

# Meet the extended Cigna LocalPlus<sup>®</sup> Networks.

The Cigna LocalPlus networks provide locally curated networks of doctors, specialists, and hospitals that offer cost-effective medical care without sacrificing the quality employees expect. This network was designed with affordability and access in mind.

As of April 1, 2022, employees living outside of California are eligible to enroll in Cigna + Oscar LocalPlus plans through **CaliforniaChoice**, as long as they and their family members live in eligible service areas.



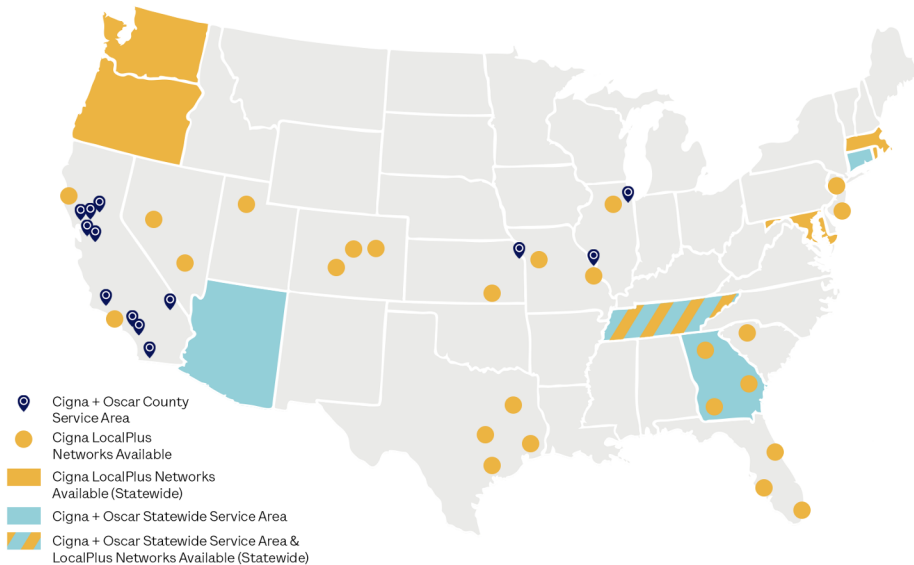
## What's changing for CaliforniaChoice members?

- Currently, employees outside of the 14 rating areas in California cannot enroll with Cigna + Oscar on CaliforniaChoice
- As of April 1, 2022, employees and their family members who live in any LocalPlus service area can enroll in Cigna + Oscar LocalPlus plans through CaliforniaChoice



## Where should Cigna + Oscar LocalPlus members access care?

- Members enrolled in LocalPlus plans should access care in the LocalPlus networks
- Cigna + Oscar LocalPlus plans through CaliforniaChoice **do not** have out-of-network benefits
- LocalPlus has national reach: See map and full LocalPlus service area list on the following page for more details



Map for illustrative purposes only.

**Current Cigna + Oscar Markets**

- Arizona<sup>1</sup>
- California
- Chicago, IL Metro
- Connecticut<sup>2</sup>
- Georgia
- Kansas City, KS Metro
- Kansas City, MO Metro
- St. Louis, MO Metro
- Tennessee

## Employees living in the LocalPlus network service areas are eligible to enroll in LocalPlus plans

**Arizona Service Area**  
 Maricopa, Pima counties  
 (including Phoenix & Tucson)

**California Service Area**  
 Northern  
 San Mateo, Santa Clara, San Francisco, Sacramento, Alameda, Napa, Contra Costa, Solano, Marin, Sonoma, Santa Cruz, San Joaquin, Stanislaus, Tuolumne, Placer, Yolo, El Dorado, Sutter counties

Southern  
 Los Angeles, Orange, Ventura, San Bernardino, Riverside, San Diego, Imperial, Santa Barbara, Kern, San Luis Obispo counties

**Colorado Service Area**  
 Jefferson, Arapahoe, Adams, Broomfield, Boulder, Douglas, El Paso, Denver, Eagle, Summit, Routt, Weld, Larimer, La Plata, Montezuma, Mesa counties (including Denver)

**Florida Service Area**  
 South, FL  
 Monroe, Miami-Dade, Broward, Palm Beach, Martin, Saint Lucie counties (including Miami)

Orlando, FL  
 Lake, Volusia, Flagler, Sumter, Seminole, Orange, Brevard, Indian River, Osceola, Polk counties

Tampa, FL  
 Hillsborough, Pasco, Pinellas, Polk, Osceola, Lee, Manatee, Sarasota, Charlotte, Hernando counties

**Georgia Service Area**  
 DeKalb, Gwinnett, Fulton, Cobb, Barrow, Rockdale, Newton, Walton, Forsyth, Jasper, Cherokee, Bartow, Floyd, Douglas, Paulding, Gordon, Pickens, Spalding, Fayette, Butts, Meriwether, Henry, Coweta, Clayton, Burke, Laurens, Hall, Habersham, Banks, Union, Jackson, Hart, Franklin, Gilmer, Rabun, White, Lumpkin, Dawson, Stephens, Towns, Clarke, Oglethorpe, Oconee, Madison, Morgan, Murray, Whitfield, Chattooga, Columbia, Mc Duffie, Richmond, Monroe, Peach, Twiggs, Jones, Crawford, Bibb, Liberty, Chatham, Effingham, Bryan, Talbot, Marion, Harris, Chattahoochee, Stewart, Muscogee, Catoosa, Dade, Walker, Webster counties (including Atlanta)

Georgia supporting counties: (Alabama) Russell, Lee (South Carolina) Aiken, Edgefield

**Illinois Service Area**  
 Lake, Cook, McHenry, Kane, Dupage, Mchenry, Will, Kendall, Kankakee counties (including Chicago)

Indiana counties supporting Illinois:  
 Porter, Lake, La Porte

**Kansas Service Area**  
 Butler, Sedgwick, Sumner, Harvey, Kingman counties (including Wichita)

**Massachusetts Service Area**  
 Statewide (excluding Dukes and Nantucket counties)

**Maryland Service Area**  
 Statewide

**Missouri Service Area**  
 St. Louis, MO  
 Saint Louis, Jefferson, Franklin, Washington, Saint Francois, Saint Louis City, Saint Charles, Warren, Lincoln, Sainte Genevieve, Crawford counties

Kansas City, MO  
 Lafayette, Jackson, Cass, Ray, Platte, Clay, Carroll, Henry counties

Illinois counties supporting Missouri:  
 Madison, Calhoun, Macoupin, Jersey, Saint Clair, Monroe

Kansas counties supporting Missouri:  
 Douglas, Leavenworth, Wyandotte, Johnson

**New Jersey Service Area**  
 Middlesex, Hudson, Essex, Morris, Bergen, Passaic, Union, Somerset, Sussex, Monmouth, Camden, Burlington, Atlantic, Cape May, Mercer counties (including Atlantic City & Newark)

**Nevada Service Area**  
 Clark, Nye, Washoe counties (including Las Vegas & Reno)

**Oregon Service Area**  
 Statewide (excluding Malheur county)

**Rhode Island Service Area**  
 Statewide

**South Carolina Service Area**  
 Spartanburg, Laurens, Greenville, Oconee, Greenwood

**Tennessee Service Area**  
 Statewide

Tennessee supporting counties:  
 (Alabama) Crittendon (Mississippi) Tate, Marshall, Tunica, De Soto, Benton, Quitman

**Texas Service Area**  
 Houston, TX  
 Leon, Madison, Robertson, Harris, Fort Bend, Montgomery, Liberty, San Jacinto, Walker, Grimes, Austin  
 Waller, Washington, Brazoria, Galveston, Chambers, Brazos, Burleson, Lee counties

Dallas, TX  
 Dallas, Collin, Denton, Grayson, Rockwall, Ellis, Navarro, Kaufman, Henderson, Hunt, Fannin, Tarrant, Parker, Johnson, Wise, Hood, Somervell, Palo Pinto, Cooke, Erath counties

Austin TX  
 Travis, Williamson, Bexar, Comal, Guadalupe, Hays counties

**Utah Service Area**  
 Utah, Salt Lake, Davis  
 Weber, Box Elder, Cache counties (including Salt Lake City)

**Washington Service Area**  
 Statewide

\*For specific requirements on employer and employee eligibility, please consult our underwriting guidelines or speak to your Cigna + Oscar sales representative.

<sup>1</sup>Arizona Cigna + Oscar plans are administered by Oscar

<sup>2</sup>Open Access Network only



## Why should a member enroll in Cigna + Oscar?

We're bringing together the power of Cigna's provider networks and Oscar's user-friendly digital member experience to deliver health insurance that just makes sense. Our plans are built for small businesses with at least one qualified full-time (or full-time equivalent) employee, other than the business owner or a spouse.

### Features of the LocalPlus networks

- **No referrals needed to see a specialist**
- **Preventive Care Coverage.** LocalPlus plans offer 100% coverage for eligible, in-network preventive care<sup>1</sup> (like your annual check-up and routine immunizations)
- **24/7 Virtual Urgent Care.** Quick care through hundreds of doctors on call, available for \$0 copay via the Oscar app<sup>2</sup>
- **Emergency Care.** In the case of an emergency, emergency care is covered, in and out-of-network<sup>3</sup>
- **Prescriptions done right.** Employees save on meds through Express Scripts<sup>®</sup> and can order refills right from their phone
- **Provider Search.** See if a provider or hospital is in the LocalPlus network [HERE](#)
- **Dedicated care for your team.** Our Care Team gets to know each employee by name, and can quickly answer questions and help them find what they need



### Contact your broker or your Cigna + Oscar representative to learn more about LocalPlus.

If you're interested in selling Cigna + Oscar, please visit our [broker resource page](#) to learn how to get appointed and start quoting.

<sup>1</sup>Employee eligibility is determined by the employee's zip code

<sup>2</sup>Not all preventive care services are covered, like immunizations for travel. Please see your policy documents for a list of eligible covered and non-covered preventive care services

<sup>3</sup>Check your plan details for more information. If you're away from home, Virtual Urgent Care is not available in DE, AR, ID, or internationally. Virtual Urgent Care has a cost-share for members on HSA plans before they reach their deductible, after which the copay is \$0. Members can only access Virtual Urgent Care via phone. Emergency services as defined in your plan