

# Oscar Classic Gold Schedule of Benefits

All services and supplies must be provided by an Oscar In-Network Provider, unless an Out-of-Network provider is authorized by Oscar, and except in the case of an Emergency or Urgent Care. If you receive covered services at an In-Network facility at which or as a result of which you receive services provided by an Out-of-Network provider, you will pay no more than the same cost sharing you would pay for the same covered services received from an In-Network provider. This schedule is intended to help you compare covered benefits and is a summary only. The Subscriber Agreement and Combined Evidence of Coverage and Disclosure Form should be consulted for a detailed description of covered benefits and limitations.

## Deductible

This is the amount of Covered Charges that a Covered Person must pay before this Subscriber Agreement and Combined Evidence of Coverage and Disclosure Form pays any benefits for such charges. Deductible does not include Coinsurance, Copayments, and Non-Covered Charges.

## Maximum Out of Pocket

This is the annual maximum dollar amount that a Covered Person must pay as Copayment, Deductible, and Coinsurance for all covered services and supplies in a Plan Year. All amounts paid as a Copayment, Deductible, and Coinsurance shall count toward the Maximum Out of Pocket. Once the Maximum Out of Pocket has been reached, the Covered Person has no further obligation to pay any amounts as Copayment, Deductible, or Coinsurance for In-Network covered services and supplies for the remainder of the Plan Year

## Copayment

This is a specified dollar amount a Covered Person must pay for specified Covered Charges.

## Coinsurance

This is the percentage of a Covered Charge that must be paid by a Covered Person.

### Deductible

Individual	\$1,500.00
Family	\$3,000.00

### Out-of-Pocket Maximum

Individual	\$7,900.00
Family	\$15,800.00

Medical Professional Services	Participating Provider Member Responsibility for Cost-Sharing	Limits
Primary Care Office Visits	\$25.00 copayment not subject to deductible	
Specialist Office Visits	\$50.00 copayment not subject to deductible	
Advanced Imaging Services Preauthorization may be required.	20% coinsurance after deductible	
Allergy Testing		
Performed in a PCP office	\$50.00 copayment not subject to deductible	
Performed in a Specialist office	\$50.00 copayment not subject to deductible	
Anesthesia Services (all settings)	20% coinsurance after deductible	
Telemedicine	\$0 copayment not subject to deductible	
Outpatient Rehabilitation Physical Medicine Services (Physical Therapy, Occupational Therapy or Speech Therapy) Preauthorization may be required.	\$25.00 copayment not subject to deductible	35 visits per year, combined therapies.
Outpatient Habilitation Physical Medicine Services (Physical Therapy, Occupational Therapy or Speech Therapy) Preauthorization may be required.	\$25.00 copayment not subject to deductible	35 visits per year, combined therapies; refer to Your Policy for coverage of Autism Spectrum disorders and applicable limits.
Laboratory Procedures Preauthorization may be required.	\$50.00 copayment not subject to deductible	

## Maternity and Newborn Care

Routine Prenatal and Postnatal Care	\$0 copayment not subject to deductible	
Diagnostic and other Prenatal and Postnatal Care	\$50.00 copayment not subject to deductible	
Inpatient Hospital Services and Birthing Center	20% coinsurance after deductible	Covers 48-hour hospital stay for uncomplicated vaginal delivery and 96-hour hospital stay for uncomplicated caesarean section.  Post-delivery care provided for a mother and newborn discharged before minimum hours of coverage.
Physician and Midwife Services for Delivery	20% coinsurance after deductible	
Breast Pump	\$0 copayment not subject to deductible	One (1) Breast Pump per Benefit Period.
Preventive care	\$0 copayment not subject to deductible	
X-rays and Diagnostic Imaging Preauthorization may be required.	20% coinsurance after deductible	
<b>Medical Outpatient Services</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
Ambulatory Surgical Center Facility Fee Preauthorization may be required	20% coinsurance after deductible	
Outpatient Physician / Surgeon Fees Preauthorization may be required.	20% coinsurance after deductible	
Outpatient Visits Preauthorization may be required.		
With a PCP	\$25.00 copayment not subject to deductible	
With a Specialist	\$50.00 copayment not subject to deductible	
Home Health Care Preauthorization may be required.	\$50.00 copayment not subject to deductible	100 visits per year. Limit does not apply to Private Duty Nursing; Private Duty Nursing is limited to 90 visits per year.

<b>Medical Hospitalization Services</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Inpatient Facility Fee</b> Preauthorization required. However, Preauthorization is not required for, emergency admissions.	20% coinsurance after deductible	
<b>Inpatient Physician / Surgeon Fees</b> Preauthorization required. However, Preauthorization is not required for emergency admissions.	20% coinsurance after deductible	
<b>Skilled Nursing Facility</b> Preauthorization required.	20% coinsurance after deductible	90 days per year
<b>Emergency Health Coverage*</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Emergency Room Facility Fee</b> Waived if admitted.	20% coinsurance after deductible	
<b>Emergency Room Physician Fees</b> Waived if admitted.	20% coinsurance after deductible	
<b>Urgent Care Center</b>	\$75.00 copayment not subject to deductible	
<b>Ambulance Services*</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Emergency Transportation/ Ambulance</b> Preauthorization required for non- emergency ambulance transportation.	20% coinsurance after deductible	

**Prescription Drugs****Preauthorization/step therapy may be required.****Participating Provider Member  
Responsibility for Cost-Sharing****Limits****Retail Pharmacy**

## 30-day supply

Tier 1 - Generic Drugs

\$15.00 copayment not subject to deductible

Tier 2 - Preferred Brand Name

\$50.00 copayment not subject to deductible

Tier 3 - Non-preferred Brand Name

20% coinsurance after deductible

## 90-day supply for Maintenance Drugs

Tier 1 Generic Drugs

\$45.00 copayment not subject to deductible

Tier 2 - Preferred Brand Name

\$150.00 copayment not subject to deductible

Tier 3 - Non-preferred Brand Name

20% coinsurance after deductible

**Mail Order Pharmacy**

## 90-day supply (except for Tier 4)

Tier 1 - Generic Drugs

\$37.50 copayment not subject to deductible

Tier 2 - Preferred Brand Name

\$125.00 copayment not subject to deductible

Tier 3 - Non-preferred Brand Name

20% coinsurance after deductible

Tier 4 - Specialty Drugs

20% coinsurance after deductible

Limited to 30-day supply.

<b>Mental Health Services</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Inpatient Mental Health Care (for a continuous confinement when in a Hospital)</b> Preauthorization may be required. However, Preauthorization is not required for emergency admissions.	20% coinsurance after deductible	
<b>Inpatient Physician / Surgeon Fees</b> Preauthorization may be required. However, Preauthorization is not required for emergency admissions.	20% coinsurance after deductible	
<b>Outpatient Mental Health Office Visits</b>	\$25.00 copayment not subject to deductible	
<b>Outpatient Mental Health Services - Non Office</b>	20% coinsurance after deductible	

<b>Substance Use Disorder Services</b>	<b>Participating Provider Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
<b>Inpatient Substance Use Services (for a continuous confinement when in a Hospital)</b> Preauthorization may be required. However, Preauthorization is not required for emergency admissions.	20% coinsurance after deductible	
<b>Inpatient Physician / Surgeon Fees</b> Preauthorization may be required. However, Preauthorization is not required for emergency admissions.	20% coinsurance after deductible	
<b>Outpatient Substance Use Office Visits</b>	\$25.00 copayment not subject to deductible	
<b>Outpatient Substance Use - Non Office</b>	20% coinsurance after deductible	

Additional Services, Equipment and Devices	Participating Provider Member Responsibility for Cost-Sharing	Limits
<b>Diabetic Equipment, Supplies and Self-Management Education</b>		
Diabetic Equipment <b>Preauthorization may be required.</b>	20% coinsurance after deductible	
Diabetic Supplies <b>Preauthorization may be required.</b>	\$50.00 copayment not subject to deductible	
Diabetic Education <b>Preauthorization may be required.</b>	\$25.00 copayment not subject to deductible	
<b>Hospice Services</b> <b>Preauthorization may be required.</b>	20% coinsurance after deductible	Inpatient hospice care subject to inpatient hospital cost-sharing
<b>Durable Medical Equipment and Braces</b> <b>Preauthorization required, if annual cost (purchase/ rental) &gt; \$500.</b>	20% coinsurance after deductible	

Pediatric Dental and Vision Care	Participating Provider Member Responsibility for Cost-Sharing	Limits
<b>Pediatric Dental Care</b>		The cost-sharing responsibilities listed below for Pediatric Dental benefits apply to services rendered by Participating Providers.
Preventive Dental Care	\$0 copayment not subject to deductible	One (1) dental exam every 6 months.
Routine Dental Care	\$50.00 copayment not subject to deductible	
Major Dental	20% coinsurance after deductible	
Orthodontia <b>Orthodontics and major dental require Preauthorization.</b>	20% coinsurance after deductible	
<b>Pediatric Vision Care</b>		
Exams	\$50.00 copayment not subject to deductible	One (1) exam per year.
Lenses and Frames	20% coinsurance after deductible	One (1) prescribed lenses and frames per year.
Contact Lenses	20% coinsurance after deductible	Only in lieu of glasses. Evaluation, fitting and follow up care for regular contact lenses is covered in full.

Eligible American Indians are exempt from Cost-Sharing requirements when Covered Services are rendered by an Indian Health Service, Indian Tribe, Tribal Organization or Urban Indian Organization, or through Referral under contract health services.

All in-network Preauthorization requests are the responsibility of Your Participating Provider. You will not be penalized for a Participating Provider's failure to obtain a required Preauthorization. However, if services are not covered under the Policy, You will be responsible for the full cost of the services.

\*Emergency Medical Conditions and Urgent Care Coverage are covered by Us. Members are responsible for their respective cost share only (copay, coinsurance, deductible).

You may contact the Texas Department of Insurance to obtain information on companies, coverage, rights or complaints at:  
1-800-252-3439

You may write the Texas Department of Insurance at:

PO Box 149104

Austin, TX 78714

Web: [www.tdi.texas.gov](http://www.tdi.texas.gov)



# Notice of Non-Discrimination:

## Discrimination is Against the Law

Oscar complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Oscar does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Oscar:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services, at all points of contact, at all times, to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Member Services at 1-855-OSCAR-55 (TTY: 7-1-1).

If you believe that Oscar has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

**CA Members:** Oscar Health Plan of California, Attention Grievances 9942 Culver City Blvd., PO Box 1279, Culver City, CA 90232

**All other Members:** Oscar Insurance, Attention: Grievances, PO Box 52146, Phoenix, AZ 85072

1-855-OSCAR-55 (TTY: 7-1-1), Mon - Fri 8 am - 8 pm/ Sat - Sun 9 am - 5 pm (EST), Fax: 1-888-977-2062, Email: [help@hioscar.com](mailto:help@hioscar.com). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Oscar's Grievances Department is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW Room 509F,  
HHH Building Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

### Language Assistance Services for the Deaf or Hard of Hearing

ATTENTION: If you are deaf or hard of hearing, talk to text services, free of charge, are available to you. Call 1-855-Oscar-55 and dial 711 to receive TTY/TDD services.

# Multi-language interpreter services

**Español (Spanish):** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-OSCAR-55.

**繁體中文 (Chinese):** 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-855-OSCAR-55。

**Русский (Russian):** ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-OSCAR-55.

**Kreyòl Ayisyen (French Creole):** ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-855-OSCAR-55.

**한국어 (Korean):** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-OSCAR-55 번으로 전화해 주십시오.

**Italiano (Italian):** ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-855-OSCAR-55.

**אידיש (Yiddish):** אויפמערקזאם: אויב איר רעדט אידיש, זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. רופט 1-855-OSCAR-55.

**বাংলা (Bengali):** লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন ১-৮৫৫-OSCAR-৫৫.

**Polski (Polish):** UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-855-OSCAR-55.

**العربية (Arabic):** ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالجان. اتصل برقم 1-855-OSCAR-55.

**Français (French):** ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-OSCAR-55.

**اُردُو (Urdu):** خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 1-855-OSCAR-55

**Tagalog (Tagalog – Filipino):** PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-OSCAR-55.

**λληνικά (Greek):** ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-855-OSCAR-55.

**Shqip (Albanian):** KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-855-OSCAR-55.

**Tiếng Việt (Vietnamese):** CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-OSCAR-55.

**हिंदी (Hindi):** ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-855-OSCAR-55 पर कॉल करें।

**فارسی (Farsi):** توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما. بگریید 1-855-OSCAR-55.

**Deutsch (German):** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-OSCAR-55.

**ગુજરાતી (Gujarati):** સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-855-OSCAR-55.

**日本語 (Japanese):** 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-855-OSCAR-55 まで、お電話にてご連絡ください。

**ພາສາລາວ (Lao):** ໂປດຊາຍ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-855-OSCAR-55.

**Português (Portuguese):** ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-855-OSCAR-55.

**አማርኛ (Amharic):** ማስታወሻ: ማንኛውም ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች በነጻ ሊያገኙዎት ተዘጋጅተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 1-855-OSCAR-55.

**Հայերեն (Armenian):** Ուշադրություն: Եթե խոսում եք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցություն ծառայություններ: Զանգահարեք 1-855-OSCAR-55.

**ਪੰਜਾਬੀ (Punjabi):** ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-855-OSCAR-55 'ਤੇ ਕਾਲ ਕਰੋ।

**ខ្មែរ (Cambodian):** ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្អ គឺអាចមានសំបាប់ប្រើអ្នក។ ចូរ ទូរស័ព្ទ 1-855-OSCAR-55.

**Hmoob (Hmong):** LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-855-OSCAR-55.

**ภาษาไทย (Thai):** ถ้า คุณพูดภาษาไทยคุณสามารถใช้ บริการช่วยเหลือทางภาษาได้ ฟรี โทร 1-855-OSCAR-55.

**Deitsch (Pennsylvania Dutch):** Wann du [Deitsch (Pennsylvania German / Dutch)] schwetzscht, kannst du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-855-OSCAR-55 (TTY: 711).

**Oroomiffa (Oromo):** XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-855-OSCAR-55.

**Nederlands (Dutch):** AANDACHT: Als u nederlands spreekt, kunt u gratis gebruikmaken van de taalkundige diensten. Bel 1-855-OSCAR-55.

**Українська (Ukrainian):** УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-855-OSCAR-55.

**Română (Romanian):** ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-855-OSCAR-55

**Navajo Diné Bizaad:** Dii baa akó nínizín: Dii saad bee yáníłti'go **Diné Bizaad**, saad bee áká'ánída'áwo'déé', t'áá jiiik'eh, éí ná hóló, koji' hódíilnih 1-855-OSCAR-55 (TTY:711.)