



Arizona IFP OE 23

oscar



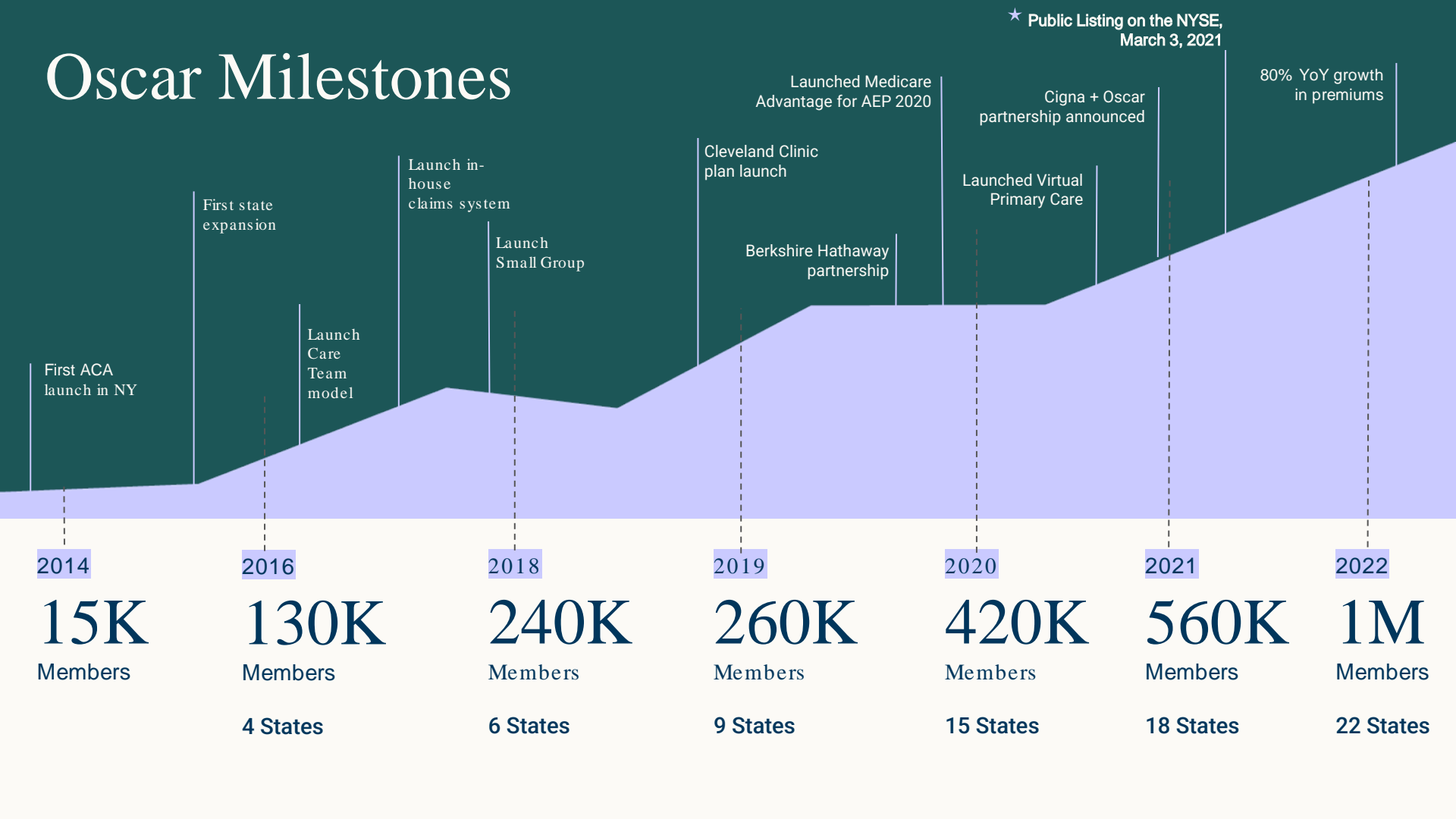
Presenters & Team Introductions

Our Presenters



Jack Golden
Sales Executive, AZ
jgolden@hioscar.com

Oscar Milestones



Our 2023 Product Portfolio

What's new for 2023?



Standardized Plans

We are now offering standard benefit plan designs – 2 Bronze, 1 Silver, and 1 Gold. There is no Platinum offering.



Enhanced Direct Enrollment

We've partnered with Stride to streamline our quoting experience so that brokers can now get a quote and select a plan in one environment.



Reduction of Plan Portfolio

We pride ourselves on listening to our members, providers and broker partners. Because of this we have reduced the number of plans in our portfolio for a more streamlined selection process.



Supplemental Products

Mulberry Insurance Agency, an Oscar brokerage subsidiary, has partnered with National General Accident & Health (NatGen) to sell a comprehensive suite of supplemental products with two new offerings debuting in Q4.

2023 Arizona Individual & Family Plans

23 plans across all metal tiers



Bronze: 8



Silver: 8



Gold: 7



Platinum: 0

Non-gated network, no PCP assignment

Members never need a referral to see an INN specialist and are not assigned or required to select a PCP.

Prescriptions for \$3 or less, available from day 1

Our unique \$3 drug list (Tier 1A) will help minimize prescription costs for your clients. Plus, all Tier 1A and Tier 1B prescriptions are \$0 copay when ordered by an Oscar Medical Group virtual provider.*

All plans include Oscar Care

For VPC markets only: Including \$0 and unlimited Virtual Primary Care visits and Virtual Urgent Care consultations, a dedicated Care Team, Step Tracking rewards**, and Oscar's mobile app.

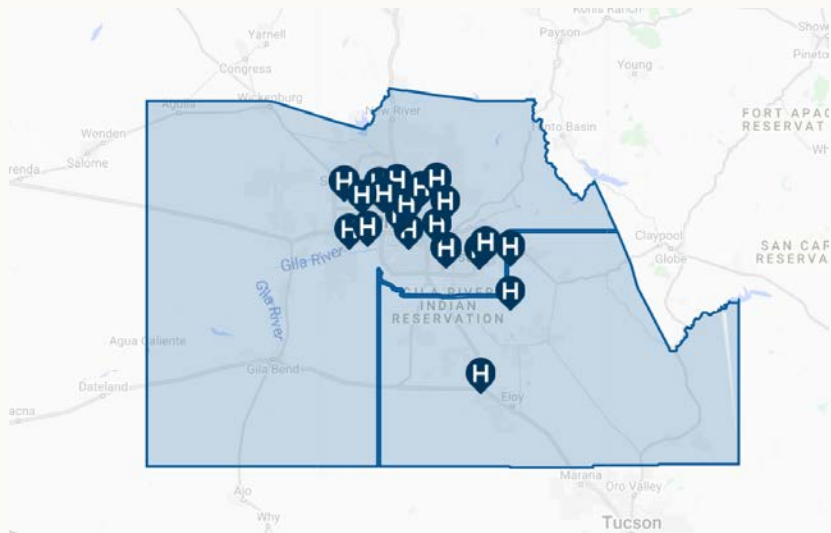
	FFM Std Bronze (Bronze Simple- Standard)	FFM Std Expanded Bronze (Bronze Classic- Standard)	Bronze Classic (AZ only)	Bronze Classic- PCP Saver	Bronze Classic- \$4700 Ded	Bronze Elite- \$0 Ded+PCP Saver (AZ only)	Bronze Elite- \$0 Ded+Specialist Saver	Bronze Simple- HSA
Deductible	\$9,100	\$7,500	\$7750	\$7750	\$4,700	\$0	\$0	\$5,200
Rx Deductible	N/A	N/A	N/A	N/A	N/A	\$7000	\$8000	N/A
MOOP	\$9,100	\$9,000	\$9100	\$9100	\$9100	\$9100	\$9100	\$7450
VPCP	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
PCP	0% post-ded	\$50	2 @ \$50, then 50% post-ded	\$50	\$70	\$50	\$60	\$50 post-ded
Specialists	0% post-ded	\$100	50% post-ded	\$90 post-ded	\$125	\$125	2 @ \$50 (BH office and Specialist combined), then \$125 for subsequent visits	\$90 post-ded
PT/OT	0% post-ded	\$50	50% post-ded	50% post-ded	\$125	\$125	\$125	\$90 post-ded
Labs	0% post-ded	50% post-ded	Tier 1: \$10 post-ded Tier 2: \$50 post-ded	Tier 1: \$10 post-ded Tier 2: \$50 post-ded	Tier 1: \$25 Tier 2: \$70	Tier 1: \$25 Tier 2: \$50	Tier 1: \$25 Tier 2: \$50	Tier 1: \$10 post-ded Tier 2: \$50 post-ded
X-ray	0% post-ded	50% post-ded	50% post-ded	50% post-ded	50% post-ded	\$125	\$125	50% post-ded
Advanced Imaging	0% post-ded	50% post-ded	50% post-ded	50% post-ded	50% post-ded	\$750	\$750	50% post-ded
ER	0% post-ded	50% post-ded	50% post-ded	50% post-ded	50% post-ded	\$1500	1 @ \$1000, then \$1500 for subsequent visits	50% post-ded
UC	0% post-ded	\$75	\$75	\$75	\$80	\$75	\$75	\$75 post-ded
Inpatient facility fee/SNF	0% post-ded	50% post-ded	50% post-ded	50% post-ded	50% post-ded	\$3,000/day (2 day max)	\$3,000/day (2 day max)	50% post-ded
Inpatient physician services	0% post-ded	50% post-ded	50% post-ded	50% post-ded	50% post-ded	\$350	\$350	50% post-ded
Outpatient facility fee	0% post-ded	50% post-ded	\$1200 post-ded	\$1200 post-ded	50% post-ded	\$1,200	\$1,200	50% post-ded
Outpatient physician services	0% post-ded	50% post-ded	\$350 post-ded	\$350 post-ded	50% post-ded	\$350	\$350	50% post-ded
Tier 1a Rx	0% post-ded	\$25	\$3	\$3	\$3	\$3	\$3	\$3 post-ded
Tier 1b Rx	0% post-ded	\$25	\$30	\$30	\$30	\$30	\$30	\$25 post-ded
Tier 2 Rx	0% post-ded	\$50 post-ded	\$250 post-ded	\$250 post-ded	50% post-ded	\$50 post-ded	\$50 post-ded	\$200 post-ded
Tier 3 Rx	0% post-ded	\$100 post-ded	50% post-ded	50% post-ded	50% post-ded	50% post-ded	50% post-ded	50% post-ded
Specialty Rx	0% post-ded	\$500 post-ded	50% post-ded	50% post-ded	50% post-ded	50% post-ded	50% post-ded	50% post-ded


	FFM Std Silver	Silver Simple- PCP Saver	Silver Simple- Specialist Saver	Silver Simple- For Diabetes	Silver Classic	Silver Classic- \$0 Ded	Silver Elite- \$0 PCP	Silver Elite- \$0 Ded
Deductible	\$5,800	5500	\$6500	\$6,450	\$5400	\$0	\$4000	\$0
Rx Deductible	N/A	N/A	N/A	N/A	N/A	5000	N/A	N/A
MOOP	\$8,900	\$8,900	\$9000	\$8550	\$8,700	9100	\$8700	\$9100
VPCP	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
PCP	\$40	\$20	\$40	\$0	\$35	\$35	\$0	\$60
Specialists	\$80	\$80	\$40	\$0 diabetic foot care, diabetic retinal exam ophthamologist \$40 all other specialist	\$95	\$90	\$60	\$100
PT/OT	\$40	40% post-ded	50% post-ded	50% post-ded	\$80	\$90	\$75	\$100
Labs	40% post-ded	Tier 1: \$10 Tier 2: 40% post-ded	Tier 1: \$10 Tier 2: \$60	\$0 HbA1c, urinalysis, metabolic, lipid panel Tier 1: \$10 Tier 2: \$65	Tier 1: \$10 Tier 2: \$50	Tier 1: \$10 Tier 2: \$40	Tier 1: \$10 Tier 2: \$50	Tier 1: \$10 Tier 2: \$50
X-ray	40% post-ded	40% post-ded	50% post-ded	50% post-ded	\$70	\$80	\$75 post-ded	\$100
Advanced Imaging	40% post-ded	40% post-ded	50% post-ded	50% post-ded	50% post-ded	\$400	\$200 post-ded	50%
ER	40% post-ded	40% post-ded	50% post-ded	50% post-ded	\$750 post-ded	\$1,000	\$650 post-ded	50%
UC	\$60	\$75	\$75	\$75	\$80 MHP	\$50	\$75	\$50
Inpatient facility fee/SNF	40% post-ded	40% post-ded	50% post-ded	50% post-ded	50% post-ded	\$2500/day (2 day max)	\$500/day post-ded (3 day max)	50%
Inpatient physician services	40% post-ded	40% post-ded	50% post-ded	50% post-ded	50% post-ded	\$350	\$150 post-ded	50%
Outpatient facility fee	40% post-ded	40% post-ded	50% post-ded	50% post-ded	50% post-ded	\$1,200	\$350 post-ded	50%
Outpatient physician services	40% post-ded	40% post-ded	50% post-ded	50% post-ded	50% post-ded	\$350	\$150 post-ded	50%
Tier 1a Rx	\$20	\$3	\$3	\$0	\$3	\$3	\$0	\$3
Tier 1b Rx	\$20	25	\$25	\$25 \$100 copay	\$25	\$25	\$25	\$30
Tier 2 Rx	\$40	\$100	\$75	\$75 post-ded \$100 copay	\$75	\$100	\$100 post-ded	\$200
Tier 3 Rx	\$80 post-ded	40% post-ded	50% post-ded	50% post-ded \$100 copay	50% post-ded	50% post-ded	50% post-ded	50%
Specialty Rx	\$350 post-ded	40% post-ded	50% post-ded	50% post-ded	50% post-ded	50% post-ded	50% post-ded	50%

	FFM Std Gold	Gold Simple	Gold Classic	Gold Classic- \$0 PCP	Gold Classic- Low Ded	Gold Elite- \$0 Ded	Gold Elite	Secure (Catastrophic)
Deductible	\$2,000	\$2,000	\$3,500	\$5,000	\$1500	\$0	\$500	\$9,100
Rx Deductible	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MOOP	\$8,700	\$6250	\$7000	\$6450	\$8000	\$8700	\$5500	\$9,100
VPCP	\$0	\$0	\$0	\$0	\$0	\$0	\$0	3 @ \$0, then \$0 post-ded
PCP	\$30	\$25	\$40	\$0	\$20	\$0	\$25	\$0 post-ded
Specialists	\$60	\$55	\$40	\$50	\$50	\$25	\$50	\$0 post-ded
PT/OT	\$30	40% post-ded	\$40	\$50	\$50	\$25	\$50 post-ded	\$0 post-ded
Labs	25% post-ded	Tier 1: \$10 Tier 2: \$60	Tier 1: \$10 Tier 2: \$50	Tier 1: \$0 Tier 2: \$25	Tier 1: \$10 Tier 2: \$50	Tier 1: \$0 Tier 2: \$25	Tier 1: \$10 Tier 2: \$25	\$0 post-ded
X-ray	25% post-ded	\$75	\$75	\$75	\$75	\$75	\$75	\$0 post-ded
Advanced Imaging	25% post-ded	40% post-ded	\$375	50% post-ded	20% post-ded	\$375	30% post-ded	\$0 post-ded
ER	25% post-ded	40% post-ded	\$650	50% post-ded	20% post-ded	\$500	30% post-ded	\$0 post-ded
UC	\$45	\$75	\$50	\$75	\$30	\$50	\$50	\$0 post-ded
Inpatient facility fee/SNF	25% post-ded	40% post-ded	30% post-ded	50% post-ded	20% post-ded	\$1,000/day (3 day max)	30% post-ded	\$0 post-ded
Inpatient physician services	25% post-ded	40% post-ded	30% post-ded	50% post-ded	20% post-ded	\$200	30% post-ded	\$0 post-ded
Outpatient facility fee	25% post-ded	40% post-ded	30% post-ded	50% post-ded	20% post-ded	\$500	30% post-ded	\$0 post-ded
Outpatient physician services	25% post-ded	40% post-ded	30% post-ded	50% post-ded	20% post-ded	\$200	30% post-ded	\$0 post-ded
Tier 1a Rx	\$15	\$3	\$3	\$3	\$3	\$3	\$3	\$0 post-ded
Tier 1b Rx	\$15	\$20	\$15	\$10	\$25	\$10	\$25	\$0 post-ded
Tier 2 Rx	\$30	\$55	\$50	\$45	\$75	\$75	\$75	\$0 post-ded
Tier 3 Rx	\$60	50% post-ded	30% post-ded	\$250	\$325	\$250	30% post-ded	\$0 post-ded
Specialty Rx	\$250	50% post-ded	30% post-ded	50% post-ded	\$650	\$550	30% post-ded	\$0 post-ded

Network Deep Dives

Unrestricted access to top Maricopa and Pinal hospitals



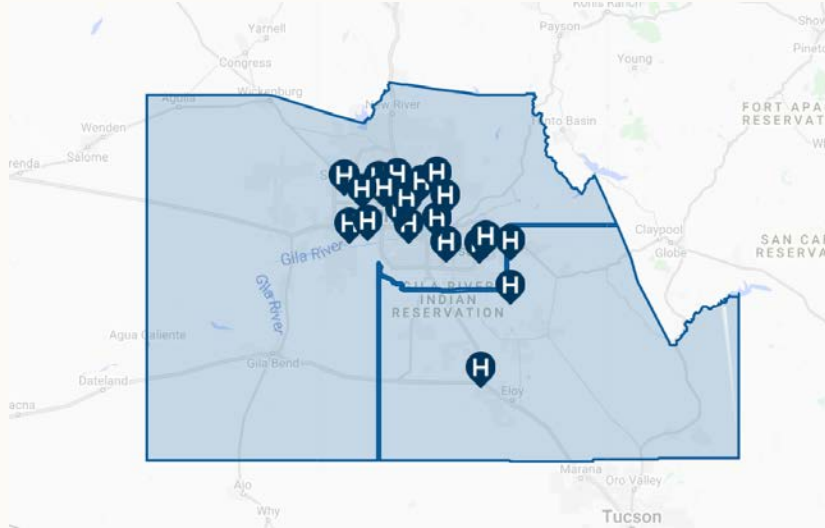
 In-network hospitals


Service Area: Maricopa and Pinal

Banner - University Medical Center Phoenix
Banner Baywood Medical Center
Banner Boswell Medical Center
Banner Casa Grande Medical Center
Banner Del E. Webb Medical Center
Banner Desert Medical Center
Banner Estrella Medical Center
Banner Gateway Medical Center
Banner Goldfield Medical Center



Maricopa and Pinal hospitals (Cont.)



 In-network hospitals

Service Area:
Maricopa and Pinal

Banner Heart Hospital

Banner Ironwood Medical Center

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



VPC and VUC

A More Convenient, Personalized Experience With Oscar Care



Oscar Primary Care

Clients can schedule video or phone appointments with a dedicated team of high-quality providers.

Always \$0 on all plans.

Best of all, some follow-up services like Tier 1 Prescriptions and lab work will also cost \$0** for silver and gold plans.*

Virtual Urgent Care

Clients can connect with the a provider by phone call or secure message in as little as 15 minutes.

Get care for UTIs, sore throats, Rx refills or other common conditions

It's unlimited, available 24/7, and always \$0 on all plans except for HSA/Catastrophic where there is a cost share until your clients' deductible is met

Oscar Care Team

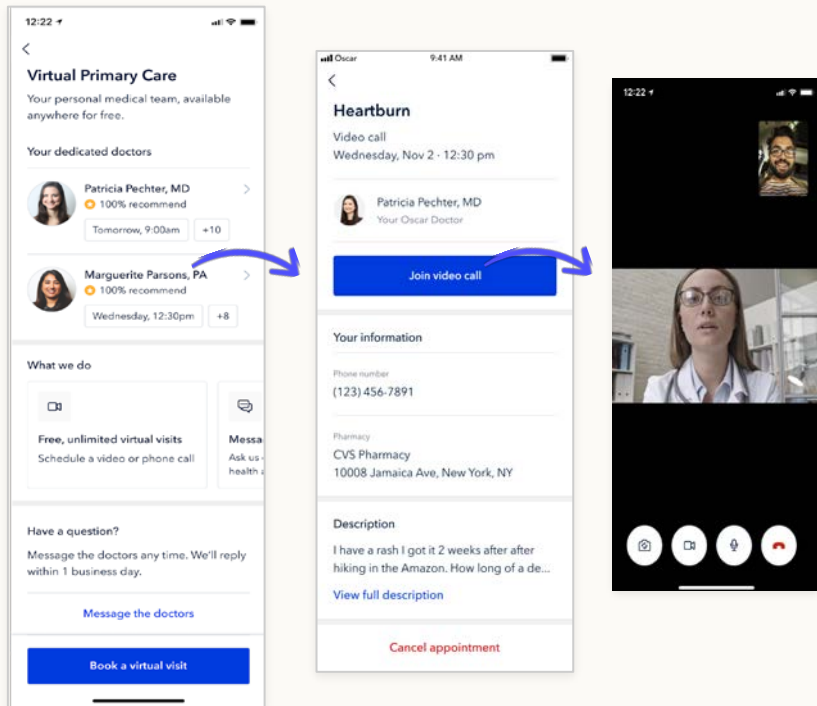
Clients get paired with a care team inclusive of their provider, a nurse and medical assistant. They are available to answer all of your clients' questions and guide them through their care plan between Oscar Care visits

*Virtual Primary Care is only available on Individual & Family plans in certain counties. Oscar's Virtual Primary Care offerings are only available for members ages 18 and over. **When ordered by an Oscar Medical Group virtual provider, \$0 follow-up services not available in California, on HSA-compatible HDHPs, or on Catastrophic plans. Oscar's Virtual Urgent Care offerings are not available in US territories or internationally. Prescriptions, visits and services may be limited per provider discretion.

Note: Oscar's care team makes translation services available upon request for all languages using our professional contracted vendor, Transperfect.



Oscar Primary Care Overview



Before visit

1

Members can schedule a visit with their Oscar Primary Care team through the Oscar app or desktop portal

2

Members can schedule both sick visits (to diagnose conditions or illnesses) or wellness visits (preventive care)

During visit

3

Members will speak to their Oscar Care provider via phone or video call

Visit follow-up

4

Oscar Primary Care providers can order labs, prescriptions, imaging, and DME. If needed, they'll refer patients to in-person providers and specialists

Meet our Care Guides



Licensed Nurse



Care Guide



Care Guide



Care Guide

Prompt Answers

< 1 minute average call
response time

Quality Care

93% recommend the doctors they found
through Oscar

Better Service

4.3/5 score for member satisfaction

Pharmacy

We use the highest-quality partners to build a connected patient experience.



CVS Caremark is our exclusive pharmacy vendor - and we offer \$0 prescription home delivery through CVS Caremark's Mail Order service.

Optum manages our mental health benefits

Liberty is used for pediatric dental

Davis takes care of pediatric vision

Coram provides home infusion services

Quest and LabCorp are some of our preferred in-network lab partners.

Questions?

Thank you!

Market Contacts:

Jack Golden

Sales Executive

jgolden@hioscar.com

520- 730- 9365

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