

Hi, we're Oscar.



Today's Team



Will Johnson
Sales Lead



Florian Qendro
Sales Executive

What we'll cover today:

01: Who is Oscar?

02: What makes Oscar different?

03: Our 2019 product portfolio: plans, network, and more

04: Q&A

01: Who is Oscar?

The Oscar Model



Oscar Today



Ready for Growth

Expanding to nine states and
13+ lines of coverage for 2019.

Oscar Today



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13+ lines of coverage for 2019.



\$1.3B raised to date

From top investors like Alphabet,
Fidelity Investments, Goldman
Sachs, and Founders Fund.

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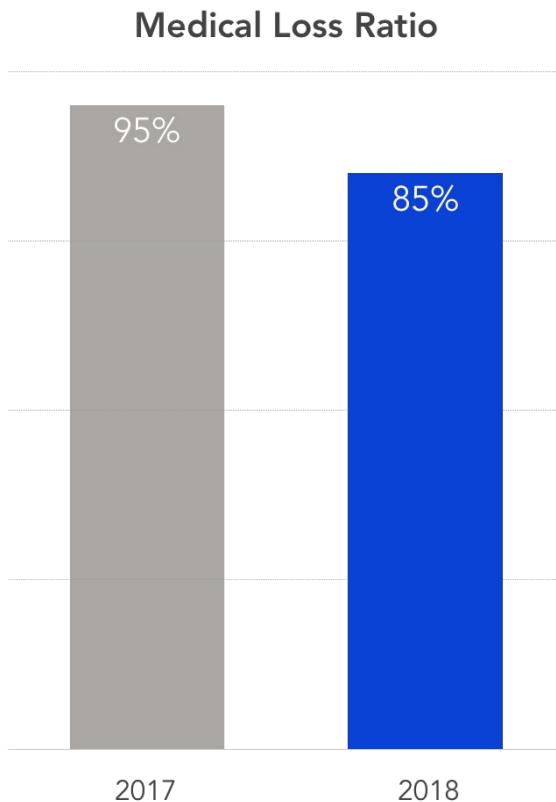
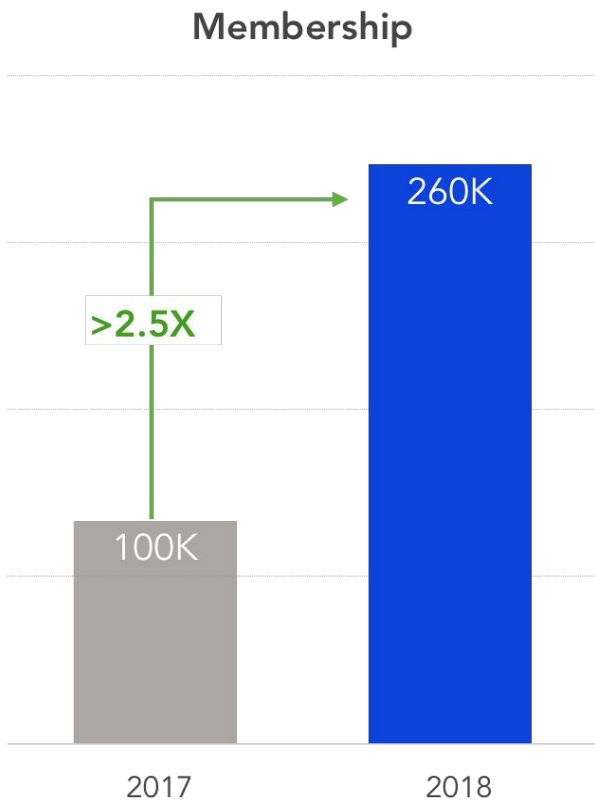


900 employees & growing

Headquartered in New York City with employees across the country.

The Oscar model is working.

The Oscar model is **working...** resulting in top line **growth** and bottom line **stabilization**



That's why we're **doubling** our footprint *again* in 2019.



Currently serving markets in:
New York, Texas, California, New
Jersey, Ohio, and Tennessee.

Expanding into six new markets
for 2019, across Arizona, Florida,
Michigan, and more.

And we're just getting started.

And why the market is buzzing about Oscar.

WIRED

NICHOLAS THOMPSON BUSINESS 08.14.18 11:00 AM

HEALTH CARE IS BROKEN. GOOGLE THINKS OSCAR HEALTH CAN FIX IT

CBINSIGHTS

Platform

Services

Customers

One Of The Fastest-Growing Insurers Will Nearly Double Its Footprint In 2019

June 25, 2018

[f](#) [t](#) [in](#)

[Digital Health](#) [Future of Fintech 2018](#) [Insurtech](#)

Forbes / Pharma & Healthcare / #BigBusiness

JUN 21, 2018 @ 06:55 AM 1,952

Oscar Health To Enter Six New Insurance Markets Despite
Obamacare Attacks

CNN tech

BUSINESS

CULTURE

GADGETS

FUTURE

STARTUPS

CNNMONEY



Google parent company invests \$375 million
in Oscar Health

CNBC

HOME U.S.

NEWS

MARKETS

INVESTING

TECH

MAKE IT

VIDEO

SHOWS

Oscar Health doubles down on
Obamacare exchanges for 2019

CNBC
DISRUPTOR/50

CNBC DISRUPTOR 50 | 2018 DISRUPTOR 50 LIST | 2017 LIST | 2016 LIST | 6 YEARS, 1

Oscar Health has a vision of
fairer pay for doctors and
clearer pricing for patients

• Oscar Health says it has spent two years quietly building t

ey, but the company's
/ for far more transpa
'uncertainty, it now h

CRAIN'S
Cleveland Business

August 14, 2018 1:42 pm

Oscar Health to launch Medicare
Advantage plans in 2020 with \$375
million Alphabet investment

Meet the 2018 CNBC
Disruptor 50 companies

Published 6:00 AM ET Tue, 22 May 2018 | Updated 4:53 PM ET Tue, 22 May 2018

CNBC

02: What makes Oscar different?

**We put our members at the center of
everything we do**

Oscar makes it **easy** for members with a high-tech and high-touch approach



Message your dedicated health team.

Talk to the same care guides and a nurse every time you message or call. Your dedicated Concierge team can help with bills, benefits, prescriptions, and finding care.



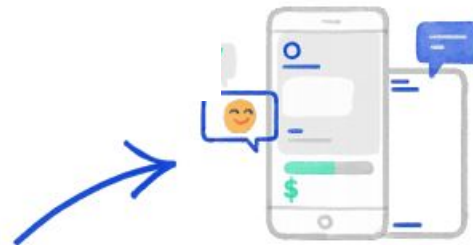
Talk to a doctor for free, 24/7.

Talk to a board-certified doctor and get medical advice and prescriptions over the phone. Available nationwide and only a couple clicks away in the Oscar app.



Get \$\$\$ just for walking.

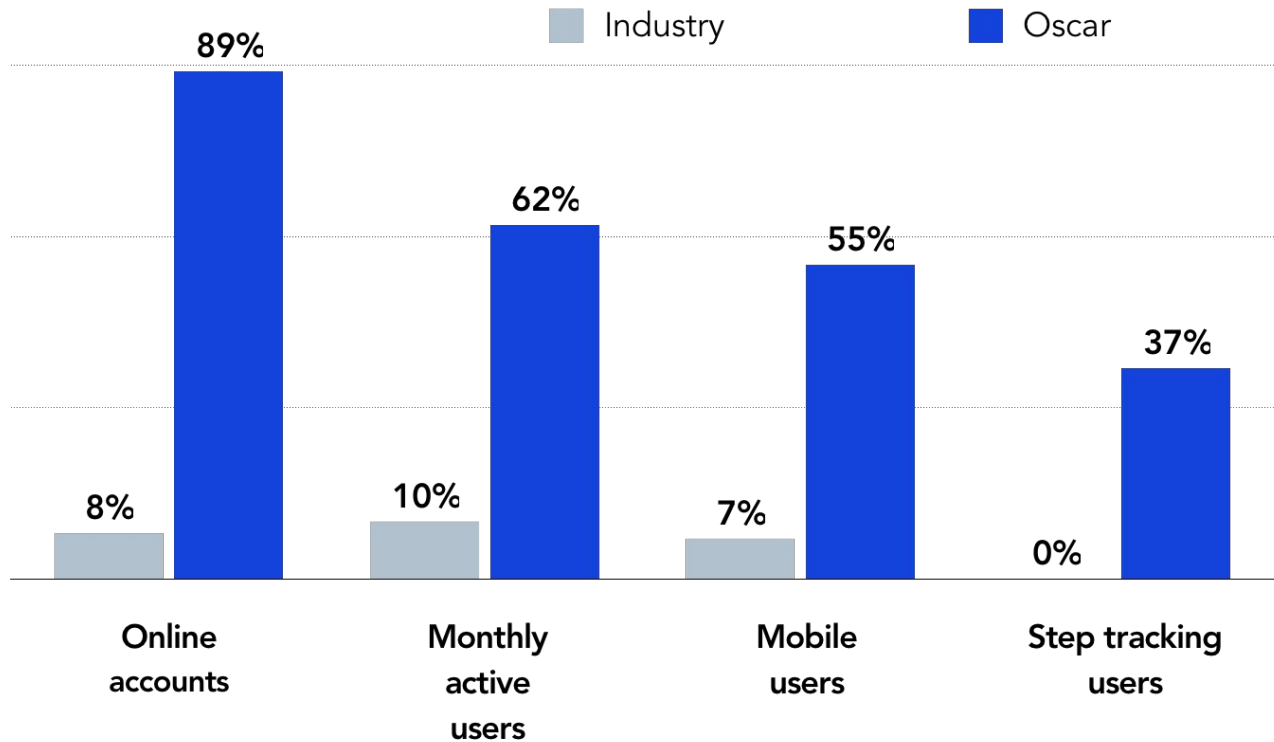
Track steps from Google Fit and Apple Health. Earn \$1 toward an Amazon® Gift Card for every day that you hit your step goal.



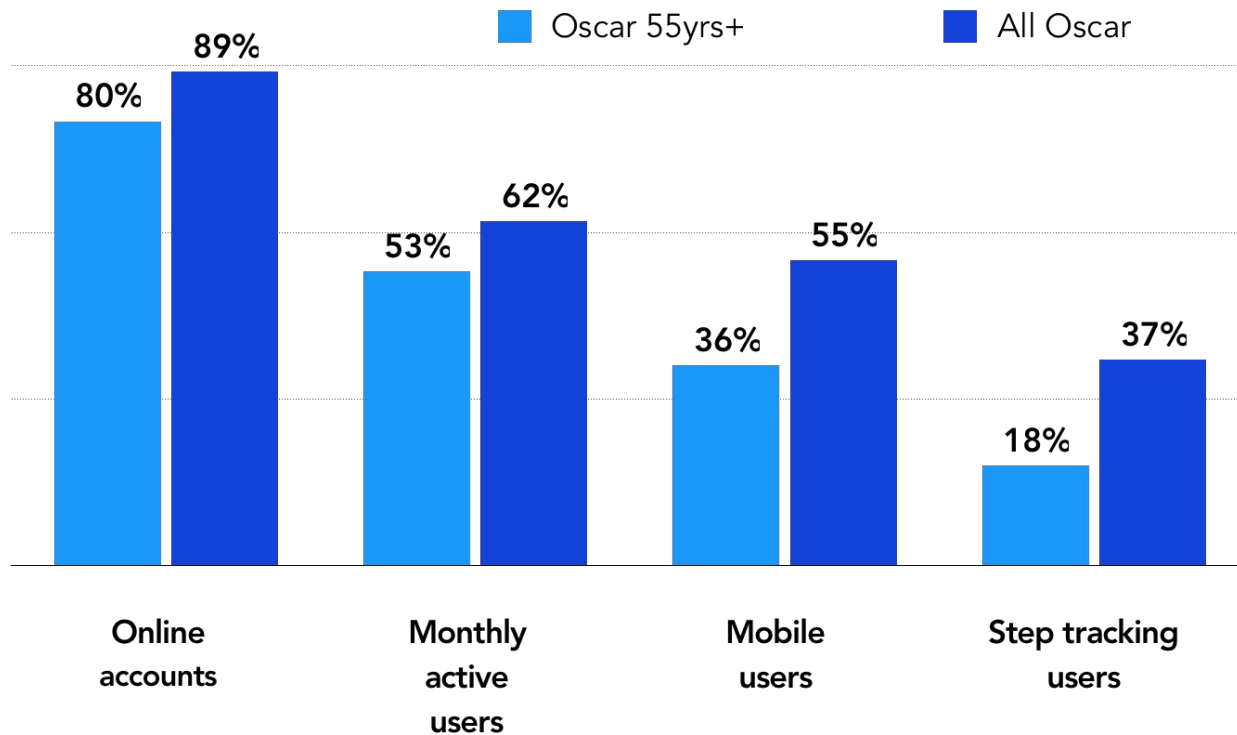
An app with everything you need.

Find your plan details, labs, prescriptions, health history, bills, and ID card right in the app.

Because we're so easy to use, our members **engage** with us at levels far higher than industry average.



Not just our youngest, tech-savvy members—**engagement is consistent across age groups.**



**Why does
member
engagement
matter?**

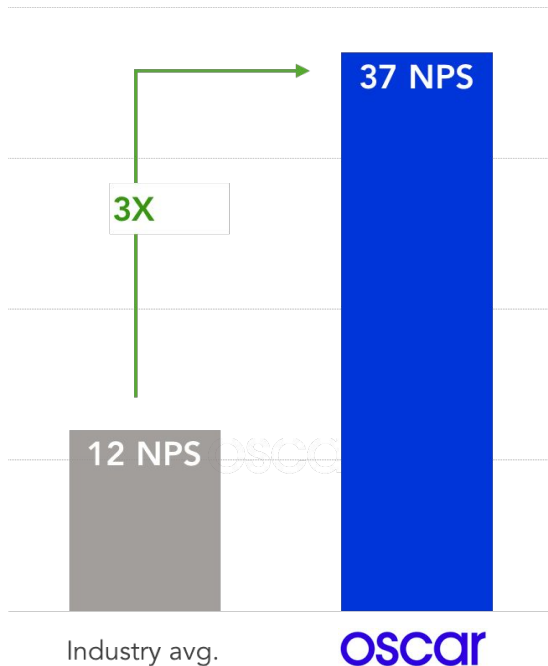
Why does
member
engagement
matter?



It translates into
cost savings and
happier
members.

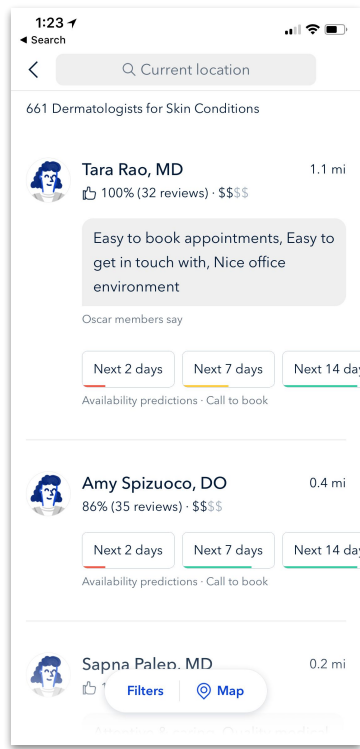
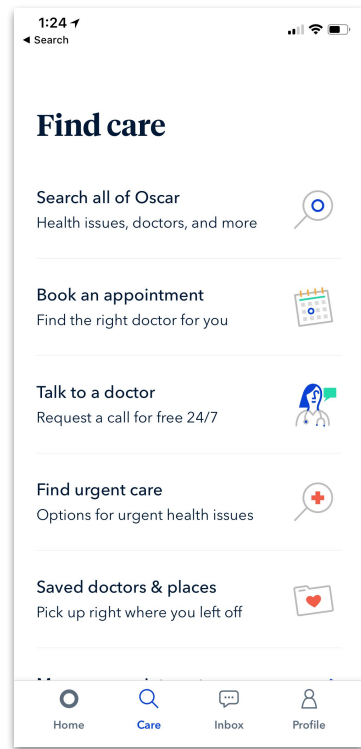
3x happier, to be exact.

Customer Satisfaction Score (NPS)



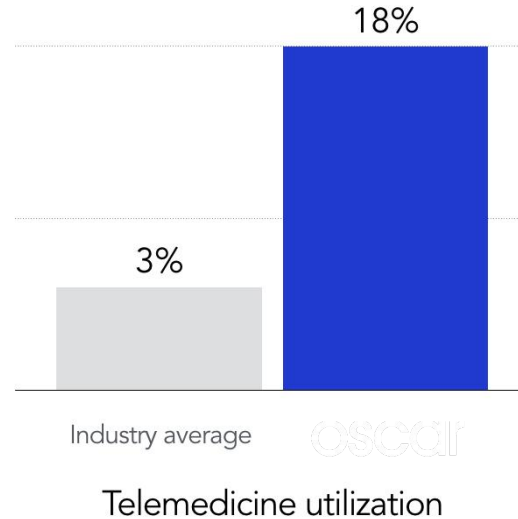
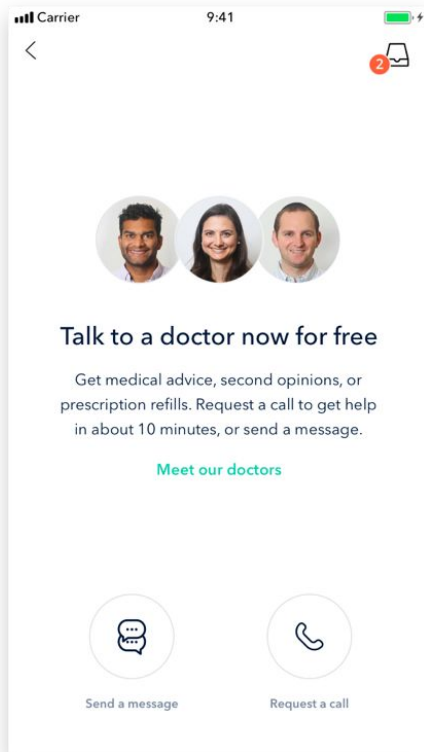
**Our member
satisfaction
score is
3X
higher than
industry
average.**

Our doctor search tool and Concierge service make it simple to find the right care. That's why half of our members **use Oscar to find doctors.**

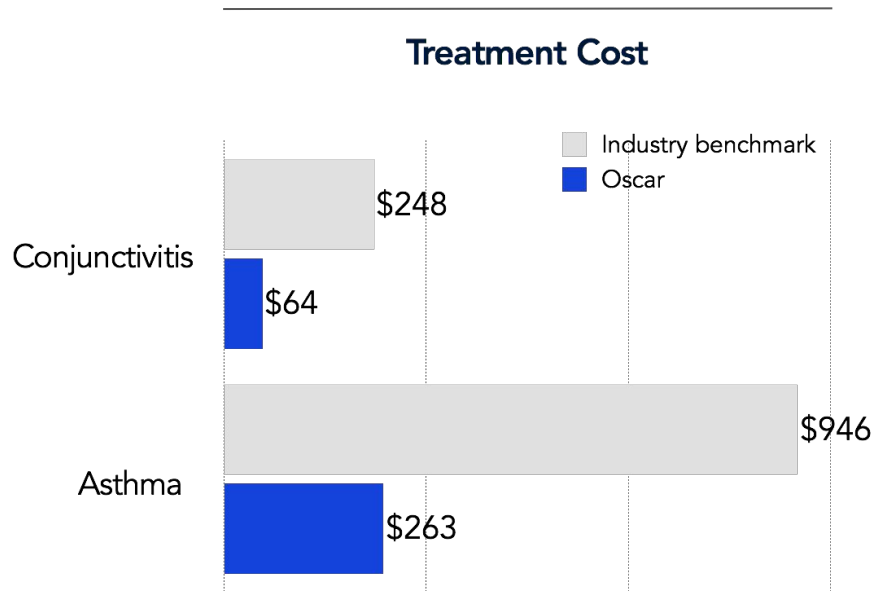


48%
of our members
use Oscar to
find the right
doctors.

Our easy-to-use Doctor on Call feature drives Oscar members to **use telemedicine at rates 6x higher** than the industry average.

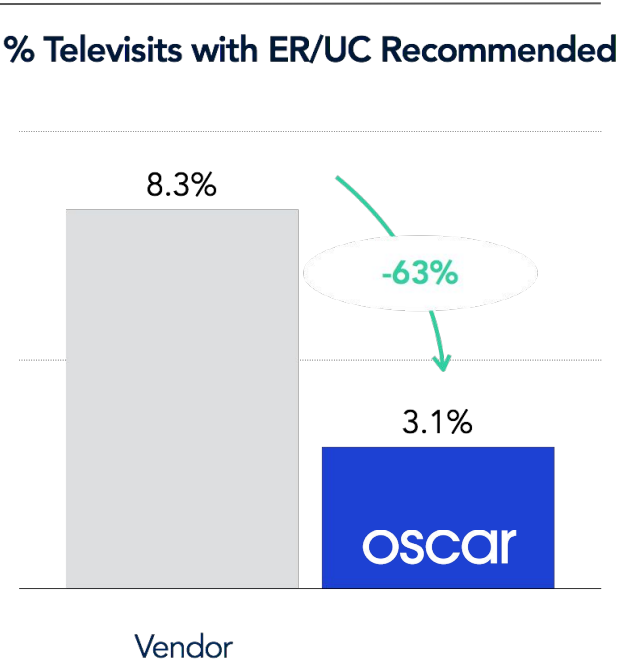
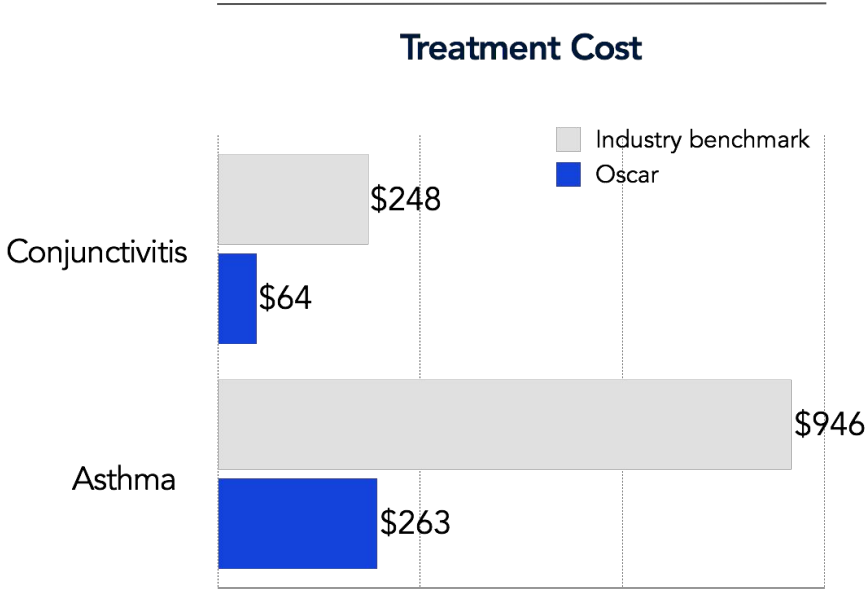


...which dramatically **lowers the cost of treating routine issues.**



OSCAR

...and **reduces** referrals to expensive **emergency care**.



Source: Internal Oscar data; Industry benchmark data source TBD

While our tools are powered by technology, we believe that member-focused health care requires a human touch.

Oscar Demo



Oscar has both **Spanish Welcome Kits** and **Concierge Teams**.

¡Conoce a tu nuevo equipo de Conserje de Oscar!



Somos su nuevo equipo de Conserje. Como miembro de Oscar, tiene un equipo de Conserje dedicado que está a su disposición cuando necesita ayuda para encontrar la atención adecuada al precio correcto. ¿Qué hace diferente a tu nuevo equipo? Estamos compuestos por guías de atención de habla hispana y una enfermera con licencia, y somos expertos en los beneficios de su plan y en la red de doctores de Oscar.

¿Tiene alguna pregunta sobre su plan? ¿Necesita ayuda para encontrar un buen médico de atención primaria? **Llámenos en cualquier momento al 1-855-766-7227.**



Iveth

Guías de Atención



Mayra

Guías de Atención



Erik

Guías de Atención

Podemos:



Ayudar a encontrar un doctor



Responder sus preguntas relacionadas con la salud



Ayudarlo a manejar una condición crónica



Ayudar a lidiar con facturas desconocidos



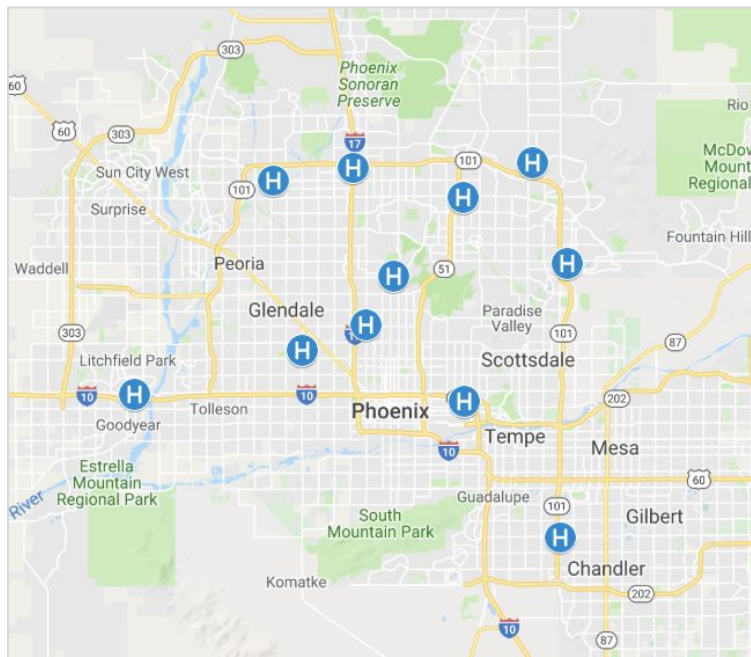
Traducir cualquier jerga de atención médica compleja al español

**03: Our product portfolio.
Plans, network, and more.**

Our **Arizona network**

Our Phoenix area network — members have full, unrestricted access.

Members are covered across Maricopa county.



- John C. Lincoln Medical Center
- HonorHealth Deer Valley Medical Center
- Abrazo - Maryvale Campus
- Abrazo - Central Campus
- Abrazo - Scottsdale Campus
- Abrazo - West Campus
- Abrazo - Arrowhead Campus
- OASIS Hospital
- Scottsdale Osborn Medical Center
- Scottsdale Shea Medical Center
- Scottsdale Thompson Peak Medical Center
- Arizona Orthopedic and Surgical Specialty Hospital



We partner with the highest-quality providers to build a connected patient experience.

12 hospitals and thousands of providers

CVS Caremark is our pharmacy vendor

Quest is our preferred lab partner

Argus is used for pediatric dental

Davis takes care of pediatric vision

Optum manages our mental health benefits



Coverage when you're away from home

Doctor on Call

Talk to board-certified doctors for free over the phone 24/7 for common conditions

National Pharmacy Network

Over 60K pharmacies through partners including CVS, Walgreens, and WalMart

Urgent Care

Visit an urgent care center for things like cuts, sprains at INN rates

Emergency Room

If there's a life-threatening emergency when away from home, visit the closest ER

OSCAR

**Individual and Family Plans
2019 Portfolio**

Introducing Oscar's 2019 AZ Individual U65 product suite.

All plans leverage the same EPO network, but feature varying balances of copay-based and coinsurance-based benefits to meet all needs.

9 plans across all metal tiers

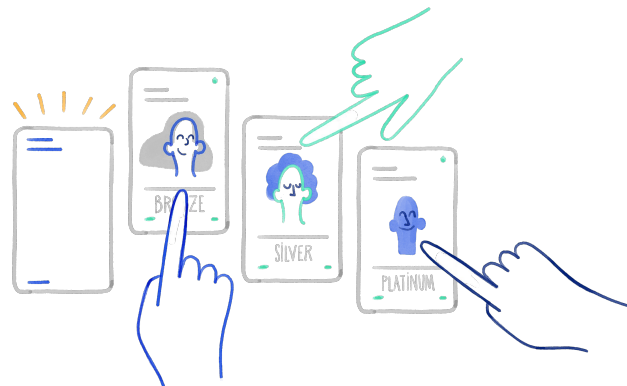
Catastrophic: 1 • Bronze: 3 • Silver: 4 • Gold: 1 •

All plans include free, unlimited Doctor on Call

Our telemedicine feature reduces out-of-pocket expenses, and is especially valuable for members on high-deductible plans.

All plans are EPOs and include Oscar's unique perks

Including a personal Concierge for each member, Step Tracking rewards, and an award-winning mobile app.



Arizona Product Suite Snapshot

Saver

- Lower premiums
- No pre-deductible benefits

Silver
Bronze

Simple

- Deductible = MOOP
- Pre-deductible benefits
- No Gold tier

Silver
Bronze
Secure (catastrophic)

Classic

- Most popular plan type
- Traditional plan designs
- Off-exchange only Silver plan with \$10 generic copay at lower premiums

Gold
Silver (2)
Bronze

Questions?

Team Contact Information



Florian Qendro
AZ Sales Executive

Phone: (480) 358-8748
Email: florian@hioscar.com

Thank you!

**For more info, rates, rules, or to get appointed:
HiOscar.com/brokers**

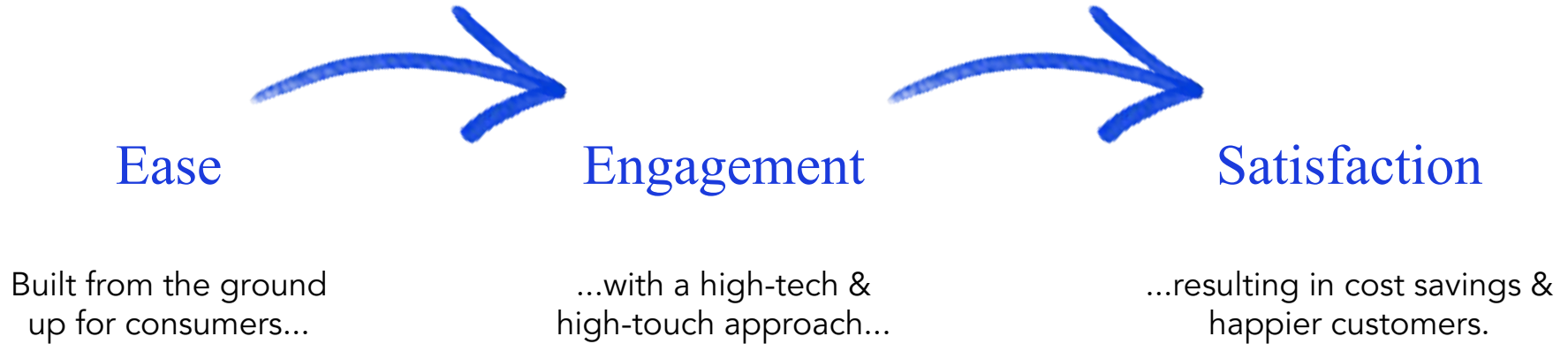
Plan Spotlight: Classic Silver Off-Ex Only

- Off exchange only
- Much lower premiums than other silver plans
- \$10 generic drug copay pre-deductible

	Classic
	Silver
Individual Deductible*	\$4,400
Individual Out-of-Pocket Max*	\$7,900
Prices before you meet your deductible	
Telemedicine	Free
Primary Care visits	\$50
Specialist visits	\$75
Urgent Care	\$100
Physical, Occupational, Speech Therapy	\$50
Labs	\$75
Generic Drugs	\$10
Preferred Brand Drugs	50%

**Family deductible and maxes are twice the individual amounts*

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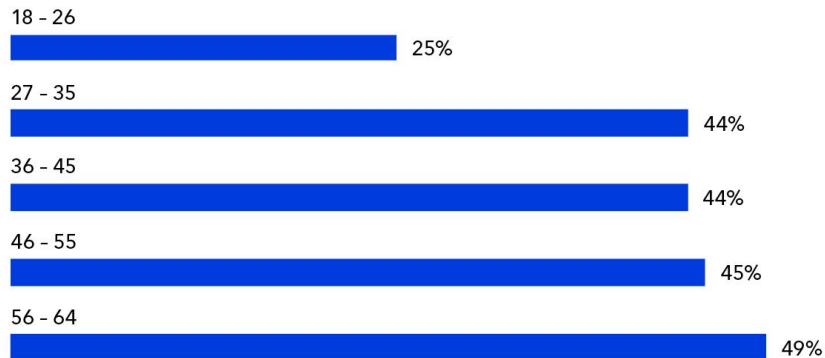


900 employees & growing

Headquartered in New York City with employees across the country.

Engagement with Concierge teams is highest among pre-Medicare members.

Concierge usage by age group



Concierge teams consist of 5 care guides and 1 nurse to better serve our growing membership

Each Concierge team serves ~8,000 members in geographic specific areas

Concierge teams have lead to an approx. \$3,600 savings on OON network claims

Creating an **Account** and getting **appointed** to sell Oscar.

WJ to create

Here are the immediate **next steps** for you to get started with Oscar.

Step 1: Create your broker account on hioscar.com/brokers.

Step 2: Get appointed with Oscar online in five minutes.

All you need to get appointed is your:

- ✓ Agency NPN & State License Number(s) if
- ✓ Agent NPN & State License Number(s)
- ✓ Bank account details
- ✓ E&O Policy

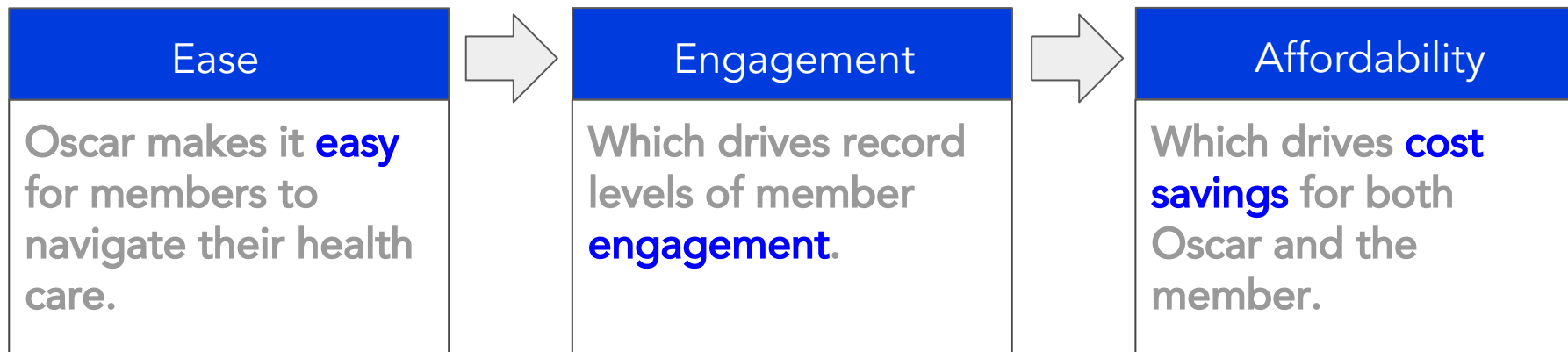
Step 3: Quote, enroll, repeat.

WJ to update

We achieve this by taking a different approach to health care.

The Oscar approach

By improving the member experience of health care, we ultimately make it more affordable.



The **easier** we make it for members to manage their care...

oscar

Ease



ooscar

...the more members **engage** with us.

oscar

Ease



Engagement

oscar

The more members engage, the more **cost savings** we drive...

oscar

Ease



Engagement



Cost savings

oscar

...which help us keep health care **affordable**—by keeping premiums low and reducing out-of-pocket costs for our members.

oscar

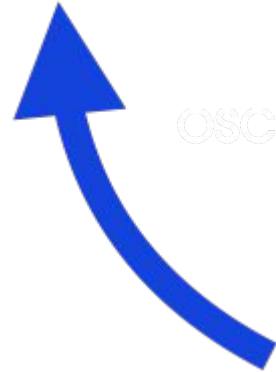
Ease



Engagement



Cost savings



Affordability

oscar

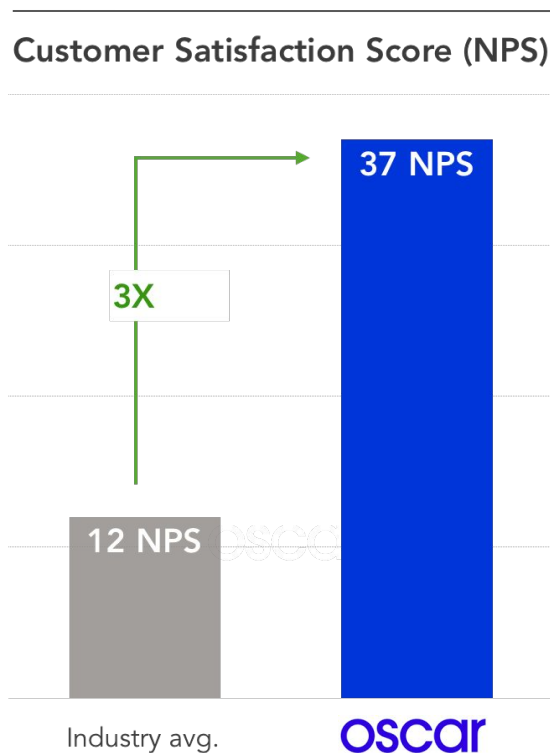
That's how Oscar makes health insurance **easy** and **affordable**.
It's more than a tagline; it's our business model.

oscar

...which makes our members **happy**.

oscar

3x happier, to be exact.

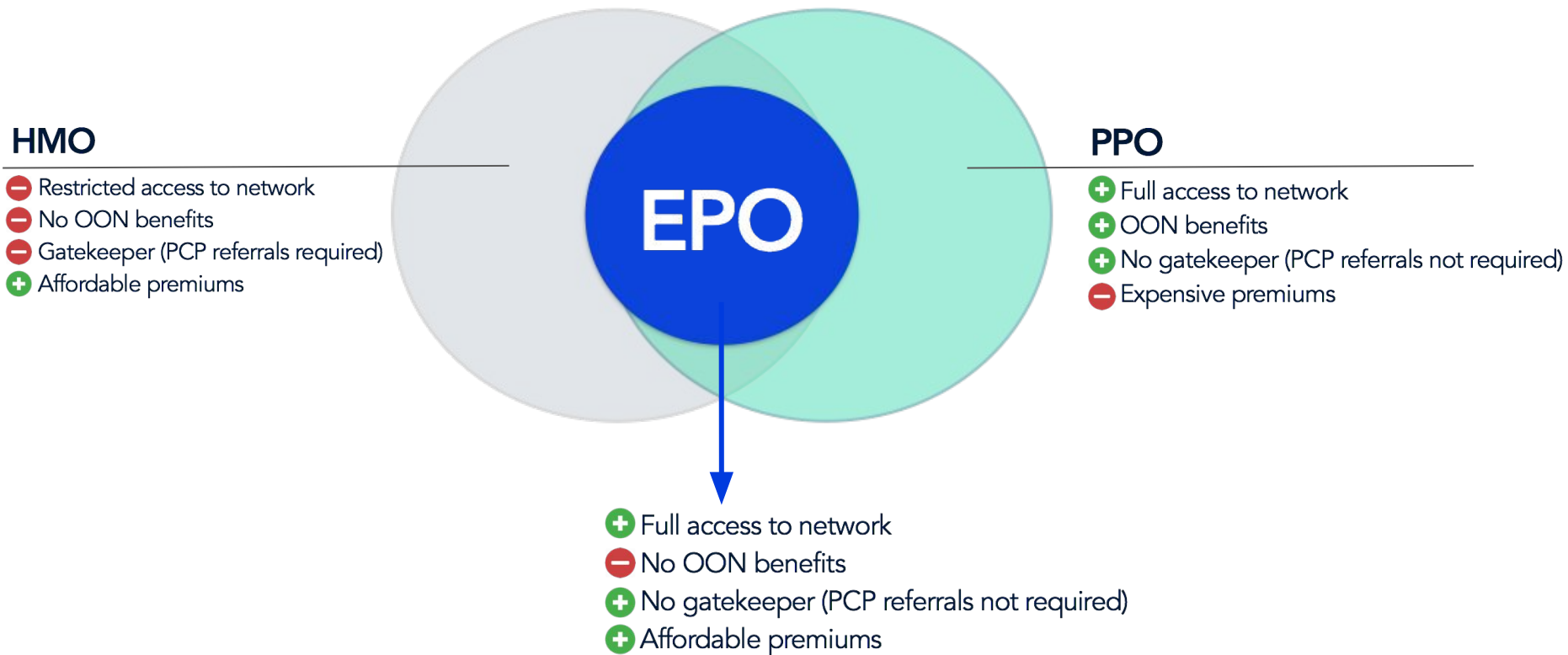


**Our member
satisfaction
score is
3X
higher than
industry
average.**

Oscar fills a gap in the California health plan market.

The EPO "hybrid" model combines the best of both worlds.

It's a great in-between option for clients who want more flexibility than an HMO allows, but don't want to pay expensive PPO premiums.



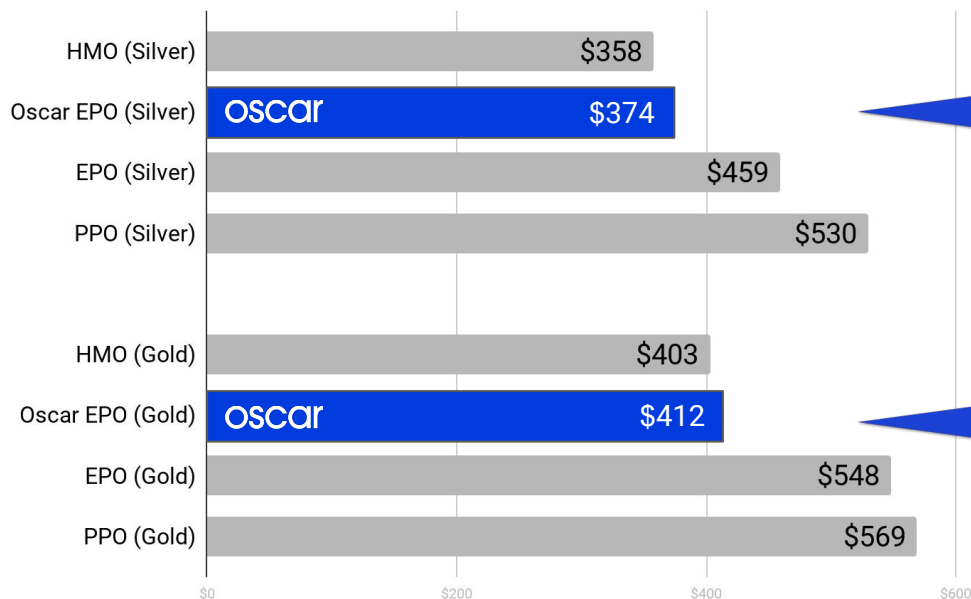
Oscar is a different kind of EPO.
Here's why.

Our **cost advantage.**

We have a true cost advantage in the market.

Cost-competitive with HMOs, and over 20% cheaper than PPOs and other EPOs.

Average Premiums*



- 5% more expensive than HMOs
- 19% cheaper than other EPOs
- 29% cheaper than PPOs

- 2% cheaper than HMOs
- 25% cheaper than other EPOs
- 28% cheaper than PPOs

*Based on avg. Q4 '18 premiums for a 40-year-old single male for comparable plans from: Aetna, Anthem, Blue Shield, Health Net, Kaiser, and UHC.

Network strength | Oscar has 4 of LA's 5 top hospitals in-network.



	Kaiser HMO	Blue Shield TRIO HMO	Oscar EPO
1. UCLA Medical	✗	✗	✓
2. Cedars Sinai	✗	✗	✗
3. Hoag Memorial	✗	✓	✓
4. Huntington Memorial	✗	✗	✓
5. USC Keck	✗	✗	✓

**According to US News 2018 rankings.*

Network access | Oscar members get full and direct access to our network.

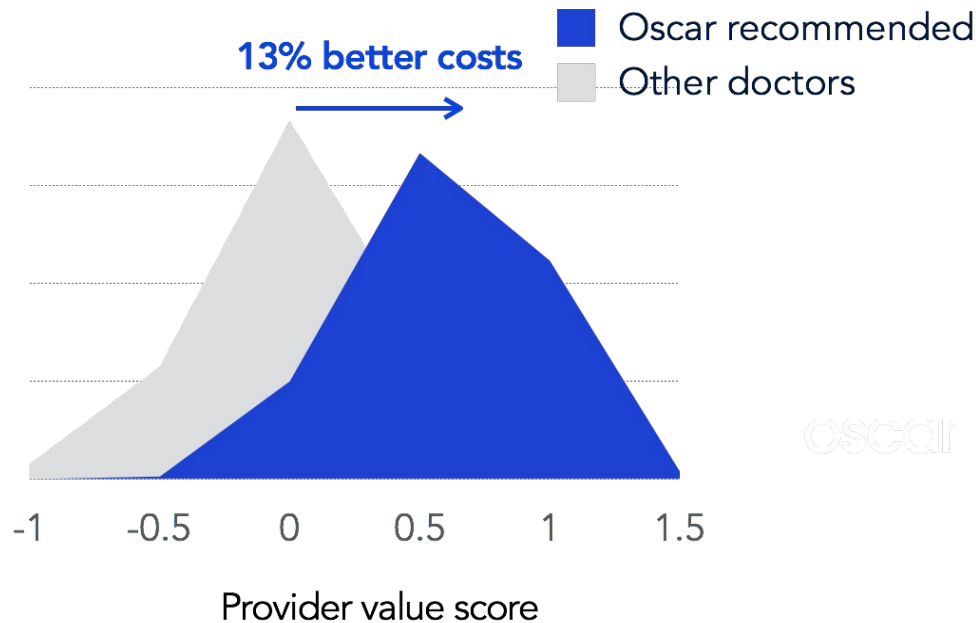
No gatekeepers. No referrals required.

	Kaiser HMO	Oscar EPO	UHC EPO	Anthem PPO
Average premium ¹	\$355	\$374	\$410	\$541
Access to full network?	No ²	Yes	Yes	Yes
Required to pick PCP?	Yes	No	Yes	No
Referrals required for Specialist?	Yes	No	Yes	No

¹ For small group Silver 70 plan in Q4, for single 40-year-old individual in R16.

² Member must pick sub-set of network.

...which enables us to **route members to high-value providers**, resulting in lower costs and better patient outcomes.



Florida Product Suite Snapshot

Saver

- Lower premiums
- No pre-deductible benefits

Silver
Bronze

Simple

- Deductible = MOOP
- Pre-deductible benefits
- No Gold tier

Silver
Bronze
Secure (catastrophic)

Classic

- Most popular plan type
- Traditional plan designs
- Off-exchange only Silver plan with \$10 generic copay at lower premiums

Gold
Silver
Bronze

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An app with everything you need.



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Florida Product Suite Highlights

Simple

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Gold
Silver (2)
Bronze



Kyle to spend time rehearsing “Meet the Garcias” and present to Central Sales team on Friday.

Will need to decide whether to use it or app demo

Meet the Garcias.









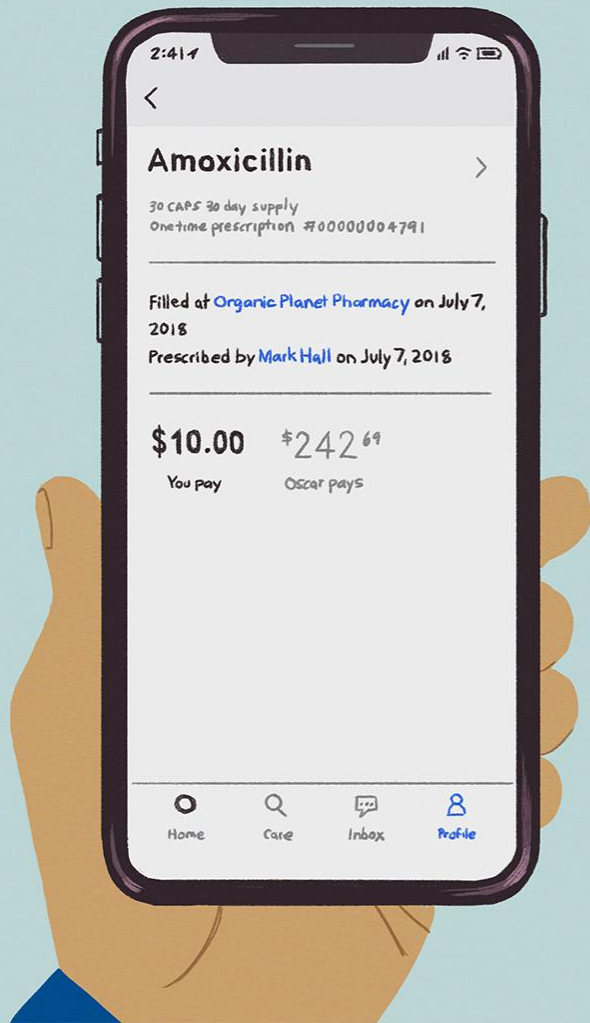












Doctor on Call visit: \$0

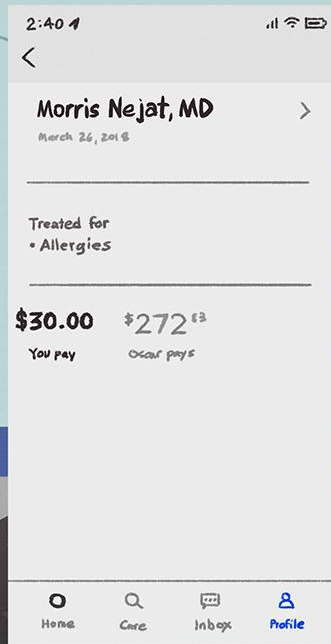
Prescription: \$10

Total cost: \$10

Did you know? 91 % of issues
are resolved after the first
Doctor on Call visit.







Specialist visit: \$30

Rx Bill: \$10

Total cost: \$40

