

|  | Platinum \$0 | Gold \$0 | Gold \$2000 | Gold \$2500 | Silver \$2500 | Silver \$5500 | Silver \$3000 HSA Option 1 | Bronze \$5750 |
|--|--------------|----------|-------------|-------------|---------------|---------------|----------------------------|---------------|
|--|--------------|----------|-------------|-------------|---------------|---------------|----------------------------|---------------|

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         | \$0 / \$0          | \$2,000 / \$4,000    | \$2,500 / \$5,000    | \$2,500 / \$5,000    | \$5,500 / \$11,000   | \$3,000 / \$6,000    | \$5,750 / \$11,500   |
| Out-of-pocket max (Individual / Family)        | \$1,800 / \$3,600 | \$6,500 / \$13,000 | \$6,000 / \$12,000   | \$6,500 / \$13,000   | \$6,500 / \$13,000   | \$8,550 / \$17,100   | \$4,500 / \$9,000    | \$8,550 / \$17,100   |
| Pharmacy deductible (Individual / Family)      | N/A               | N/A                | N/A                  | N/A                  | N/A                  | N/A                  | N/A                  | N/A                  |
| In-network coinsurance                         | 50%               | 40%                | 30% after deductible | 30% after deductible | 50% after deductible | 40% after deductible | 50% after deductible | 50% after deductible |
| HSA-compatible?                                | No                | No                 | No                   | No                   | No                   | No                   | Yes                  | No                   |
| Virtual Urgent Care, available 24/7, \$0 copay | ✓                 | ✓                  | ✓                    | ✓                    | ✓                    | ✓                    | ✓                    | ✓                    |
| Dedicated Care Team                            | ✓                 | ✓                  | ✓                    | ✓                    | ✓                    | ✓                    | ✓                    | ✓                    |
| Up to \$100/year in step tracking rewards      | ✓                 | ✓                  | ✓                    | ✓                    | ✓                    | ✓                    | ✓                    | ✓                    |
| \$0 copay preventive care                      | ✓                 | ✓                  | ✓                    | ✓                    | ✓                    | ✓                    | ✓                    | ✓                    |

### Prices for In-Network Benefits

|  |                     |                      |   |   |   |   |  |  |
|--|---------------------|----------------------|---|---|---|---|--|--|
| Primary care / OBGYN visits  | \$20                | \$40                 | \$60  | \$30  | 50% after deductible                        | \$55  | 50% after deductible   | \$70   |
| Specialist visits  | \$40                | \$60                 | \$60  | \$55  | 50% after deductible                        | \$70  | 50% after deductible   | 50% after deductible   |
| Mental health office visits  | \$40                | \$60                 | \$60  | \$55  | 50% after deductible                        | \$70  | 50% after deductible   | 50% after deductible   |
| Labs   | \$0                 | \$0                  | \$0   | 30% after deductible                        | 50% after deductible                        | \$0   | 50% after deductible   | 50% after deductible   |
| Emergency room   | 50%                 | \$600                | \$500   | \$400                                       | 50% after deductible                        | 40% after deductible                        | 50% after deductible   | 50% after deductible   |
| Urgent care  | \$50                | \$75                 | \$60  | \$55  | 50% after deductible                        | \$70  | 50% after deductible   | \$70   |
| MRIs & Advanced imaging  | 50%                 | \$350                | 30% after deductible                          | 30% after deductible                        | 50% after deductible                        | 40% after deductible                        | 50% after deductible   | 50% after deductible   |
| X-rays & Diagnostic imaging  | \$0                 | \$0                  | \$0   | 30% after deductible                        | 50% after deductible                        | \$0   | 50% after deductible   | 50% after deductible   |
| Outpatient facility / Inpatient facility                                     | 50% / 50%           | \$300 / \$550        | \$250 after deductible / 30% after deductible | 30% after deductible / 30% after deductible | 50% after deductible / 50% after deductible | 40% after deductible / 40% after deductible | 50% after deductible / 50% after deductible                            | 50% after deductible / 50% after deductible                        |
| RX   Generics: Preferred (Tier 1a) / Non-preferred (Tier 1b)                 | \$3 / \$15          | \$3 / \$15           | \$3 / \$15                                    | \$3 / \$15                                  | \$3 / \$15                                  | \$3 / \$35                                  | \$3 after deductible / \$15 after deductible                           | \$3 / 50% after deductible   |
| RX   Brand: Preferred (Tier 2) / Non-preferred (Tier 3) / Specialty (Tier 4) | \$25 / \$50 / \$100 | \$50 / \$100 / \$300 | \$45 / \$75 / \$200                           | \$50 / \$75 / \$200                         | \$25 / \$50 / \$100                         | \$75 / \$150 / \$300                        | \$35 after deductible / \$50 after deductible / \$100 after deductible | 50% after deductible / 50% after deductible / 50% after 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 \$3000 HSA Option 2 | Silver \$4250 HSA | Bronze \$6000 HSA | Bronze \$7000 HSA |
|--|----------------------------|-------------------|-------------------|-------------------|
| 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)               | \$3,000 / \$6,000    | \$4,250 / \$8,500    | \$6,000 / \$12,000   | \$7,000 / \$14,000   |
| Out-of-pocket max (Individual / Family)        | \$4,500 / \$9,000    | \$4,250 / \$8,500    | \$7,000 / \$14,000   | \$7,000 / \$14,000   |
| In-network coinsurance                         | 40% after deductible | \$0 after deductible | 40% after deductible | \$0 after deductible |
| HSA-compatible?                                | Yes                  | Yes                  | Yes                  | Yes                  |
| Virtual Urgent Care, available 24/7, \$0 copay | ✓                    | ✓                    | ✓                    | ✓                    |
| Dedicated Care Team                            | ✓                    | ✓                    | ✓                    | ✓                    |
| Up to \$100/year in step tracking rewards      | ✓                    | ✓                    | ✓                    | ✓                    |
| \$0 copay preventive care                      | ✓                    | ✓                    | ✓                    | ✓                    |

### Prices for In-Network Benefits

|  |   |   |   |   |
|--|---|---|---|---|
| Primary care / OBGYN visits  | 40% after deductible                        | \$0 after deductible                        | 40% after deductible                        | \$0 after deductible                        |
| Specialist visits  | 40% after deductible                        | \$0 after deductible                        | 40% after deductible                        | \$0 after deductible                        |
| Mental health office visits  | 40% after deductible                        | \$0 after deductible                        | 40% after deductible                        | \$0 after deductible                        |
| Labs   | 40% after deductible                        | \$0 after deductible                        | 40% after deductible                        | \$0 after deductible                        |
| Emergency room   | 40% after deductible                        | \$0 after deductible                        | 40% after deductible                        | \$0 after deductible                        |
| Urgent care  | 40% after deductible                        | \$0 after deductible                        | 40% after deductible                        | \$0 after deductible                        |
| MRIs & Advanced imaging  | 40% after deductible                        | \$0 after deductible                        | 40% after deductible                        | \$0 after deductible                        |
| X-rays & Diagnostic imaging  | 40% after deductible                        | \$0 after deductible                        | 40% after deductible                        | \$0 after deductible                        |
| Outpatient facility / Inpatient facility                                     | 40% after deductible / 40% after deductible | \$0 after deductible / \$0 after deductible | 40% after deductible / 40% after deductible | \$0 after deductible / \$0 after deductible |
| RX   Non-ACA Preventive Generics: Preferred / Non-preferred                  | \$10 / \$10                                 | \$10 / \$10                                 | \$10 / \$10                                 | \$10 / \$10                                 |
| RX   Non-ACA Preventive Brand: Preferred / Non-preferred                     | \$30 / \$60                                 | \$30 / \$60                                 | \$30 / \$60                                 | \$30 / \$60                                 |
| RX   All other Generic, Preferred, Brand, Non-Preferred Brand, and Specialty | 40% after deductible                        | \$0 after deductible                        | 40% after deductible                        | \$0 after deductible                        |

Cigna + Oscar in Tennessee offers small group Health Savings Account health plans that includes access to certain medications – called the Preventive Care Drug List - without requiring members first satisfy the plan's high deductible.

See the 2021 Preventive Care Drug List: [hioscar.com/asset/c-o-2021-prev-drugs-tn](https://hioscar.com/asset/c-o-2021-prev-drugs-tn)

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