

	Platinum \$0	Platinum \$1000	Gold \$0	Gold \$2500	Gold \$3500	Silver \$2500
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All Cigna + Oscar Plans offer members a choice between Cigna LocalPlus® and Open Access Plus networks, allowing them to choose the network that fits into their lives and meets their needs.

### The Basics

Deductible (Individual / Family)	\$0 / \$0	\$1,000 / \$2,000	\$0 / \$0	\$2,500 / \$5,000	\$3,500 / \$7,000	\$2,500 / \$5,000
Out-of-pocket max (Individual / Family)	\$2,400 / \$4,800	\$3,500 / \$7,000	\$8,000 / \$16,000	\$5,000 / \$10,000	\$7,000 / \$14,000	\$8,550 / \$17,100
Pharmacy deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-network deductible (Individual / Family)	\$3,000 / \$6,000	\$3,000 / \$6,000	\$5,000 / \$10,000	\$7,500 / \$15,000	\$10,000 / \$20,000	\$7,500 / \$15,000
In-network coinsurance	0%	0% after deductible	0%	20% after deductible	0% after deductible	20% after deductible
Out-of-network coinsurance	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible
HSA-compatible?	No	No	No	No	No	No
Virtual Urgent Care, \$0 copay, available 24/7	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓
\$0 copay preventive care	✓	✓	✓	✓	✓	✓

### Prices for In-Network Benefits

Primary care / OBGYN visits	\$15	\$20	\$50	\$25	\$30	\$55
Specialist visits	\$30	\$40	\$80	\$50	\$50	\$90
Mental health office visits	\$15	\$20	\$50	\$25	\$30	\$55
Labs	\$0	\$0	\$0	20% after deductible	\$0 after deductible	20% after deductible
Emergency room	\$250	\$350	\$600	\$300	\$400	\$550 after deductible
Urgent care	\$100	\$100	\$100	\$100	\$100	\$100
MRIs & Advanced imaging	\$150	\$0 after deductible	\$550	20% after deductible	\$0 after deductible	20% after deductible
X-rays & Diagnostic imaging	\$0	\$0	\$0	20% after deductible	\$0 after deductible	20% after deductible
Outpatient facility / Inpatient facility	\$500 / \$500	\$0 after deductible / \$0 after deductible	\$200 / \$300	20% after deductible / 20% after deductible	\$0 after deductible / \$0 after deductible	\$350 after deductible / 20% after deductible
RX   Generics: Preferred (Tier 1a) / Non-preferred (Tier 1b)	\$3 / \$15	\$3 / \$15	\$3 / \$15	\$3 / \$15	\$3 / \$15	\$3 / \$15
RX   Brand: Preferred (Tier 2) / Non-preferred (Tier 3)	\$40 / \$80	\$50 / \$80	\$40 / \$80	\$50 / \$90	\$50 / \$90	\$50 / \$90
RX   Accredo Specialty* (Tier 4a) / Specialty (Tier 4b)	25% (cost share applies, up to \$500 per script) / 45%	25% (cost share applies, up to \$500 per script) / 45%	25% (cost share applies, up to \$500 per script) / 45%	25% (cost share applies, up to \$500 per script) / 45%	25% (cost share applies, up to \$500 per script) / 45%	25% (cost share applies, up to \$500 per script) / 45%

\* "Accredo" refers to Accredo Health Group, Inc. "Accredo" is a trademark of Express Scripts Strategic Development, Inc. Accredo prescription drugs do not apply towards pharmacy deductible.

See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details. All this information and more can be found on our Broker Resources page: [www.hioscar.com/brokers](http://www.hioscar.com/brokers)

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.

	Silver \$5000	Silver \$2800 HSA	Silver \$4500 HSA	Bronze \$7500	Bronze \$6100 HSA	Bronze \$7000 HSA
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<b>The Basics</b>						
Deductible (Individual / Family)	\$5,000 / \$10,000	\$2,800 / \$5,600	\$4,500 / \$9,000	\$7,500 / \$15,000	\$6,100 / \$12,200	\$7,000 / \$14,000
Out-of-pocket max (Individual / Family)	\$8,550 / \$17,100	\$7,000 / \$14,000	\$4,500 / \$9,000	\$8,550 / \$17,100	\$7,000 / \$14,000	\$7,000 / \$14,000
Out-of-network deductible (Individual / Family)	\$15,000 / \$30,000	\$12,000 / \$24,000	\$15,000 / \$30,000	\$20,000 / \$40,000	\$18,000 / \$36,000	\$20,000 / \$40,000
Pharmacy deductible (Individual / Family)	N/A	N/A	N/A	\$1,050 / \$2,100	N/A	N/A
In-network coinsurance	30% after deductible	20% after deductible	\$0 after deductible	30% after deductible	10% after deductible	0% after deductible
Out-of-network coinsurance	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible	30% after deductible
HSA-compatible?	No	Yes	Yes	No	Yes	Yes
Virtual Urgent Care, \$0 copay, available 24/7	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓
\$0 copay preventive care	✓	✓	✓	✓	✓	✓
<b>Prices for In-Network Benefits</b>						
Primary care / OBGYN visits	\$45	\$20 after deductible	\$0 after deductible	\$55	\$50 after deductible	\$0 after deductible
Specialist visits	\$90	\$40 after deductible	\$0 after deductible	\$100 after deductible	\$100 after deductible	\$0 after deductible
Mental health office visits	\$45	\$20 after deductible	\$0 after deductible	\$55	\$50 after deductible	\$0 after deductible
Labs	30% after deductible	20% after deductible	\$0 after deductible	30% after deductible	10% after deductible	\$0 after deductible
Emergency room	\$600	\$300 after deductible	\$0 after deductible	30% after deductible	\$600 after deductible	\$0 after deductible
Urgent care	\$100	\$100 after deductible	\$0 after deductible	\$100	\$100 after deductible	\$0 after deductible
MRIs & Advanced imaging	30% after deductible	20% after deductible	\$0 after deductible	30% after deductible	10% after deductible	\$0 after deductible
X-rays & Diagnostic imaging	30% after deductible	20% after deductible	\$0 after deductible	30% after deductible	10% after deductible	\$0 after deductible
Outpatient facility / Inpatient facility	30% after deductible / 30% after deductible	20% after deductible / 20% after deductible	\$0 after deductible / \$0 after deductible	30% after deductible / 30% after deductible	10% after deductible / 10% after deductible	\$0 after deductible / \$0 after deductible
RX   Generics: Preferred (Tier 1a) / Non-preferred (Tier 1b)	\$3 / \$15	\$3 after deductible / \$15 after deductible	\$0 after deductible	\$3 / \$15	\$3 after deductible / \$15 after deductible	\$0 after deductible
RX   Brand: Preferred (Tier 2) / Non-preferred (Tier 3)	\$50 / \$100	\$50 after deductible / \$100 after deductible	\$0 after deductible / \$0 after deductible	\$50 after deductible / \$90 after deductible	\$50 after deductible / \$90 after deductible	\$0 after deductible / \$0 after deductible
RX   Accredo* (Tier 4a) / Specialty (Tier 4b)	25% (cost share applies, up to \$500 per script) / 45%	25% after deductible (cost share applies, up to \$500 per script) / 45% after deductible	\$0 after deductible / \$0 after deductible	25% (cost share applies, up to \$500 per script) / 45%	25% after deductible (cost share applies, up to \$500 per script) / 45% after deductible	\$0 after deductible / \$0 after deductible

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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.