

# Additional Administrative Guidelines and Program Requirements for Cigna Healthcare + Oscar Plans

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

## What you need to know about Cigna Healthcare + Oscar

With Cigna Healthcare + Oscar, you benefit from direct integration with two of most popular Cigna Healthcare provider networks: Open Access Plus and LocalPlus®. These networks will be utilized for Cigna Healthcare + Oscar plans. Other important information about Cigna Healthcare + Oscar is provided below.

### Provider support

855.672.2755

### Online portal

Visit [CignaOscar.com](https://CignaOscar.com) for a detailed guide on portal setup.

### Mailing address

Cigna Healthcare + Oscar  
PO Box 188061  
Chattanooga, TN 37422-8061

### Claim disputes

Cigna Healthcare + Oscar  
c/o Oscar Management Corporation  
PO Box 52146  
Phoenix, AZ 85072-2146

### Eligibility and benefits

To confirm eligibility and benefits, visit [HiOscar.com/providers](https://HiOscar.com/providers) 24 hours a day, seven days a week. We are also available to assist you at 855.672.2755, Monday through Friday, from 8:00 a.m. – 9:00 p.m. ET.

### Pharmacy services

Cigna Healthcare + Oscar plans utilize Express Scripts® to manage the pharmacy network, formulary, and all aspects of the outpatient prescription drug benefit, including any related medication management programs. Express Scripts adjudicates prescription claims at the point of sale.

Prior authorizations may be required for certain medications. Prior authorizations can be initiated by calling 800.753.2851 or electronically online at [bit.ly/express-scripts-easy-epa](https://bit.ly/express-scripts-easy-epa). For questions about prior authorizations or prescription drug appeals, call us at 800.753.2851.

To access the Cigna Healthcare + Oscar drug formulary, click [here](#).

**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.

### **Prior authorization**

Cigna Healthcare + Oscar plans may require authorization for certain services. A list of services can be accessed online at [HiOscar.com/prior-authorization](https://HiOscar.com/prior-authorization). It is important to submit any elective or pre-service requests in advance to ensure everything is in place for your patients to get the right care. To confirm authorization requirements for a specific code or service, or submit an authorization request, or check the status of an existing authorization, please reference our provider portal at <https://Provider.HiOscar.com> or call 855.672.2789. We encourage you to submit authorization requests for medical services through our provider portal, however, authorization requests may also be submitted by faxing the Authorization Request Form to 844.965.9053.

Please note all authorization requests for behavioral health services must be submitted by faxing 844.965.9053 or calling 855.672.2755. For services where Cigna Healthcare + Oscar plans delegate utilization review, you will be transferred to or instructed to contact the appropriate vendor.

If prior authorization is not obtained, services are subject to post-service (retrospective) review. Some services that may be a part of an ongoing course of treatment may also be subject to concurrent review. Inclusion of a benefit in the Cigna + Oscar Authorization List is not a guarantee of coverage. Coverage of these benefits may vary by plan and the Authorization List is subject to change.

Review for certain services is delegated to eviCore healthcare (eviCore). For access to the clinical criteria utilized by eviCore or to download the Authorization Request Form, please visit [evicore.com/resources/healthplan/cigna-plus-oscar](https://evicore.com/resources/healthplan/cigna-plus-oscar). For other services not indicated in these resources, call us at 855.672.2755 or follow the instructions on the Cigna + Oscar Authorization Request Form.

### **Prior authorization appeals**

Phone: 855.672.2755

Fax: 844.965.9054

Mail:

Cigna Healthcare + Oscar

c/o Oscar Management Corporation


PO Box 52146

Phoenix, AZ 85072-2146

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## Sample ID cards

Customer ID cards will include details about the network the plan aligns with and will look like the samples below:



**John Doe**

Open Access Plus Silver \$6550  
(No Referral Required; part of Cigna Network)



**Member plan information**

Member ID	
Group ID	None
Cigna ID	0224764
Coverage start date	01/01/2025

**In-network spending**

Deductible	\$6550 / \$13100
Out-of-pocket max	\$9350 / \$18700

**In-network cost before / after deductible**

Oscar Care virtual visits	\$0 / \$0
Primary care	\$45 / \$45
Specialist	\$125 / \$125
Urgent care	\$100 / \$100
Emergency room	100% / \$800

**Member Care Team**

Log in at [hioscar.com/member](https://hioscar.com/member), or on the Oscar mobile app, or call 855-672-2789

**For providers & pharmacy**

Payer ID	CIGNA	RxBIN	003858
e-Payer ID	62308	RxPCN	A4
Dental ID	CX083	RxGRP	CIOSCRx

Providers call 855-672-2755  
Pharmacists call 800-922-1557


**Where to send claims**

Pediatric dental	DentaQuest
Pediatric vision	Davis Vision
Medical	Cigna

Cigna, PO Box 188061, Chattanooga, TN 37422


This health policy is regulated by the commissioner. Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company. Benefits are administered by Oscar Management Corporation, an affiliate of Oscar Health Plan of Georgia. Pharmacy benefits are provided by Express Scripts, Inc.

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**John Doe**

Open Access Plus Bronze \$6000  
(No Referral Required; part of Cigna Network)



**Member plan information**

Member ID	
Group ID	None
Cigna ID	0224764
Coverage start date	01/01/2025

**In-network spending**

Deductible	\$6000 / \$12000
Out-of-pocket max	\$9400 / \$18800

**In-network cost before / after deductible**

Oscar Care virtual visits	\$0 / \$0
Primary care	\$80 / \$80
Specialist	100% / 35%
Urgent care	100% / 35%
Emergency room	100% / 35%

**Member Care Team**

Log in at [cignabyoscarAZ.com](https://cignabyoscarAZ.com), or on the Oscar mobile app, or call 855-672-2789

**For providers & pharmacy**

Payer ID	CIGNA	RxBIN	003858
e-Payer ID	62308	RxPCN	A4
Dental ID	CX083	RxGRP	CIOSCRx

Providers call 855-672-2755  
Pharmacists call 800-922-1557

**Where to send claims**

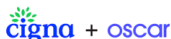
Pediatric dental	DentaQuest
Pediatric vision	Davis Vision
Medical	Cigna

Cigna, PO Box 188061, Chattanooga, TN 37422

Insured by Cigna Health and Life Insurance Company. Insurance benefits administered by Oscar Management Corporation, a third party administrator. Cigna insurance coverage contains exclusions and limitations. Pharmacy benefits are provided by Express Scripts, Inc.


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**Alex Calder-Smith**

LocalPlus Silver \$1950  
(No Referral Required; part of Cigna Network)



**Member plan information**

Member ID	
Group ID	None
Cigna ID	0224764
Coverage start date	01/01/2025

**In-network spending**

Deductible	\$1950 / \$3900
Rx deductible	\$350 / \$700
Out-of-pocket max	\$9300 / \$18600

**In-network cost before / after deductible**

Oscar Virtual Urgent Care	\$0 / \$0
Primary care	\$60 / \$60
Specialist	\$90 / \$90
Urgent care	\$76 / \$76
Emergency room	100% / 40%

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**For providers & pharmacy**

Payer ID	CIGNA	RxBIN	003858
e-Payer ID	62308	RxPCN	A4
Dental ID	CX083	RxGRP	CIOSCRx

Providers call 855-672-2755  
Pharmacists call 800-922-1557


**Where to send claims**

Pediatric dental	DentaQuest (State Regulated)
Pediatric vision	Davis Vision
Medical	Cigna

Cigna, PO Box 188061, Chattanooga, TN 37422


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**John Doe**

Local Plus Bronze \$6000  
(No Referral Required; part of Cigna Network)



**Member plan information**

Member ID	
Group ID	None
Cigna ID	0224764
Coverage start date	01/01/2025

**In-network spending**

Deductible	\$6000 / \$12000
Out-of-pocket max	\$9400 / \$18800

**In-network cost before / after deductible**

Oscar Care virtual visits	\$0 / \$0
Primary care	\$80 / \$80
Specialist	100% / 35%
Urgent care	100% / 35%
Emergency room	100% / 35%

**Member Care Team**

Log in at [cignabyoscarAZ.com](https://cignabyoscarAZ.com), or on the Oscar mobile app, or call 855-672-2789

**For providers & pharmacy**

Payer ID	CIGNA	RxBIN	003858
e-Payer ID	62308	RxPCN	A4
Dental ID	CX083	RxGRP	CIOSCRx

Providers call 855-672-2755  
Pharmacists call 800-922-1557

**Where to send claims**

Pediatric dental	DentaQuest
Pediatric vision	Davis Vision
Medical	Cigna

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## Submit claims

Claim type	Network	Submit to
<b>Medical services</b>	Open Access Plus and LocalPlus	Electronic payer ID: <b>62308</b>  Cigna Healthcare + Oscar PO Box 188061 Chattanooga, TN 37422-8061
<b>Behavioral health and substance abuse services</b>	Evernorth Behavioral Health, Inc.	Electronic payer ID: <b>62308</b>  Cigna Healthcare + Oscar PO Box 188061 Chattanooga, TN 37422-8061
<b>Pediatric vision services</b>	Davis Vision	Vision care processing PO Box 1525 Latham, NY 12110
<b>Pediatric dental services</b>	DentaQuest, LLC	Electronic payer ID: <b>CX014</b>  DentaQuest, LLC Attn: Claims department PO Box 2906 Milwaukee, WI 53021-2906 Provider portal: <a href="http://providers.dentaquest.com/onboarding/start/">http://providers.dentaquest.com/onboarding/start/</a> Phone: 855-418-1624
<b>Prescriptions/specialty pharmacy</b>	Express Scripts	Express Scripts ATTN: Commercial claims PO Box 14711 Lexington, KY 40512-4711
<b>Transplant services</b>	Cigna LifeSOURCE Transplant Network®	Cigna LifeSOURCE Transplant Network  NAC claims PO Box 6471 Indianapolis, IN 46206  Please send transplant claims to the contracted vendor for the particular customer.

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## Check the status of a claim

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## Utilization management

Cigna Healthcare + Oscar plans delegate utilization review (UR) for certain service categories. For the services below, Cigna Healthcare + Oscar plans utilize the outside vendors listed. To verify coverage or authorization requirements, please call 855.672.2755.

Delegate	Service categories delegated for UR
<b>eviCore</b>	Medical: specialty outpatient services <ul style="list-style-type: none"> <li>• Cardiac imaging</li> <li>• Genetic testing</li> <li>• Medical and radiation oncology</li> <li>• Musculoskeletal management (including injections for pain management)</li> <li>• Radiology</li> <li>• Joint and spine surgery</li> </ul>
<b>American Specialty Health</b>	Chiropractic services Physical therapy Occupational therapy
<b>Express Scripts</b>	Prescriptions Specialty pharmacy
<b>DentaQuest, LLC</b>	Pediatric dental
<b>Davis Vision</b>	Pediatric vision

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### Our network vendors

For pediatric dental, pediatric vision, and prescription/specialty pharmacy services, Cigna Healthcare + Oscar engages with the network vendors listed below. Providers of these services must be in the respective vendor networks, and claims must be submitted to the address listed.

Service	Vendor	Contact
<b>Pediatric vision services</b>	Davis Vision	Vision Care Processing PO Box 1525 Latham, NY 12110
<b>Pediatric dental services</b>	DentaQuest, LLC	Electronic Payer ID: <b>CX014</b>  DentaQuest, LLC Attn: Claims department PO Box 2906 Milwaukee, WI 53021-2906 Provider portal: <a href="http://providers.dentaquest.com/onboarding/start/">http://providers.dentaquest.com/onboarding/start/</a> Phone: 855-418-1624
<b>Prescriptions/specialty pharmacy</b>	Express Scripts	Express Scripts ATTN: Commercial claims PO Box 14711 Lexington, KY 40512-4711

### Legal Statement

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Evernorth Care Solutions, Inc., Evernorth Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

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