

Choose Oscar. Here's why.

Oscar Plan Brochure
2021 Individual and Family Plans



oscar

Hi, we're Oscar.

Personalized health care that meets your needs. Learn how we've built a better experience for people just like you.

OUR UNIQUE APPROACH TO HEALTH CARE – VIRTUALLY.



Welcome to Virtual Primary Care

Schedule appointments by phone or video chat with your team of high-quality providers. Visits are unlimited and always \$0.* Best of all, many prescriptions, labs, and imaging orders will also cost you \$0, if prescribed by a provider through Oscar Virtual Primary Care.**



24/7 Virtual Urgent Care for \$0 a visit

Feeling sick or need a last-minute prescription refill? Connect with a doctor at no cost—and you may be able to get a diagnosis or a prescription—in as little as 15 minutes. It's unlimited and available 24/7.*** That's one less trip to an Urgent Care and one less copay!



Your Care Team is all about you

Enjoy a team of care guides and a licensed nurse, always there to help. They'll get to know you, and your health history, over time, and they can help find a doctor that's right for you.

GETTING ACCESS TO HIGH-QUALITY HEALTH CARE SHOULD BE SIMPLE.



\$0 prescriptions

We've cut the cost of many common prescriptions to \$0** when prescribed by a doctor through Oscar Virtual Urgent Care.



Finding a trusted doctor is easy

Get access to top-rated hospitals and doctors in your neighborhood.



No referrals needed to see a specialist—ever

See a specialist when you need to, without having to get a referral.

GET PAID TO WALK.



Track steps from Google Fit and Apple Health. Earn \$1 toward an Amazon® Gift Card for every day you hit your step goal, up to \$100 per year.****

* Oscar's Virtual Primary Care offerings vary by market and may not be available in your service area. Oscar's Virtual Primary Care offerings are only available for members ages 18 and over.

** \$0 follow-up services vary by market and may not be available in your service area. If you have an HSA-compatible high-deductible health plan or a Secure plan, you won't be eligible for \$0 follow-up services. Prescriptions, visits and services may be limited per provider discretion. Oscar's Virtual Urgent Care offerings are not available in US territories or internationally.

*** Oscar's Virtual Urgent Care offerings are not available in US territories or internationally.

**** If you think you might be unable to participate in this program, you might qualify for an opportunity to earn the same reward in a different way. Contact Your Customer Service team at 1-855-672-2788 and we will work with you (and, if you'd like, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

Note: If you live in California, you can also track and earn rewards for every day you hit your sleep goal.

INDUSTRY-LEADING MEMBER SATISFACTION

TRUST

36

Net Promoter Score compared to an average score of -19 across the ACA.*

4.5/5

average customer service satisfaction rating by members for 2019.

FINDING CARE

30%

of all members have used Oscar Virtual Urgent Care.

40%

of members' first visit were guided by their Care Team in 2019.

ENGAGEMENT

90%

of members have an online account.

83%

have contacted their Care Team.

52%

of members downloaded our mobile app in 2019, nearly 5x the industry average.**

BY THE NUMBERS



420,000+

Total members across 18 states.



3 business lines

in Individual and Family Plans, Medicare Advantage, and Small Group. In Small Group, we offer Oscar for small businesses.



1,400+

employees across four offices working on improving access to affordable health care.



* Deft Research analysis of NPS score at the end of 2020 OE compared to consumers enrolled in ACA plans in 2019, who gave health insurance companies an average score of -12.

** Based on iOS + Android downloads in 2019 compared to membership numbers at the end of 2018 for Aetna, United, Molina, Cigna, Humana, Anthem, and Centene.

Health Insurance Plan Basics

Before you can decide which plan to choose, it's important to understand a few basic elements. Insurance plans are built around a few types of cost components that directly impact your health care spending.

HERE ARE SOME KEY TERMS TO KNOW

Premium

The fixed monthly fee you'll pay for your health insurance plan. Depending on your household income, you may qualify for an advance premium tax credit to help pay for your monthly premium costs.

Copay

A fixed dollar amount you're responsible for paying for a covered service, each time you seek that service—such as an urgent care center visit or a primary care visit.

Deductible

This is the amount you'll spend on certain covered services before your plan starts paying for care.

Out-of-pocket

These expenses include any money you'll pay toward covered health care expenses, such as copays and coinsurance.

Maximum out-of-pocket (MOOP)

This is the maximum amount you'll pay for health care during the year. After you meet this amount, your plan will pay for all covered medical expenses.



Understand How Your Plan Works

With an EPO (Exclusive Provider Organization) such as Oscar, your health insurance is activated only when you see a doctor in the network. If you get care with doctors outside the network, the visit won't be covered except in emergencies (or if there are no in-network options).

The good news is, you won't need a referral from your primary care doctor to see a specialist. That means one less copay, and one less trip to the doctor's office.

HOW DOES AN EPO WORK?

Let's say you want to see a dermatologist about a mole on your arm.



With an EPO, such as Oscar, you can make an appointment to see an in-network dermatologist directly. Since no referral is needed, you can get that mole checked out ASAP.



If you have an HMO, you'll need to see your primary care doctor for a referral before you can schedule an appointment with a dermatologist.

HMO VS. EPO VS. PPO: PROS AND CONS

EPO

- Full access to network
- No out-of-network benefits
- No referral required
- Cost-effective premiums

HMO

- Limited access to network
- No out-of-network benefits
- Referral required

PPO

- Full access to network
- No out-of-network benefits
- No referral required
- Higher premiums

Understand How Your Plan Works

OUR OFFERINGS



Bronze plan

**Low premium,
high deductible**

60% of covered health costs
paid by Oscar, 40% paid by you.



Silver plan

**Moderate premium,
moderate deductible**

70% of covered health costs
paid by Oscar, 30% paid by you.



Gold plan

**Higher premium,
lower deductible**

80% of covered health costs
paid Oscar, 20% paid by you.



Platinum plan

**Highest premium,
lowest deductible**

90% of covered health costs
paid by Oscar, 10% paid by you.

What is a Health Savings Account (HSA) plan?

An HSA is a savings account you can set up to pay for health care expenses with pre-tax contributions. HSAs can be used only with specific HSA-compatible insurance plans that typically have high annual deductibles and lower monthly premiums. These plans can help you save on premium contributions for your health coverage.

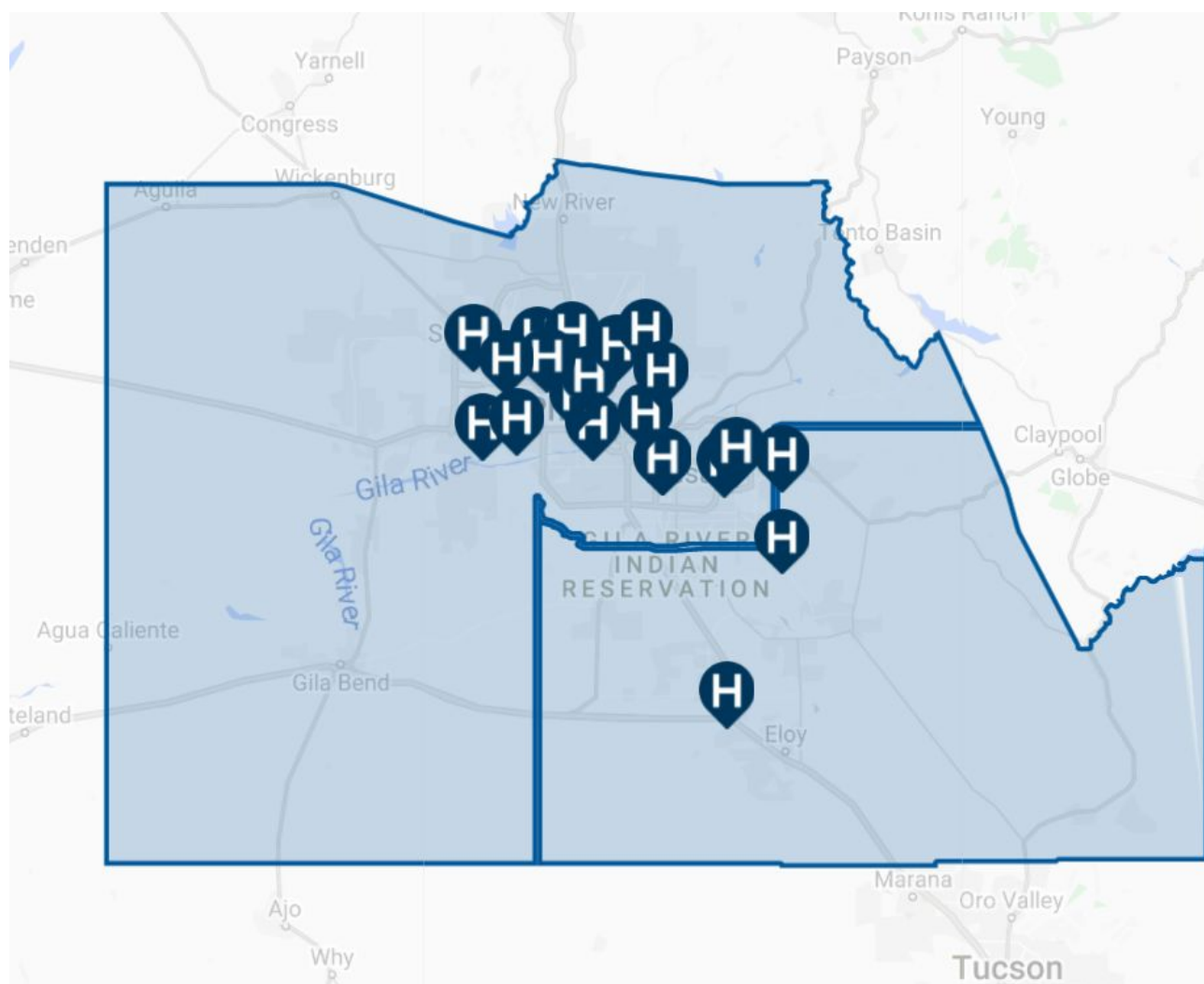
Because an HSA works alongside an insurance plan, you'll need to purchase an HSA-eligible plan to use one. You can contribute pre- or post-tax to your HSA, and use that money to pay for qualified medical expenses throughout the year. Note that if you take money out for non-qualified medical expenses before you turn 65, you'll pay a tax penalty.

*Metal tier structure varies and is subject to plan deductibles, copayments, and coinsurance

Know Your Network

We provide high-quality care in Phoenix, with partners like Abrazo, Banner, and HonorHealth.

Oscar's Phoenix service area includes Maricopa and Pinal counties.



Know Your Network

Our 2021 Participating Hospital List

Maricopa

Abrazo Arrowhead Hospital

Abrazo Central Campus

Abrazo Scottsdale Campus

Abrazo West Campus

Banner University Medical Center Phoenix

Banner Baywood Medical Center

Banner Boswell Medical Center

Banner Del E. Webb Medical Center

Banner Desert Medical Center

Banner Estrella Medical Center

Banner Gateway Medical Center

Banner Heart Hospital

Banner Thunderbird Medical Center

Cardon Children's Medical Center

HonorHealth Deer Valley Medical Center

HonorHealth John C. Lincoln Medical Center

HonorHealth Scottsdale Osborn Medical Center

HonorHealth Scottsdale Shea Medical Center

HonorHealth Scottsdale Thompson Peak Medical Center

Pinal

Banner Casa Grande Medical Center

Banner Goldfield Medical Center

Banner Ironwood Medical Center

Know Your Plans

Arizona | 2021 | Individual & Family Plans | Available On & Off-Exchange

	Oscar Secure	Bronze Classic	Bronze Classic PCP Copay	Bronze Classic Next	Bronze HDHP	Silver Saver 2
The Basics						
Deductible (Individual / Family)	\$8,550 / \$17,100	\$7,000 / \$14,000	\$6,000 / \$12,000	\$0 / \$0	\$5,200 / \$10,400	\$6,200 / \$12,400
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	\$5,500 / \$11,000	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$8,550 / \$17,100	\$8,550 / \$17,100	\$8,550 / \$17,100	\$8,550 / \$17,100	\$7,000 / \$14,000	\$8,550 / \$17,100
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	Yes	No
Prices for Benefits						
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$0 after deductible (3 pre-deductible visits at \$0) ¹	50% after deductible (2 pre-deductible visits at \$50) ¹	\$50	\$35	\$50 after deductible	\$40
Specialist Office Visits	\$0 after deductible	50% after deductible	\$90 after deductible	\$100	\$90 after deductible	\$40
Urgent Care	\$0 after deductible	\$75	\$75	\$75	\$75 after deductible	\$75
Emergency Room	\$0 after deductible	50% after deductible	50% after deductible	\$1,150	50% after deductible	50% after deductible
Mental Health Office Visits	\$0 after deductible (3 pre-deductible visits at \$0) ¹	50% after deductible (2 pre-deductible visits at \$50) ¹	\$50	\$35	\$50 after deductible	\$40
Labs	\$0 after deductible	50% after deductible	50% after deductible	\$50	\$50 after deductible	\$50
X-rays & Diagnostic Imaging	\$0 after deductible	50% after deductible	50% after deductible	\$95	50% after deductible	50% after deductible
MRIs & Advanced Imaging	\$0 after deductible	50% after deductible	50% after deductible	\$375	50% after deductible	50% after deductible
Inpatient Facility Fee	\$0 after deductible	50% after deductible	50% after deductible	\$3,000/day (copay applies for a maximum of 2 days per 1 stay)	50% after deductible	50% after deductible
Outpatient Facility Fee	\$0 after deductible	50% after deductible	50% after deductible	\$1,000	50% after deductible	50% after deductible
RX Generics: Preferred (Tier 1a)	\$0 after deductible	\$3 ²	\$3 ²	\$3 ²	\$3	\$3 ²
RX Generics: Non-preferred (Tier 1b)	\$0 after deductible	\$25 ²	\$25 ²	\$30 ²	\$25	\$25 ²
RX Brand: Preferred (Tier 2)	\$0 after deductible	50% after deductible	50% after deductible	\$200	\$200 after deductible	\$75 after deductible
RX Brand: Non-preferred (Tier 3)	\$0 after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	\$0 after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible

¹Pre-deductible benefits are eligible for non-preventive visits across these categories and are subject to the copay, pre-deductible. Subsequent visits are charged at 100% of negotiated rate until member meets the plan's deductible.

²Many prescriptions may cost you \$0 if they're prescribed by a doctor through Oscar Virtual Urgent Care. Prescriptions, visits and services may be limited per provider discretion.

Note: Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

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Know Your Plans

Arizona | 2021 | Individual & Family Plans | Available On & Off-Exchange

	Silver Classic Next	Silver Classic	Silver Classic Copay	Silver Classic \$0 Ded	Gold Classic
The Basics					
Deductible (Individual / Family)	\$6,000 / \$12,000	\$5,000 / \$10,000	\$7,000 / \$14,000	\$0 / \$0	\$2,500 / \$5,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	\$4,000 / \$8,000	N/A
Out-of-Pocket Max (Individual / Family)	\$8,000 / \$16,000	\$8,550 / \$17,100	\$8,200 / \$16,400	\$8,550 / \$17,100	\$6,000 / \$12,000
\$0 Preventive care	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No
Prices for Benefits					
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$30	\$50	\$30	\$25	\$30
Specialist Office Visits	\$75 after deductible	\$80	\$75	\$80	\$55
Urgent Care	\$50	\$75	\$50	\$50	\$75
Emergency Room	\$650 after deductible	50% after deductible	\$650 after deductible	\$1,000	30% after deductible
Mental Health Office Visits	\$30	\$50	\$30	\$25	\$30
Labs	\$25	\$75	\$30	\$25	\$55
X-rays & Diagnostic Imaging	\$75	50% after deductible	\$75 after deductible	\$80	30% after deductible
MRIs & Advanced Imaging	40% after deductible	50% after deductible	\$200 after deductible	\$275	30% after deductible
Inpatient Facility Fee	40% after deductible	50% after deductible	\$500/day after deductible (copay applies for a maximum of 2 days per 1 stay)	\$2,500/day (copay applies for a maximum of 2 days per 1 stay)	30% after deductible
Outpatient Facility Fee	40% after deductible	50% after deductible	\$350 after deductible	\$1,000	30% after deductible
RX Generics: Preferred (Tier 1a)	\$3 ²	\$3 ²	\$3 ²	\$3 ²	\$3 ²
RX Generics: Non-preferred (Tier 1b)	\$25 ²	\$25 ²	\$25 ²	\$25 ²	\$30 ²
RX Brand: Preferred (Tier 2)	\$100	\$75	\$75	\$100	\$55
RX Brand: Non-preferred (Tier 3)	50% after deductible	50% after deductible	50% after deductible	50% after deductible	30% after deductible
RX Brand: Specialty (Tier 4)	50% after deductible	50% after deductible	50% after deductible	50% after deductible	30% after deductible

¹Pre-deductible benefits are eligible for non-preventive visits across these categories and are subject to the copay, pre-deductible. Subsequent visits are charged at 100% of negotiated rate until member meets the plan's deductible.

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Know Your Plans

Arizona | 2021 | Individual & Family Plans | On-Exchange Only | Silver CSR Plans

	Silver Saver 2 CSR 250	Silver Saver 2 CSR 200	Silver Saver 2 CSR 150	Silver Classic Next CSR 250	Silver Classic Next CSR 200	Silver Classic Next CSR 150
The Basics						
Deductible (Individual / Family)	\$3,300 / \$6,600	\$970 / \$1,940	\$0 / \$0	\$3,500 / \$7,000	\$0 / \$0	\$0 / \$0
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$6,800 / \$13,600	\$2,800 / \$5,600	\$1,350 / \$2,700	\$6,300 / \$12,600	\$2,800 / \$5,600	\$1,750 / \$3,500
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No
Prices for Benefits						
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$40	\$25	\$5	\$25	\$5	\$0
Specialist Office Visits	\$40	\$25	\$5	\$60	\$30	\$5
Urgent Care	\$60	\$45	\$30	\$50	\$15	\$15
Emergency Room	40% after deductible	30% after deductible	30%	\$650 after deductible	\$650	\$550
Mental Health Office Visits	\$40	\$25	\$5	\$25	\$5	\$0
Labs	\$50	\$30	\$0	\$25	\$15	\$0
X-rays & Diagnostic Imaging	40% after deductible	30% after deductible	30%	\$75	\$30	\$15
MRIs & Advanced Imaging	40% after deductible	30% after deductible	30%	40% after deductible	40%	25%
Inpatient Facility Fee	40% after deductible	30% after deductible	30%	40% after deductible	40%	25%
Outpatient Facility Fee	40% after deductible	30% after deductible	30%	40% after deductible	40%	25%
RX Generics: Preferred (Tier 1a)	\$3 ²	\$3 ²	\$0 ²	\$3 ²	\$3 ²	\$0 ²
RX Generics: Non-preferred (Tier 1b)	\$20 ²	\$10 ²	\$10 ²	\$25 ²	\$20 ²	\$7 ²
RX Brand: Preferred (Tier 2)	\$60 after deductible	\$40 after deductible	\$20	\$75	\$60	\$20
RX Brand: Non-preferred (Tier 3)	50% after deductible	50% after deductible	50%	50% after deductible	50%	50%
RX Brand: Specialty (Tier 4)	50% after deductible	50% after deductible	50%	50% after deductible	50%	50%

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Know Your Plans

Arizona | 2021 | Individual & Family Plans | On-Exchange Only | Silver CSR Plans

	Silver Classic CSR 250	Silver Classic CSR 200	Silver Classic CSR 150	Silver Classic Copay CSR 250	Silver Classic Copay CSR 200	Silver Classic Copay CSR 150
The Basics						
Deductible (Individual / Family)	\$4,000 / \$8,000	\$0 / \$0	\$0 / \$0	\$3,500 / \$7,000	\$0 / \$0	\$0 / \$0
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$6,500 / \$13,000	\$2,850 / \$5,700	\$1,700 / \$3,400	\$6,400 / \$12,800	\$2,250 / \$4,500	\$800 / \$1,600
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No
Prices for Benefits						
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$20	\$10	\$0	\$20	\$5	\$0
Specialist Office Visits	\$60	\$40	\$5	\$50	\$25	\$15
Urgent Care	\$50	\$25	\$15	\$50	\$15	\$15
Emergency Room	50% after deductible	25%	15%	\$400 after deductible	\$200	\$200
Mental Health Office Visits	\$20	\$10	\$0	\$20	\$5	\$0
Labs	\$75	\$30	\$10	\$20	\$15	\$15
X-rays & Diagnostic Imaging	50% after deductible	25%	15%	\$50 after deductible	\$30	\$30
MRIs & Advanced Imaging	50% after deductible	25%	15%	\$125 after deductible	\$75	\$75
Inpatient Facility Fee	50% after deductible	25%	15%	\$450/day after deductible (copay applies for a maximum of 2 days per 1 stay)	\$250/day (copay applies for a maximum of 2 days per 1 stay)	\$250/day (copay applies for a maximum of 2 days per 1 stay)
Outpatient Facility Fee	50% after deductible	25%	15%	\$200 after deductible	\$200	\$200
RX Generics: Preferred (Tier 1a)	\$3 ²	\$3 ²	\$3 ²	\$3 ²	\$3 ²	\$3 ²
RX Generics: Non-preferred (Tier 1b)	\$25 ²	\$25 ²	\$10 ²	\$25 ²	\$25 ²	\$10 ²
RX Brand: Preferred (Tier 2)	\$75	\$50	\$30	\$75	\$75	\$30
RX Brand: Non-preferred (Tier 3)	50% after deductible	50%	50%	50% after deductible	50%	50%
RX Brand: Specialty (Tier 4)	50% after deductible	50%	50%	50% after deductible	50%	50%

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Know Your Plans

Arizona | 2021 | Individual & Family Plans | On-Exchange Only | Silver CSR Plans

	Silver Classic \$0 Ded CSR 250	Silver Classic \$0 Ded CSR 200	Silver Classic \$0 Ded CSR 150
The Basics			
Deductible (Individual / Family)	\$0 / \$0	\$0 / \$0	\$0 / \$0
Pharmacy Deductible (Individual / Family)	\$3,250 / \$6,500	\$600 / \$1,200	\$100 / \$200
Out-of-Pocket Max (Individual / Family)	\$6,500 / \$13,000	\$2,500 / \$5,000	\$1,000 / \$2,000
\$0 Preventive care	✓	✓	✓
Dedicated Care Team	✓	✓	✓
HSA-Compatible?	No	No	No
Prices for Benefits			
Virtual Urgent Care	\$0	\$0	\$0
Primary Care Office Visits	\$20	\$10	\$5
Specialist Office Visits	\$60	\$25	\$10
Urgent Care	\$50	\$15	\$15
Emergency Room	\$500	\$300	\$200
Mental Health Office Visits	\$20	\$10	\$5
Labs	\$15	\$10	\$5
X-rays & Diagnostic Imaging	\$60	\$25	\$10
MRIs & Advanced Imaging	\$125	\$75	\$40
Inpatient Facility Fee	\$650/day (copay applies for a maximum of 2 days per 1 stay)	\$300/day (copay applies for a maximum of 2 days per 1 stay)	\$200/day (copay applies for a maximum of 2 days per 1 stay)
Outpatient Facility Fee	\$500	\$200	\$100
RX Generics: Preferred (Tier 1a)	\$3 ²	\$3 ²	\$0 ²
RX Generics: Non-preferred (Tier 1b)	\$25 ²	\$25 ²	\$10 ²
RX Brand: Preferred (Tier 2)	\$100	\$60	\$50
RX Brand: Non-preferred (Tier 3)	50% after deductible	50% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	50% after deductible	50% after deductible	50% after deductible

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Know Your Plans

Arizona | 2021 | Individual & Family Plans | Off-Exchange Only

	Silver Classic Off-Ex	Silver HDHP	Silver \$1500 Ded
The Basics			
Deductible (Individual / Family)	\$5,000 / \$10,000	\$3,000 / \$6,000	\$1,500 / \$3,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$8,550 / \$17,100	\$7,000 / \$14,000	\$8,550 / \$17,100
\$0 Preventive care	✓	✓	✓
Dedicated Care Team	✓	✓	✓
HSA-Compatible?	No	Yes	No
Prices for Benefits			
Virtual Urgent Care	\$0	\$0	\$0
Primary Care Office Visits	\$50	\$30 after deductible	\$25
Specialist Office Visits	\$80	\$75 after deductible	\$75
Urgent Care	\$80	\$50 after deductible	\$50
Emergency Room	50% after deductible	40% after deductible	\$650
Mental Health Office Visits	\$50	\$30 after deductible	\$25
Labs	\$75	\$50 after deductible	\$50
X-rays & Diagnostic Imaging	50% after deductible	\$75 after deductible	\$75 after deductible
MRIs & Advanced Imaging	50% after deductible	\$100 after deductible	\$100 after deductible
Inpatient Facility Fee	50% after deductible	40% after deductible	\$500/day after deductible (copay applies for a maximum of 5 days per 1 stay)
Outpatient Facility Fee	50% after deductible	40% after deductible	\$250 after deductible
RX Generics: Preferred (Tier 1a)	\$3 ²	\$3 after deductible	\$3 ²
RX Generics: Non-preferred (Tier 1b)	\$25 ²	\$25 after deductible	\$25 ²
RX Brand: Preferred (Tier 2)	\$75	\$100 after deductible	\$100
RX Brand: Non-preferred (Tier 3)	50% after deductible	40% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	50% after deductible	40% after deductible	50% after deductible

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Note: Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.



Why does Oscar offer these plans?

Premiums of Silver tier plans on the government exchange have gone up, due to government defunding of cost-sharing reduction (CSR) subsidies.

In response, Oscar has created off-exchange Silver alternatives.

What should I know about these plans?

They are only available off of the exchange.

They have lower premiums than comparable Silver tier plans on the exchange.

Are these plans right for me?

If you do not qualify for subsidies on the government exchange at any point in 2021, and are seeking a Silver tier plan, these may be a good option for you.

See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details. All this information and more can be found on our Broker Resources page: hioscar.com/brokers

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An entire team dedicated to you

Oscar Care gives you a unique virtual care experience from the comfort of your home, at work, or on-the-go. With Oscar's Virtual Urgent Care, you can book a visit with a provider for \$0—anytime, anywhere.* Plus, every Oscar member is paired with a dedicated Care Team to answer questions and guide you to the care you need at just the right time.

*Oscar Virtual Urgent Care offerings are not available in US territories or internationally.



\$0 prescriptions

We've cut the cost of many common prescriptions to \$0* when prescribed by a provider through Oscar Virtual Urgent Care.

*If you have an HSA-compatible high-deductible health plan or a Secure plan, you won't be eligible for \$0 follow-up prescriptions. Prescriptions may be limited per provider discretion.



Get paid to walk

Track steps from Google Fit and Apple Health. Earn \$1 toward an Amazon® Gift Card for every day you hit your step goal, up to \$100 per year.*

*If you think you might be unable to participate in this program, you might qualify for an opportunity to earn the same reward in a different way. Contact Your Customer Service team at 1-855-672-2788 and we will work with you (and, if you'd like, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.



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