

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:

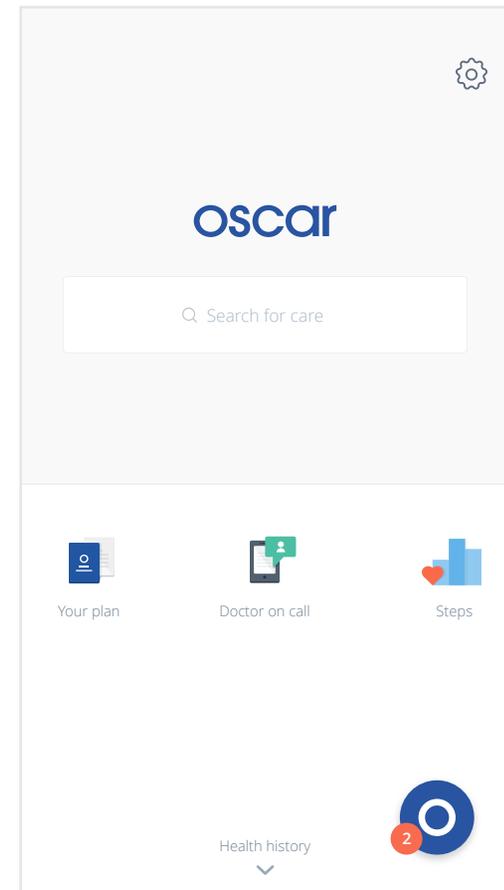
Oscar is like having a doctor in the family. Our online tools guide you to better care and keep track of your health in an intuitive timeline.

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	Platinum	Bronze	Silver	Gold	Platinum	
The Basics										
Free 24/7 calls with doctors	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Up to \$240/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Free preventive care	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Individual Deductible*	\$7,150	\$7,150	\$7,150	\$3,000	\$1,500	\$4,000	\$2,000	\$600	\$0	
Individual Out-of-Pocket Max*	\$7,150	\$7,150	\$7,150	\$3,000	\$1,500	\$7,150	\$6,750	\$4,000	\$2,000	
Prices before you meet your deductible										
Primary Care visits	3 for \$0	Full Price	\$10	\$10	\$10	Full Price	Full Price	Full Price	\$15	
Specialist visits	Full Price	Full Price	\$50	\$50	\$50	Full Price	Full Price	Full Price	\$35	
Mental Health visits	Full Price	Full Price	\$50	\$50	\$50	Full Price	Full Price	Full Price	\$15	
Physical, Occupational, and Speech Therapy	Full Price	Full Price	\$50	\$50	\$50	Full Price	Full Price	Full Price	\$25	
Urgent Care	Full Price	Full Price	\$100	\$100	\$100	Full Price	Full Price	Full Price	\$55	
Labs	Full Price	Full Price	\$25	\$25	\$25	Full Price	Full Price	Full Price	\$35	
Generic Drugs	Full Price	\$5	\$0	\$0	\$0	Full Price	\$10	\$10	\$10	
Preferred Brand Drugs	Full Price	Full Price	\$50	\$50	\$50	Full Price	\$35	\$35	\$35	
Non-Preferred Brand Drugs	Full Price	\$70	\$70	\$70						
Specialty Drugs	Full Price	\$70	\$70	\$70						
Prices after you meet your deductible										
Primary Care visits						50%	\$30	\$25	\$15	
Specialist visits						50%	\$50	\$40	\$35	
Mental Health visits						50%	\$30	\$25	\$15	
Physical, Occupational, and Speech Therapy						50%	\$30	\$30	\$25	
Urgent Care						50%	\$70	\$60	\$55	
Labs						50%	\$50	\$40	\$35	
Xrays & Diagnostic Imaging						50%	\$50	\$40	\$35	
MRIs & Advanced Imaging						50%	\$50	\$40	\$35	
Emergency Room						50%	\$250	\$150	\$100	
Inpatient Facility & Skilled Nursing Facility						50%	\$1,500	\$1,000	\$500	
Outpatient Facility						50%	\$100	\$100	\$100	
Outpatient Professional						50%	\$100	\$100	\$100	
Generic Drugs							\$10	\$10	\$10	
Preferred Brand Drugs							\$35	\$35	\$35	
Non-Preferred Brand Drugs							\$70	\$70	\$70	
Specialty Drugs							\$70	\$70	\$70	

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
The Basics						
Free 24/7 calls with doctors	✓	✓	✓	✓	✓	✓
Up to \$240/year in rewards	✓	✓	✓	✓	✓	✓
Free preventive care	✓	✓	✓	✓	✓	✓
Individual Deductible*	\$4,500	\$2,000	\$600	\$1,650	\$300	\$0
Individual Out-of-Pocket Max*	\$4,500	\$2,000	\$600	\$5,700	\$2,350	\$1,000
Prices before you meet your deductible						
Primary Care visits	\$10	\$10	\$10	Full Price	Full Price	\$10
Specialist visits	\$50	\$25	\$25	Full Price	Full Price	\$20
Mental Health visits	\$50	\$25	\$25	Full Price	Full Price	\$10
Physical, Occupational, and Speech Therapy	\$50	\$25	\$25	Full Price	Full Price	\$15
Urgent Care	\$100	\$75	\$75	Full Price	Full Price	\$30
Labs	\$25	\$10	\$10	Full Price	Full Price	\$20
Generic Drugs	\$0	\$0	\$0	\$10	\$9	\$6
Preferred Brand Drugs	\$50	\$25	\$25	\$35	\$20	\$15
Non-Preferred Brand Drugs	Full Price	Full Price	Full Price	\$70	\$40	\$30
Specialty Drugs	Full Price	Full Price	Full Price	\$70	\$40	\$30
Prices after you meet your deductible						
Primary Care visits				\$30	\$15	\$10
Specialist visits				\$50	\$35	\$20
Mental Health visits				\$30	\$15	\$10
Physical, Occupational, and Speech Therapy				\$30	\$25	\$15
Urgent Care				\$70	\$50	\$30
Labs				\$50	\$35	\$20
Xrays & Diagnostic Imaging				\$50	\$35	\$20
MRIs & Advanced Imaging				\$50	\$35	\$20
Emergency Room				\$250	\$75	\$50
Inpatient Facility & Skilled Nursing Facility				\$1,500	\$250	\$100
Outpatient Facility				\$100	\$75	\$25
Outpatient Professional				\$100	\$75	\$25
Generic Drugs				\$10	\$9	\$6
Preferred Brand Drugs				\$35	\$20	\$15
Non-Preferred Brand Drugs				\$70	\$40	\$30
Specialty Drugs				\$70	\$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.

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

	Simple					Market			
	Secure	Bronze	Silver	Gold	Platinum	Bronze	Silver	Gold	Platinum
Premium									
Individual	\$164.14	\$424.52	\$483.44	\$634.68	\$735.91	\$429.25	\$542.29	\$678.04	\$779.62
Individual + Spouse	\$328.28	\$849.03	\$966.89	\$1,269.37	\$1,471.82	\$858.49	\$1,084.59	\$1,356.08	\$1,559.23
Individual + Child	\$279.04	\$721.68	\$821.86	\$1,078.96	\$1,251.04	\$729.72	\$921.90	\$1,152.67	\$1,325.35
Family	\$467.80	\$1,209.87	\$1,377.82	\$1,808.85	\$2,097.34	\$1,223.35	\$1,545.53	\$1,932.41	\$2,221.91
Child Only	-	-	-	-	-	\$176.85	\$223.42	\$279.35	\$321.20
Premium with age 29 rider									
Individual	\$164.91	\$426.90	\$486.17	\$638.12	\$739.70	\$431.63	\$545.29	\$681.56	\$783.50
Individual + Spouse	\$329.82	\$853.79	\$972.33	\$1,276.24	\$1,479.39	\$863.25	\$1,090.59	\$1,363.12	\$1,567.01
Individual + Child	\$280.35	\$725.72	\$826.48	\$1,084.81	\$1,257.48	\$733.77	\$927.00	\$1,158.66	\$1,331.96
Family	\$469.99	\$1,216.66	\$1,385.58	\$1,818.65	\$2,108.13	\$1,230.14	\$1,554.09	\$1,942.45	\$2,232.99

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

Tips for Choosing A Plan For You:

The screenshot shows a search interface for the drug Azithromycin. At the top, there is a search bar with a dropdown menu set to 'Drugs' and the text 'Azithromycin' entered. A green search button is on the right. Below the search bar, the title 'Azithromycin' is displayed. Underneath, there are two columns of information:

- 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

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.