

# 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:

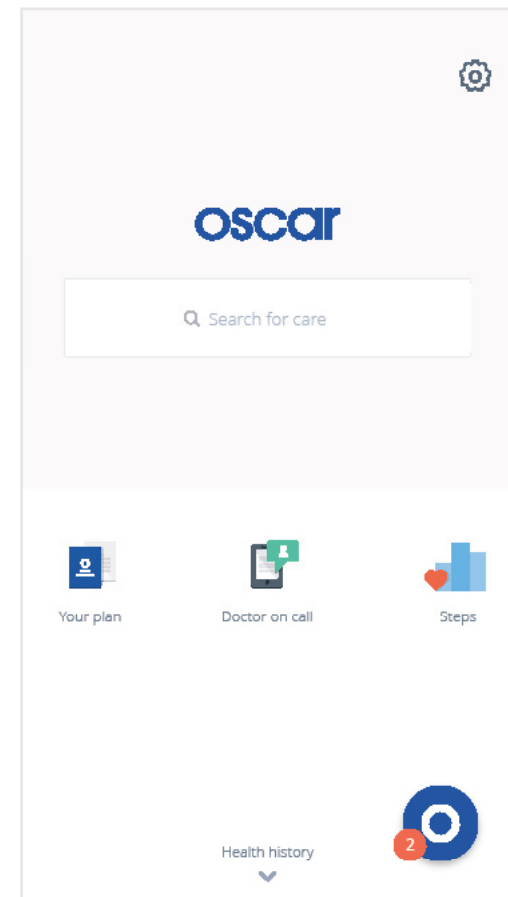
Oscar is like having a doctor in the family. Our online tools guide you to better care and keep track of your health in an intuitive timeline.

#### 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 syncing 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				Market		
	Secure	Bronze	Silver	Gold	Bronze	Silver	Gold
<b>The Basics</b>							
Free 24/7 calls with doctors	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓
Free preventive care	✓	✓	✓	✓	✓	✓	✓
Individual Deductible*	\$7,150	\$7,150	\$7,150	\$3,000	\$6,650	\$3,500	\$1,250
Individual Out-of-Pocket Max*	\$7,150	\$7,150	\$7,150	\$3,000	\$7,150	\$7,150	\$4,750
<b>Prices before you meet your deductible</b>							
Primary Care visits	3 for \$0	Full Price	\$10	\$10	3 for \$45	\$30	\$20
Specialist visits	Full Price	Full Price	\$50	\$50	Full Price	\$65	\$50
Mental Health visits	Full Price	Full Price	\$50	\$50	3 for \$45	\$30	\$20
Physical, Occupational, and Speech Therapy	Full Price	Full Price	\$50	\$50	Full Price	Full Price	Full Price
Urgent Care	Full Price	Full Price	\$100	\$100	Full Price	\$75	\$65
Labs	Full Price	Full Price	\$25	\$25	Full Price	Full Price	Full Price
Generic Drugs	Full Price	\$5	\$0	\$0	\$35	\$15	\$10
Preferred Brand Drugs	Full Price	Full Price	\$50	\$50	Full Price	\$50	\$30
Non-Preferred Brand Drugs	Full Price	Full Price	Full Price	Full Price	Full Price	\$100	\$75
Specialty Drugs	Full Price	Full Price	Full Price	Full Price	Full Price	40%	30%
<b>Prices after you meet your deductible</b>							
Primary Care visits					50%	\$30	\$20
Specialist visits					50%	\$65	\$50
Mental Health visits					50%	\$30	\$20
Physical, Occupational, and Speech Therapy					50%	20%	20%
Urgent Care					50%	\$75	\$65
Labs					50%	20%	20%
Xrays & Diagnostic Imaging					50%	20%	20%
MRIs & Advanced Imaging					50%	20%	20%
Emergency Room					50%	\$400	\$250
Inpatient Facility & Skilled Nursing Facility					50%	20%	20%
Outpatient Facility					50%	20%	20%
Outpatient Professional					50%	20%	20%
Generic Drugs					\$35	\$15	\$10
Preferred Brand Drugs					35%	\$50	\$30
Non-Preferred Brand Drugs					40%	\$100	\$75
Specialty Drugs					45%	40%	30%

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.

With the variant silver-level plan designs below, qualifying Oscar members can receive lower cost shares than on our standard Silver plans.

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 Silver CSR			Market Silver CSR		
	250	200	150	250	200	150
<b>The Basics</b>						
Free 24/7 calls with doctors	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓
Free preventive care	✓	✓	✓	✓	✓	✓
Individual Deductible*	\$4,500	\$2,000	\$600	\$3,000	\$700	\$250
Individual Out-of-Pocket Max*	\$4,500	\$2,000	\$600	\$5,700	\$2,000	\$1,250
<b>Prices before you meet your deductible</b>						
Primary Care visits	\$10	\$10	\$10	\$30	\$10	\$5
Specialist visits	\$50	\$25	\$25	\$65	\$25	\$15
Mental Health visits	\$50	\$25	\$25	\$30	\$10	\$5
Physical, Occupational, and Speech Therapy	\$50	\$25	\$25	Full Price	Full Price	Full Price
Urgent Care	\$100	\$75	\$75	\$75	\$40	\$25
Labs	\$25	\$10	\$10	Full Price	Full Price	Full Price
Generic Drugs	\$0	\$0	\$0	\$10	\$5	\$3
Preferred Brand Drugs	\$50	\$25	\$25	\$50	\$25	\$5
Non-Preferred Brand Drugs	Full Price	Full Price	Full Price	\$100	\$50	\$10
Specialty Drugs	Full Price	Full Price	Full Price	40%	30%	25%
<b>Prices after you meet your deductible</b>						
Primary Care visits				\$30	\$10	\$5
Specialist visits				\$65	\$25	\$15
Mental Health visits				\$30	\$10	\$5
Physical, Occupational, and Speech Therapy				20%	20%	5%
Urgent Care				\$75	\$40	\$25
Labs				20%	20%	5%
Xrays & Diagnostic Imaging				20%	20%	5%
MRIs & Advanced Imaging				20%	20%	5%
Emergency Room				\$300	\$150	\$100
Inpatient Facility & Skilled Nursing Facility				20%	20%	5%
Outpatient Facility				20%	20%	5%
Outpatient Professional				20%	20%	5%
Generic Drugs				\$10	\$5	\$3
Preferred Brand Drugs				\$50	\$25	\$5
Non-Preferred Brand Drugs				\$100	\$50	\$10
Specialty Drugs				40%	30%	25%

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.

\* Family deductibles and maxes are simply twice the individual amounts

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

# 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
None / Generic	"No" (low healthcare needs)	No	Simple Secure (under 30) or Simple Bronze
None / Generic	"No" (low healthcare needs)	Yes	Simple Silver or Market Bronze
None / Generic	"Yes" (high healthcare needs)	n/a	Simple Silver or Simple Gold
Preferred Brand	"No" (low healthcare needs)	n/a	Simple Silver or Market Silver
Preferred Brand	"Yes" (high healthcare needs)	n/a	Simple Gold or Market Gold
Non-Preferred Brand or Specialty	"No" (low healthcare needs)	n/a	Market Silver or Market Gold
Non-Preferred Brand or Specialty	"Yes" (high healthcare needs)	n/a	Simple Gold or Market Gold

# Tips for Choosing A Plan For You:

Drugs

Azithromycin

## Azithromycin

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](http://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.