oscar plans and manage your small group book of business.\*
- 3 Update your personal details, including commission payment method and marketing preferences.
- 4 Complete these steps to start selling. Start here OR go straight to the appointments page (see #1 above).
- 5 **For agency principals:** Update your agency's details and payment information.
- 6 View and download your commissions statements.

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# Broker Portal - Group Book

The group book dashboard is where you'll go to manage your small group book of business with Cigna + Oscar. Here, you can quote and/or enroll new small group clients, view saved quotes, see the status of group applications, and find your client's enrollment details and plans.



- 7 Run a quote for Cigna + Oscar small group health insurance plans in minutes. **Find full instructions [here](#).**
- 8 View your saved quotes and search by company name or business ID.
- 9 Click here to enroll a small group client. **Find full instructions [here](#).**
- 10 Check on the status of your client enrollment applications
- 11 See coverage details for your enrolled clients including: plan information, contact information, billing information, and more.



# Underwriting summary

We've put together a short summary of our underwriting guidelines to help you quickly understand which of your small group clients may be eligible for Cigna + Oscar small business health insurance plans. You can find the most up-to-date underwriting guidelines at [hioscar.com/brokers/plans](https://hioscar.com/brokers/plans).

	Atlanta	California	Tennessee
<b>Total full-time equivalent employees</b>	Covers businesses with 1-50 full-time equivalent employees	Covers businesses with 1-100 full-time equivalent employees	Covers businesses with 1-50 full-time equivalent employees
<b>Business location</b>	Must be licensed or authorized to conduct business in Cigna + Oscar service area.		
<b>Employee location</b>	At least 50% of eligible employees enrolling in Cigna + Oscar must live within Cigna + Oscar service area.		
<b>Plan Offerings</b>	Employers may select up to three Cigna + Oscar plans to offer their employees. There are no restrictions on the combination of plan options.		
<b>Contribution Guideline</b>	Employer must contribute at least 50% of the employee only premium		
<b>Participation Rules</b>	50% of eligible employees	Non-Contributory: 100% of eligible employees Contributory: 60% of eligible employees Split Carrier Participation: 60% of eligible employees must enroll in a plan offered by the employer. At least three (3) eligible employees must enroll in a Cigna + Oscar plan.	25% of eligible employees
<b>One Life / Owner Only / Spouse</b>	Groups must have at least one common law employee other than the Owner or Spouse enrolling in the plan to be considered a group		
<b>Documents Required</b>	Find the full list of required and accepted documents in our underwriting guidelines at <a href="https://hioscar.com/brokers/plans">hioscar.com/brokers/plans</a> .		

Once a business has applied for coverage, Cigna + Oscar's Eligibility Team will make the final decision to accept or decline the group for coverage, specify terms of coverage, or grant requests for changes, subject to Cigna + Oscar's policies and applicable law. Agents and Brokers aren't authorized to bind or guarantee coverage, premium rates, or effective dates. Businesses should maintain their existing coverage during the application process. This document does not include all the policies and guidelines that may apply, and we may change these policies in the future without notice, as permitted by law. You can find the most up-to-date underwriting guidelines at [hioscar.com/brokers/plans](https://hioscar.com/brokers/plans).

\*At least 51% of enrolling employees must live in California

# Post-enrollment timeline

What happens after your group is approved?

## 01 Application approved

- Your client will receive your their bill and instructions on how to pay
- If your client is paying with ACH, payment will be drawn immediately

## 02 Coverage start date

- Your client has paid their first bill
- Group coverage begins and employees can start using their health insurance
- Digital member ID cards are available online or through the app

## 03 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

## 04 Don't forget:

- First bill will be available online after approval
- Digital member ID cards are available immediately after payment
- Even if the coverage start date has passed, coverage is not active until we receive full payment for the group's first premium bill
- Member ID cards will be shipped after we receive the first full payment

# 2021 Commissions

## Cigna + Oscar Small Group

The following Commission Schedule shall apply to Cigna + Oscar Small Group Market policies in effect beginning January 1, 2020 and shall remain in effect until terminated or replaced by Oscar in writing and within the Company's sole discretion. The Commission Schedule for each respective market in effect at the time the commission is paid shall govern for the respective market.

For purposes of this Commission Schedule, "Initial Term" shall include the months of the first contract year that the applicable coverage is in effect, up to and including the last day of the first contract year. "Renewal Term" shall refer to any months after the "Initial Term" for which the applicable coverage is in effect.

Oscar reserves the right to seek charge-backs, clawbacks or recoupment of unearned commissions in accordance with applicable laws and regulations.

To the extent that a Producer earns a commission as set forth in the applicable Appointed Producer Agreement, the commission amount shall be as follows.

### Cigna + Oscar Small Group Plans: Broker Commissions

State	Initial Term Rate	Renewal Term Rate
CA	5% of premium	5% of premium
GA	1-3 EEs: \$5 PEPM	1-3 EEs: \$5 PEPM
	4-50 EEs: \$35 PEPM	4-50 EEs: \$35 PEPM
TN	1-3 EEs: \$8 PEPM	1-3 EEs: \$8 PEPM
	4-50 EEs: \$35 PEPM	4-50 EEs: \$35 PEPM

PEPM = Per employee per month  
EE = Enrolled Employees

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# 2021 Bonus programs

We want to reward you for being a part of the Cigna + Oscar launch, so we are excited to offer 2 broker bonus programs in our introductory year!



## First Case Bonus

Earn a \$1,000 bonus when you enroll your first Cigna + Oscar group with four (4) or more eligible employees.

Policies in our Georgia and Tennessee service area with effective dates from 10/1/2020 to 1/1/2021 are eligible for this program.

Policies in our California service area with effective dates from 1/1/2021 to 3/31/2021 are eligible for this program.



## 4 for 4 for \$4K

Earn a \$4,000 bonus when you enroll at least four (4) Cigna + Oscar groups with four (4) or more eligible employees per group.

Policies with effective dates from 10/01/2020 to 01/01/2021 are eligible for this program. Only applies to policies enrolled after the first case.

### Terms and conditions:

1. Only licensed and appointed agents who are contracted with Cigna + Oscar are eligible for the bonus.
2. The producer must be the Agent of Record and hold an appointment with Cigna + Oscar on both the effective date of coverage and at the time the bonus is paid.
3. Eligible groups must effectuate and pay at least one month premium to be eligible for the First Case bonus program and at least three months premium in order to be eligible for the 4 for \$4K bonus program.
4. First Case bonus payment will be made on or around January 31, 2021 once the one-month coverage duration and premium payment requirements have been met. 4 for 4 for \$4K bonus payment will be made on or around June 1, 2021 once the three-month coverage duration and premium payment requirements have been met.
5. Payments are made directly to the broker of record on the policy. Producers may not combine, transfer or otherwise aggregate business with other producers for the purposes of bonus program eligibility.
6. General agencies are not eligible for this bonus program.
7. Disagreements or disputes regarding this program or the interpretation of rules or payout amounts will be resolved at the sole discretion of Oscar. Oscar may amend or discontinue the terms of the program at any time without advance notice.

# Contact us

We have dedicated Cigna + Oscar Sales teams in each market. Your market representatives can help answer any of your sales-related questions and provide support, training, and presentations upon request. Don't hesitate to reach out - we can't wait to get to know you!

## California Cigna + Oscar Sales Team



**Troy Parant**  
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**Thomas Earl**  
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## Georgia Cigna + Oscar Sales Team



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## Tennessee Cigna + Oscar Sales Team



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**Matt Faltings**  
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## Broker Support

**Contact information**  
[brokers@hioscar.com](mailto:brokers@hioscar.com)  
855-672-2713

**Business hours**  
Monday through Friday  
9:00 AM - 8:00 PM EST

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