

# We have a different approach to customer service.

That's why our member satisfaction is 2x the industry average.\*

As an Cigna + Oscar member, you receive a dedicated Care Team made up of care guides and a nurse. They can help you save money by finding the most affordable, highest-quality care.



## Cigna + Oscar Care Team

### Fast responses

You'll reach your own dedicated team – that knows your name and Cigna + Oscar history – every time you call.

### We guide you

Your team provides recommendations for top-rated local health care providers who specialize in your issue.

### Questions answered

Your team can help explain the ins and outs of your health plan so you're informed about what's covered.

### We're on your side

Your team sorts out unexpected bills for you so you're not overpaying or getting any surprise medical bills.

vs

## Traditional customer service

### Please hold...

You wait. And wait. Then you get transferred to an automated phone system.

### You're on your own

You're not sure if you need to go to a doctor, an urgent care center, or an emergency room.

### Unanswered questions

You don't always know if your doctor is in-network, or if your doctor's visit will be covered.

### Surprise bills

You get stuck in the middle of confusing billing disputes between your doctor and your insurance company.

## How to contact your Care Team

Send a secure message to your Care Team using the Oscar mobile app, or by logging in to your online account, or call 855-672-2755.

\*Oscar aggregate NPS=23, industry average NPS=13 (Satmetrix 2018 report)



Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company. Benefits are administered by Mulberry Management Corporation, an affiliate of Oscar Insurance Company; Oscar Health Plan, Inc; Oscar Health Plan of Georgia and Oscar Health Plan of California. Pharmacy benefits are provided by Express Scripts, Inc. Cigna + Oscar health insurance contains exclusions and limitations and is subject to change. For complete details on product availability and coverage, please refer to your plan documents or contact an Oscar representative.