

# Deductible Credit Carryover Guidelines

The following guidelines are to provide information on applying your previous group health plan's calendar year deductible and max out-of-pocket credits to your Cigna + Oscar calendar year deductible and max out-of-pocket credits for each member of your plan. Below are eligibility and submission guidelines.

**In order to apply, employees must meet the following eligibility criteria:**

- Employees must be a member of a new group plan that has transferred its coverage from another insurance carrier with NO lapse in coverage;
- Employees must be enrolled on the group plan as of the initial effective date with Cigna + Oscar

**Cigna + Oscar will NOT provide credit for the following situations:**

- Prescription drug coverage (unless coming from an HSA plan, where deductibles are combined with medical)
- Individual plans
- Employees not enrolled on the group plan as of the initial effective date

**Required documents:**

- A completed Deductible Credit form located on [hioscar.com/forms](https://hioscar.com/forms) **and** an approved Deductible Credit spreadsheet; **OR**
- A copy of an EOB, for each family member, showing the amount of deductible and out-of-pocket each member has satisfied **and** a statement from your prior insurance carrier

**Additional key information:**

- Deductible Credit form(s) can be submitted during the enrollment process and will be accepted up to the **15th calendar day for groups enrolling in coverage beginning on the 1st of the month and up to the 1st for groups enrolling in coverage beginning on the 15th of the month**
- Deductible and max out-of-pocket credits will be processed **24-48 hours upon submission** of all required documents with complete information
- Cigna + Oscar will credit up to the enrolling plan deductible and out-of-pocket amounts
- Cigna + Oscar will not re-adjudicate claims submitted before the deductible credit documentation is received and processed
- The Deductible Credit form and documentation can be submitted through the following channels:
  - Cigna + Oscar c/o Oscar Management Corporation  
P.O. Box 52146  
Phoenix, AZ 85072-2146
  - OR email [business@hioscar.com](mailto:business@hioscar.com)
  - OR contact your Cigna + Oscar sales representative