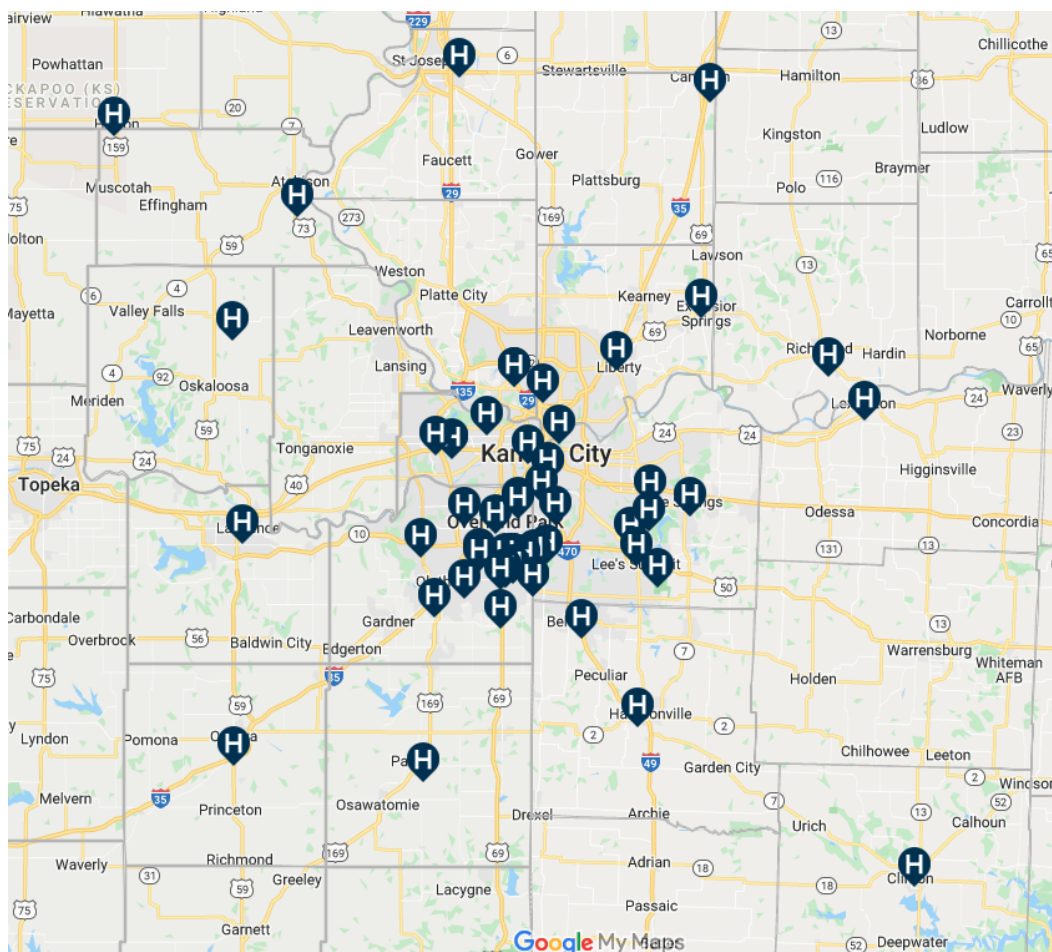


Kansas City Metro, meet our Open Access Plus network.

Cigna + Oscar's 2022 Kansas City Metro service area for small businesses includes Johnson, Leavenworth, Wyandotte, Cass, Clay, Platte, Jackson and counties.

The Cigna Open Access Plus network is broad and offers a discounted national network with 1,000,000+ doctors, specialists, and other professionals, and 17,000+ hospital and clinical facilities.* This network offers out-of-area coverage.



2023 Open Access Plus Kansas City Key Hospital Systems*

Key Hospital Systems

Johnson

Children's Mercy Hospital

Overland Park Regional Medical Center

Olathe Medical Center

AdventHealth Shawnee Mission

AdventHealth College Boulevard

Shawnee Mission Health Overland Park

Shawnee Mission Outpatient Pavilion

Kansas City Orthopaedic Institute

University of Kansas Hospital

Saint Luke's South Hospital

Saint Luke's Community Hospital

Menorah Medical Center

Bariatric Center of Kansas City

Miami

Miami County Medical Center

Wyandotte

Select Speciality Hospital of Kansas City

Prime Healthcare

Providence Medical Center

Cass

Belton Regional Medical Center

Cass Regional Medical Center

Clay

Excelsior Springs Hospital

Kindred Hospital Northland

Liberty Clinic

North Kansas City Hospital

Saint Luke's Northland Hospital

Jackson

Centerpoint Medical Center

Children's Mercy East

Lee's Summit Medical Center

Saint Joseph Medical Center

Truman Medical Center Lakewood

University Health Truman Medical Center

All Cigna + Oscar plans include:

- Multiple options that save you money: Choose between two networks, LocalPlus® and Open Access Plus, and save on health insurance that fits your team's lives and needs.
- 24/7 Virtual Urgent Care^{**}: Access hundreds of doctors on call, available anytime with a \$0 copay via the Oscar app.
- Personalized Care Team: A team that knows your team by name, and is always there to answer questions and help them manage their care.
- Employee care navigation: Dedicated support to help your employees find the right doctors and care in their area, plus easy tools to search for care on their own.
- Prescriptions done right: Save on prescriptions with Express Scripts® and refill them right from your phone.
- Healthy minds and bodies: Access to Cigna's behavioral health network for mental health resources and step-tracking rewards (up to \$100 per year).^{***}

* Cigna's internal Central Provider File (CPF) as of October 2022. Subject to change.

** Cigna provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna also provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas.

If you're away from home, Virtual Urgent Care is not available 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. This applies to new groups effective 1/1/2022 and upon a group's renewal in 2022.

***To comply with federal laws, if an eligible employee is unable to participate in any of incentive program events, activities or goals due to a disability or other reason, they may be entitled to reasonable accommodation for participation, or an alternative standard for rewards.

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