Cleveland Clinic + Oscar 2018 Individual Plans Available On & Off Exchange

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

	Classic			Simple			Saver	
	Bronze	Silver	Gold	Secure	Bronze	Silver	Bronze	Silver
The Basics								
Free 24/7 calls with doctors	✓	✓	✓	✓	✓	✓	✓	✓
Up to $100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓	✓
Free preventive care	✓	✓	✓	✓	✓	✓	✓	✓
Dedicated Concierge	✓	✓	✓	✓	✓	✓	✓	✓
Individual Deductible*	$3,500	$4,500	$1,500	$7,350	$7,350	$7,000	$6,500	$5,000
Individual Out-of-Pocket Max*	$7,350	$7,350	$7,350	$7,350	$7,350	$7,000	$6,500	$5,000
HSA-Compatible?	No	No	No	No	No	No	Yes	Yes
Prices before you meet your deductible								
Primary Care / OBGYN visits	Full Price	$50	$25	3 for $0	Full Price	$25	Full Price	Full Price
Specialist visits	Full Price	$75	$50	Full Price	Full Price	$50	Full Price	Full Price
Mental health office visits	Full Price	$75	$50	3 for $0	Full Price	$50	Full Price	Full Price
Physical, Occupational, and Speech Therapy	Full Price	$75	$50	Full Price	Full Price	$50	Full Price	Full Price
Urgent Care	$100	$100	$100	Full Price	$100	$100	Full Price	Full Price
Labs	Full Price	Full Price	$25	Full Price	Full Price	$50	Full Price	Full Price
Generic Drugs	Full Price	$15	$10	Full Price	Full Price	$20	Full Price	Full Price
Preferred Brand Drugs	Full Price	$100	$50	Full Price	Full Price	$100	Full Price	Full Price
Non-Preferred Brand Drugs	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price
Specialty Drugs	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price
Prices after you meet your deductible								
Primary Care / OBGYN visits	50%	$50	$25	$0	$0	$0	$0	$0
Specialist visits	50%	$75	$50	$0	$0	$0	$0	$0
Mental health office visits	50%	$75	$50	$0	$0	$0	$0	$0
Physical, Occupational, and Speech Therapy	50%	$75	$50	$0	$0	$0	$0	$0
Urgent Care	$100	$100	$100	$0	$0	$0	$0	$0
Labs	50%	50%	$25	$0	$0	$0	$0	$0
Xrays & Diagnostic Imaging	50%	50%	20%	$0	$0	$0	$0	$0
MRIs & Advanced Imaging	50%	50%	20%	$0	$0	$0	$0	$0
Emergency Room	50%	50%	20%	$0	$0	$0	$0	$0
Inpatient Hospital & Skilled Nursing Facility	50%	50%	20%	$0	$0	$0	$0	$0
Outpatient Facility	50%	50%	20%	$0	$0	$0	$0	$0
Outpatient Professional	50%	50%	20%	$0	$0	$0	$0	$0
Generic Drugs	50%	$15	$10	$0	$0	$0	$0	$0
Preferred Brand Drugs	50%	$100	$50	$0	$0	$0	$0	$0
Non-Preferred Brand Drugs	50%	50%	20%	$0	$0	$0	$0	$0
Specialty Drugs	50%	50%	20%	$0	$0	$0	$0	$0

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The first 3 non-preventive visits across these categories are free. Subsequent visits are full price until member meets the plan's deductible.

"Full Price" - Member pays Oscar's negotiated rate until reaching the plan's deductible

* Family deductibles and maxes are simply twice the individual amounts

Cleveland Clinic + Oscar 2018 Individual Cost Share Reduction (CSR) Plans

With the variant silver level plan designs below, qualifying on-exchange members can enjoy lower cost shares than on standard Silver plans

	Classic Silver			Simple Silver			Saver Silver		
	CSR 250	CSR 200	CSR 150	CSR 250	CSR 200	CSR 150	CSR 250	CSR 200	CSR 150
The Basics									
Free 24/7 calls with doctors	✓	✓	✓	✓	✓	✓	✓	✓	✓
Up to $100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓	✓	✓
Free preventive care	✓	✓	✓	✓	✓	✓	✓	✓	✓
Dedicated Concierge	✓	✓	✓	✓	✓	✓	✓	✓	✓
Individual Deductible*	$3,000	$750	$250	$5,000	$1,800	$750	$2,000	$550	$100
Individual Out-of-Pocket Max*	$5,850	$2,250	$1,000	$5,000	$1,800	$750	$5,000	$2,450	$1,000
HSA-Compatible?	No	No	No	No	No	No	No	No	No
Prices before you meet your deductible									
Primary Care / OBGYN visits	$10	$0	$0	$10	$0	$0	Full Price	Full Price	Full Price
Specialist visits	$50	$25	$25	$50	$25	$25	Full Price	Full Price	Full Price
Mental health office visits	$50	$25	$25	$50	$25	$25	Full Price	Full Price	Full Price
Physical, Occupational, and Speech Therapy	$50	$25	$25	$50	$25	$25	Full Price	Full Price	Full Price
Urgent Care	$100	$50	$25	$100	$50	$25	Full Price	Full Price	Full Price
Labs	Full Price	Full Price	Full Price	$25	$0	$0	Full Price	Full Price	Full Price
Generic Drugs	$10	$0	$0	$10	$0	$0	Full Price	Full Price	Full Price
Preferred Brand Drugs	$50	$25	$25	$50	$25	$25	Full Price	Full Price	Full Price
Non-Preferred Brand Drugs	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price
Specialty Drugs	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price
Prices after you meet your deductible									
Primary Care / OBGYN visits	$10	$0	$0	$0	$0	$0	20%	10%	10%
Specialist visits	$50	$25	$25	$0	$0	$0	20%	10%	10%
Mental health office visits	$50	$25	$25	$0	$0	$0	20%	10%	10%
Physical, Occupational, and Speech Therapy	$50	$25	$25	$0	$0	$0	20%	10%	10%
Urgent Care	$100	$50	$25	$0	$0	$0	20%	10%	10%
Labs	30%	20%	10%	$0	$0	$0	20%	10%	10%
Xrays & Diagnostic Imaging	30%	20%	10%	$0	$0	$0	20%	10%	10%
MRIs & Advanced Imaging	30%	20%	10%	$0	$0	$0	20%	10%	10%
Emergency Room	30%	20%	10%	$0	$0	$0	20%	10%	10%
Inpatient Hospital & Skilled Nursing Facility	30%	20%	10%	$0	$0	$0	20%	10%	10%
Outpatient Facility	30%	20%	10%	$0	$0	$0	20%	10%	10%
Outpatient Professional	30%	20%	10%	$0	$0	$0	20%	10%	10%
Generic Drugs	$10	$0	$0	$0	$0	$0	20%	10%	10%
Preferred Brand Drugs	$50	$25	$25	$0	$0	$0	20%	10%	10%
Non-Preferred Brand Drugs	30%	20%	10%	$0	$0	$0	20%	10%	10%
Specialty Drugs	30%	20%	10%	$0	$0	$0	20%	10%	10%

* Family deductibles and maxes are simply twice the individual amounts

"Full Price" - Member pays Oscar's negotiated rate until reaching the plan's deductible

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All this information and more can be found on our Broker Resources Page: HiOscar.com/brokers

Cleveland Clinic + Oscar 2018 Off Exchange Only Individual Silver Plan

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

	Classic Silver $10 Generic Rx
The Basics	
Free 24/7 calls with doctors	✓
Up to $100/year in step tracking rewards	✓
Free preventive care	✓
Dedicated Concierge	✓
Individual Deductible*	$4,500
Individual Out-of-Pocket Max*	$7,350
HSA-Compatible?	No
Prices before you meet your deductible	
Primary Care visits	$50
Specialist visits	$75
Mental Health visits	$75
Physical, Occupational, and Speech Therapy	$75
Urgent Care	$100
Labs	Full Price
Generic Drugs	$10
Preferred Brand Drugs	$100
Non-Preferred Brand Drugs	Full Price
Specialty Drugs	Full Price
Prices after you meet your deductible	
Primary Care visits	$50
Specialist visits	$75
Mental Health visits	$75
Physical, Occupational, and Speech Therapy	$75
Urgent Care	$100
Labs	50%
Xrays & Diagnostic Imaging	50%
MRIs & Advanced Imaging	50%
Emergency Room	50%
Inpatient Facility & Skilled Nursing Facility	50%
Outpatient Facility	50%
Outpatient Professional	50%
Generic Drugs	$10
Preferred Brand Drugs	$100
Non-Preferred Brand Drugs	50%
Specialty Drugs	50%

- This silver tier plan is only available off-exchange
- It has lower premiums than other silver tier plans
- Only difference vs. Classic Silver plan is copay on generic drugs lowered to $10
- Plan created in response to uncertainty around the federal government's funding of cost share reduction (CSR) subsidies. This uncertainty has driven up premiums on silver tier plans available on the government exchange

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"Full Price" - Member pays Oscar's negotiated rate until reaching the plan's deductible

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