

Oscar's Plans. Health insurance without the headache.

All of Oscar's plans come with access to great care and the Oscar experience.

Great Medical Care

Access to the best:

Our healthcare network includes many of your area's best providers and hospitals. You'll never need a referral to see specialists.

Talk to a doctor anytime:

Skip the waiting room. Use Oscar's telemedicine benefit to talk to a board-certified doctor 24/7 for free. Get advice, basic prescriptions, and more.

The essential health benefits:

We cover you from head to toe with simple benefits that anyone can understand. All plans cover the same essential health benefits including most common conditions, procedures and drugs. You also get free checkups, flu shots, some birth control, and lots more preventive care to keep you healthy.

Great Oscar Experience

Start your care with us:

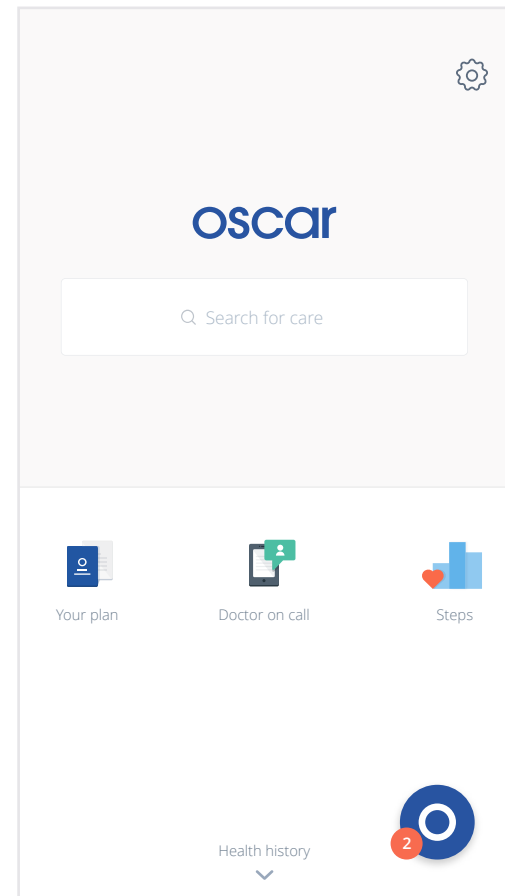
Oscar is like having a doctor in the family. Our online tools guide you to better care and keep track of your health in an intuitive timeline.

A concierge level of service:

We'll give you the same great experience, no matter which plan you pick. Our trusted team of nurses and healthcare experts work hard to answer your questions and save you money.

Get rewards for being active:

Every member can earn rewards by tracking sleep or steps with the Oscar app. Hit your daily goal and earn \$1 towards a gift card, up to your yearly max.



Ready to sign up? Talk with your broker to get a quote.

What you pay for certain benefits can get tricky. We've highlighted the most common scenarios below. Check the plan's Summary of Benefits & Coverage or call one of our plan guides if you have questions.

	Simple		
	Bronze	Silver	Gold
The Basics			
Free 24/7 calls with doctors	✓	✓	✓
Step or sleep tracking with up to \$100/year in rewards	✓	✓	✓
Free preventive care	✓	✓	✓
Individual Deductible*	\$7,150	\$7,150	\$3,000
Individual Out-of-Pocket Max*	\$7,150	\$7,150	\$3,000
Prices before you meet your deductible			
Primary Care / OBGYN visits	Full Price	\$10	\$10
Specialist visits	Full Price	\$50	\$50
Mental Health Office visits	Full Price	\$50	\$50
Urgent Care	Full Price	\$50	\$50
Physical, Occupational, and Speech Therapy	Full Price	\$25	\$25
Labs	Full Price	\$25	\$25
Generic Drugs	\$5	\$0	\$0
Preferred Brand Drugs	Full Price	\$50	\$50
Non-Preferred Brand Drugs	Full Price	Full Price	Full Price
Specialty Drugs	Full Price	Full Price	Full Price
Prices after you meet your deductible			
Primary Care / OBGYN visits			
Specialist visits			
Mental Health Office visits			
Urgent Care			
Physical, Occupational, and Speech Therapy			
Labs			
X-rays & Diagnostic Imaging			
MRIs & Advanced Imaging			
Emergency Room			
Inpatient Facility			
Skilled Nursing Facility			
Outpatient Facility			
Outpatient Physician			
Generic Drugs			
Preferred Brand Drugs			
Non-Preferred Brand Drugs			
Specialty Drugs			

Why aren't there copays or coinsurance amounts here?

With our Simple plans, you pay for covered services up to your deductible. After that, Oscar pays for everything.

No more copays. No coinsurance.

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What you pay for certain benefits can get tricky. We've highlighted the most common scenarios below. Check the plan's Summary of Benefits & Coverage or call one of our plan guides if you have questions.

	Market				
	Oscar Minimum Coverage EPO	Oscar Bronze 60 EPO	Oscar Silver 70 EPO	Oscar Gold 80 EPO	Oscar Platinum 90 EPO
The Basics					
Free 24/7 calls with doctors	✓	✓	✓	✓	✓
Step or sleep tracking with up to \$100/year in rewards	✓	✓	✓	✓	✓
Free preventive care	✓	✓	✓	✓	✓
Individual Deductible*	\$7,150	\$6,300	\$2,500	\$0	\$0
Pharmacy Deductible*	N/A	\$500	\$250	N/A	N/A
Individual Out-of-Pocket Max*	\$7,150	\$6,800	\$6,800	\$6,750	\$4,000
Member Cost Share					
Primary Care / OBGYN visits	\$0	\$75	\$35	\$30	\$15
Specialist visits	Full Price	\$105	\$70	\$55	\$40
Mental Health Office visits	\$0	\$75	\$35	\$30	\$15
Urgent Care	\$0	\$75	\$35	\$30	\$15
Physical, Occupational, and Speech Therapy	Full Price	\$75	\$35	\$30	\$15
Labs	Full Price	\$40	\$35	\$35	\$20
X-rays & Diagnostic Imaging	Full Price	Full Price	\$70	\$55	\$40
MRIs & Advanced Imaging	Full Price	Full Price	\$300	\$275	\$150
Emergency Room	Full Price	Full Price	\$350	\$325	\$150
Inpatient Facility	Full Price	Full Price	20%	\$600/day up to 5 days	\$250/day up to 5 days
Skilled Nursing Facility	Full Price	Full Price	20%	\$300/day up to 5 days	\$150/day up to 5 days
Outpatient Facility	Full Price	Full Price	20%	\$600	\$250
Outpatient Physician	Full Price	Full Price	20%	\$55	\$40
Generic Drugs	Full Price	Full Price (up to \$500 per script)	\$15	\$15	\$5
Preferred Brand Drugs	Full Price	Full Price (up to \$500 per script)	\$55	\$55	\$15
Non-Preferred Brand Drugs	Full Price	Full Price (up to \$500 per script)	\$80	\$75	\$25
Specialty Drugs	Full Price	Full Price (up to \$500 per script)	20% (up to \$250 per script)	20% (up to \$250 per script)	10% (up to \$250 per script)

The first 3 non-preventive visits across these categories are free (with the Oscar Minimum Coverage EPO) or subject to the copay (with the Oscar Bronze EPO). Subsequent visits are full price until member meets the plan's deductible.

These costs apply after the deductible is met. Before the deductible is met, member pays the Oscar negotiated rate.

These costs apply after the pharmacy deductible is met.

Ready to sign up? Talk with your broker to get a quote.

What you pay for certain benefits can get tricky. We've highlighted the most common scenarios below. Check the plan's Summary of Benefits & Coverage or call one of our plan guides if you have questions.

	Market Silver CSR		
	Enhanced Silver 94 (CSR 150)	Enhanced Silver 87	Enhanced Silver 73
The Basics			
Free 24/7 calls with doctors	✓	✓	✓
Step or sleep tracking with up to \$100/year in rewards	✓	✓	✓
Free preventive care	✓	✓	✓
Individual Deductible*	\$75	\$650	\$2,200
Pharmacy Deductible*	\$0	\$50	\$250
Individual Out-of-Pocket Max*	\$2,350	\$2,350	\$5,700
Member Cost Share			
Primary Care / OBGYN visits	\$5	\$10	\$30
Specialist visits	\$8	\$25	\$55
Mental Health Office visits	\$5	\$10	\$30
Urgent Care	\$5	\$10	\$30
Physical, Occupational, and Speech Therapy	\$5	\$10	\$30
Labs	\$8	\$15	\$35
X-rays & Diagnostic Imaging	\$8	\$25	\$65
MRIs & Advanced Imaging	\$50	\$100	\$300
Emergency Room	\$50	\$100	\$350
Inpatient Facility	10%	15%	20%
Skilled Nursing Facility	10%	15%	20%
Outpatient Facility	10%	15%	20%
Outpatient Physician	10%	15%	20%
Generic Drugs	\$3	\$5	\$15
Preferred Brand Drugs	\$10	\$20	\$50
Non-Preferred Brand Drugs	\$15	\$35	\$75
Specialty Drugs	10% (up to \$150 per script)	15% (up to \$150 per script)	20% (up to \$150 per script)

These costs apply after the deductible is met. Before the deductible is met, member pays the Oscar negotiated rate.

These costs apply after the pharmacy deductible is met.

Oscar offers plans that meet each member's unique medical needs.

Here's a simple guide to help pick a plan.

Answer a few questions to find the plan options that minimize yearly costs:

1. **Prescriptions:** Do you take any prescription medications?
2. **Healthcare Needs:** Are you managing a chronic condition or have a planned procedure?
3. **Doctors:** Do you regularly see a doctor or therapist?

Answers to client questions:

1) Prescriptions?	2) Healthcare Needs?	3) Doctors?	Plan Recommendations	
			On-Exchange	Off-Exchange
None / Generic	"No" (low healthcare needs)	No	Oscar Bronze 60 EPO	Simple Bronze
None / Generic	"No" (low healthcare needs)	Yes	Oscar Silver 70 EPO	Simple Silver
None / Generic	"Yes" (high healthcare needs)	n/a	Oscar Gold 80 EPO or Oscar Platinum 90 EPO	Simple Gold or Oscar Gold 80 EPO / Oscar Platinum 90 EPO
Preferred Brand	"No" (low healthcare needs)	n/a	Oscar Gold 80 EPO	Simple Gold or Oscar Gold 80 EPO / Oscar Platinum 90 EPO
Preferred Brand	"Yes" (high healthcare needs)	n/a	Oscar Gold 80 EPO or Oscar Platinum 90 EPO	Oscar Gold 80 EPO or Oscar Platinum 90 EPO
Non-Preferred Brand or Specialty	n/a	n/a	Oscar Gold 80 EPO or Oscar Platinum 90 EPO	Oscar Gold 80 EPO or Oscar Platinum 90 EPO

Tips for Choosing A Plan For You:

The screenshot shows a search interface for the drug Azithromycin. At the top, there is a search bar with a dropdown menu set to 'Drugs' and the text 'Azithromycin' entered. A green search button is on the right. Below the search bar, the title 'Azithromycin' is displayed. Underneath, there are two columns of information:

- Drug Info:**
 - 8 Variations covered: Azithromycin TABS 500 MG
 - Form: TABS
 - Tier: 1
 - Notes: -
- How much will this drug cost?:**
 - Select Your Plan: Simple Silver
 - Cost Breakdown:**
 - From the day you start your plan: Free
 - After you hit your \$5,900 deductible: Free
 - After you hit your \$5,900 out of pocket max: Free

Drug Search Tool:

Use Oscar's easy drug search tool to see if prescription medications are covered and understand a member's cost share responsibilities:
www.hioscar.com/search

Silver on the Exchange:

Silver plans are the most popular choice on the public exchange. Members with qualifying income levels can enjoy lower deductibles and copays thanks to the Cost Share Reduction (CSR) Silver plans.

Keep it Simple:

Oscar's Simple plans are our most popular and easiest to explain to our members.

Custom Enrollment Link:

Create and share your personalized enrollment link with clients so they can quote and enroll themselves in an off-exchange plan. You'll be the agent of record.