

# Hi, we're Oscar — nice to meet you!

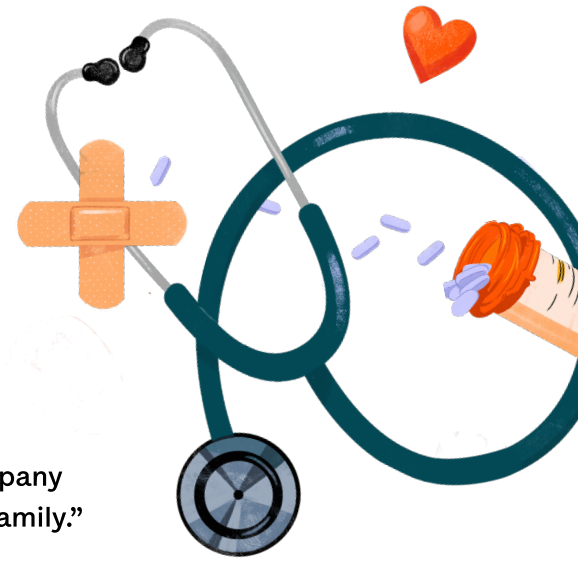
Oscar Plan Brochure  
2023 Individual and Family Plans



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# Hi, we're Oscar!

Here are some things you might want to know about us:



**“We started Oscar in 2012 to create the kind of health insurance company we would want for ourselves – one that behaves like a doctor in the family.”**

*- Mario Schlosser, CEO & Co-Founder*

## What we're doing

We're making a healthier life accessible and affordable for all. We stand by your side no matter the question or the issue, so getting care is easy and you don't have to jump through hoops. It's health insurance that actually works for you.

**We've built an experience that works for people just like you. Here's how:**



### A team that has your back

You'll have the support of a Care Team – a team of care guides and a nurse – whose only job is to help you make the most of your plan. They do things like find doctors, coordinate your appointments, make sense of bills, and more.



### Talk to a doctor 24/7 for \$0

Call or message a doctor in as little as 30 minutes with Virtual Urgent Care\*. Get a diagnosis, a new prescription, or a refill without having to take a trip to the doctor's office.



Want to know more about us? Just visit our website by scanning this code with your smartphone

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\*Oscar's Virtual Urgent Care offerings are not available in US territories or internationally. If you have an HSA-compatible high-deductible health plan or a Secure plan, you won't be eligible for \$0 visits. Prescriptions, visits and services may be limited per provider discretion.

# Let's talk health insurance basics

Health insurance lingo can be confusing. So before we take a look at your plan options, let's go over some things that are helpful to understand!

## HERE ARE SOME KEY TERMS TO KNOW

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### **Premium**

The fixed monthly fee you'll pay for your health insurance plan.

### **Copay**

A fixed dollar amount you're responsible for paying for a covered service.

### **Co-insurance**

How much you owe for a covered healthcare service or prescription.

### **Deductible**

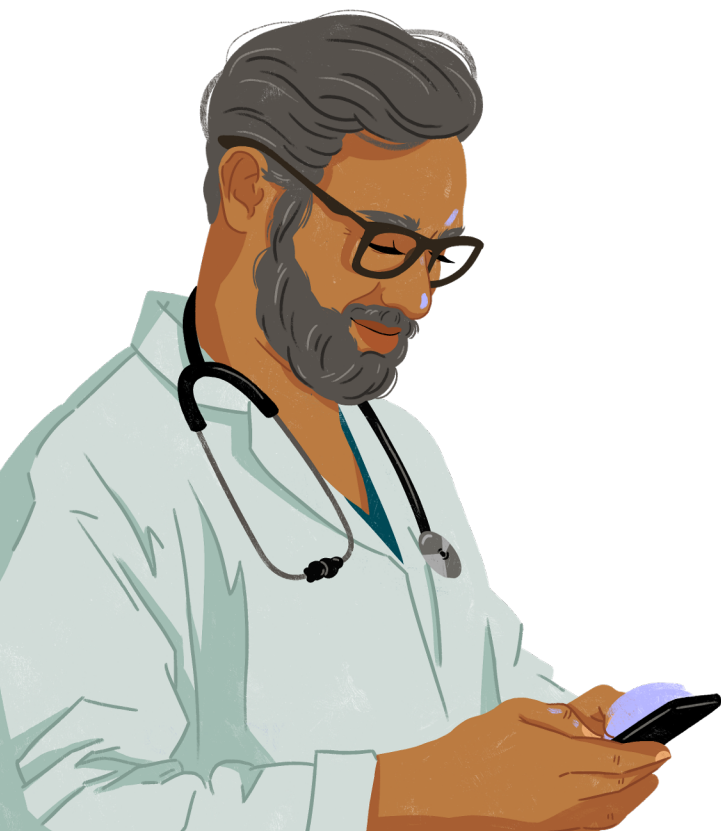
The amount you'll spend on certain covered services before your plan starts paying for your care.

### **Out-of-pocket**

Any money you'll pay towards covered healthcare expenses – like copays and coinsurance.

### **Maximum out-of-pocket**

The maximum amount you'll pay for healthcare during the year. It's sometimes called MOOP. After you meet this amount, your plan will pay for all of your covered medical expenses.



# Here's how your plan works

Oscar offers EPO plans with a range of premiums, deductibles, cost shares, and plan types – so you have options.

## **EPO (Exclusive Provider Organization)**

EPOs cover care from a network of providers that work for Oscar or contract with us. If you get care with doctors outside the network, it's usually not covered – except in certain situations (like emergencies or if there are no in-network options available). The best part is no referrals are required to see a specialist.

*That's it! We're also here to help you make the most of your plan – just visit [hioscar.com](https://hioscar.com) with any questions.*



# Here's how your plan works

With an EPO, your health insurance kicks in when you see an in-network doctor. If you get care with a doctor outside the network, the visit isn't usually covered. The only exceptions include emergencies or if there are no in-network options.

The good news is, you won't need a referral from your primary care doctor to see a specialist. That means one less copay, and one less trip to the doctor's office.

## HOW DO EPO S WORK?

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Let's say you want to see a dermatologist about a mole on your arm.



You can make an appointment to see an in-network dermatologist directly. And since no referral is needed, you can get that mole checked out ASAP.

## HMO VS. EPO VS. PPO: PROS AND CONS

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### HMO

Limited access to network  
No out-of-network benefits  
Referral required

### EPO

Full access to network  
No referral required  
Cost-effective premiums  
No out-of-network benefits

### PPO

Full access to network  
Out-of-network benefits  
No referral required  
Higher premiums

# Here's how your plan works

## WHAT WE HAVE TO OFFER

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### **Bronze plan**

**Low premium,  
high deductible**

60% of covered health costs paid by Oscar, 40% paid by you.



### **Silver plan**

**Moderate premium,  
moderate deductible**

70% of covered health costs paid by Oscar, 30% paid by you.



### **Gold plan**

**Higher premium,  
lower deductible**

80% of covered health costs paid Oscar, 20% paid by you.



### **Platinum plan**

**Highest premium,  
lowest deductible**

90% of covered health costs paid by Oscar, 10% paid by you.

## **So what's a Health Savings Account (HSA) plan?**

An HSA is a savings account you can set up to pay for healthcare expenses with pre-tax contributions (that's money that hasn't been taxed). HSAs can be used for specific plans that typically have high annual deductibles and lower monthly premiums. These plans can help you save on premium contributions for your health coverage.

Because an HSA works alongside an insurance plan, you need to purchase an HSA-eligible plan to use one. One thing to know: if you take money out for non-qualified medical expenses before you turn 65, you'll need to pay a tax penalty.

Note: Percentages are approximate; deductibles, co-payments, and coinsurance vary by plan and metal tier.



## California | 2023 | Individual & Family Plans

	Platinum 90 EPO	Gold 80 EPO	Silver Classic EPO	Silver Classic- PCP Saver EPO	Silver 70 EPO	Silver 70 EPO Off-Ex	Silver 73 EPO
<b>The Basics</b>							
Deductible (Individual / Family)	\$0 / \$0	\$0 / \$0	\$2,500 / \$5,000	\$3,750 / \$7,500	\$4,750 / \$9,500	\$4,750 / \$9,500	\$4,750 / \$9,500
Pharmacy Deductible (Individual / Family)	N/A	N/A	\$500 / \$1,000	N/A	\$85 / \$170	\$85 / \$170	\$30 / \$60
Out-of-Pocket Max (Individual / Family)	\$4,500 / \$9,000	\$8,550 / \$17,100	\$9,000 / \$18,000	\$8,900 / \$17,800	\$8,750 / \$17,500	\$8,750 / \$17,500	\$7,250 / \$14,500
\$0 Preventive care	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Dedicated Care Team	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Up to \$100/year in step tracking rewards	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
HSA-Compatible?	No	No	No	No	No	No	No
<b>Prices for Benefits</b>							
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$15	\$35	\$55	\$30	\$45	\$45	\$45
Specialist Office Visits	\$30	\$65	\$80	\$80	\$85	\$85	\$85
Urgent Care	\$15	\$35	\$75	\$75	\$45	\$45	\$45
Emergency Room	\$150	\$350	35% after deductible	50% after deductible	\$400	\$400	\$400
Mental Health Office Visits	\$15	\$35	\$55	\$30	\$45	\$45	\$45
Labs (Preferred)	\$15	\$40	\$10	\$10	\$50	\$50	\$50
Labs (Non-preferred)	\$15	\$40	35% after deductible	\$50	\$50	\$50	\$50
X-rays & Diagnostic Imaging	\$30	\$75	35% after deductible	\$50	\$95	\$95	\$90
MRIs & Advanced Imaging	\$75	\$75	35% after deductible	\$425	\$325	\$325	\$325
Inpatient Facility Fee	\$250	\$350	35% after deductible	50% after deductible	30% after deductible	30% after deductible	30% after deductible
Outpatient Facility Fee	\$100	\$150	35% after deductible	50% after deductible	20%	20%	20%
RX   Generics: Preferred (Tier 1a)	\$5	\$15	\$20	\$20	\$16 after deductible	\$16 after deductible	\$16 after deductible
RX   Generics: Non-preferred (Tier 1b)	\$5	\$15	\$20	\$20	\$16 after deductible	\$16 after deductible	\$16 after deductible
RX   Brand: Preferred (Tier 2)	\$15	\$60	\$125	\$125	\$60 after deductible	\$60 after deductible	\$55 after deductible
RX   Brand: Non-preferred (Tier 3)	\$25	\$85	35% after deductible	50% after deductible	\$90 after deductible	\$90 after deductible	\$85 after deductible
RX   Brand: Specialty (Tier 4)	10%	20%	35% after deductible	50% after deductible	20% after deductible	20% after deductible	20% after deductible

Note: Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details. All this information and more can be found on our Broker Resources page: [hioscar.com/brokers](https://hioscar.com/brokers)



## California | 2023 | Individual & Family Plans

	Silver 87 EPO	Silver 94 EPO	Bronze Simple EPO	Bronze 60 EPO	Bronze 60 HDHP EPO
<b>The Basics</b>					
Deductible (Individual / Family)	\$800 / \$1,600	\$75 / \$150	\$7,150 / \$14,300	\$6,300 / \$12,600	\$7,000 / \$14,000
Pharmacy Deductible (Individual / Family)	\$25 / \$50	N/A	N/A	\$500 / \$1,000	N/A
Out-of-Pocket Max (Individual / Family)	\$3,000 / \$6,000	\$900 / \$1,800	\$9,100 / \$18,200	\$8,200 / \$16,400	\$7,000 / \$14,000
\$0 Preventive care	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	Yes
<b>Prices for Benefits</b>					
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0 after deductible
Primary Care Office Visits	\$15	\$5	50% after deductible	\$65 after deductible	\$0 after deductible
Specialist Office Visits	\$25	\$8	50% after deductible	\$95 after deductible	\$0 after deductible
Urgent Care	\$15	\$5	\$75	\$65 after deductible	\$0 after deductible
Emergency Room	\$150	\$50	50% after deductible	40% after deductible	\$0 after deductible
Mental Health Office Visits	\$15	\$5	50% after deductible	\$65 after deductible	\$0 after deductible
Labs (Preferred)	\$20	\$8	\$10 after deductible	\$40	\$0 after deductible
Labs (Non-preferred)	\$20	\$8	50% after deductible	\$40	\$0 after deductible
X-rays & Diagnostic Imaging	\$40	\$8	50% after deductible	40% after deductible	\$0 after deductible
MRIs & Advanced Imaging	\$100	\$50	50% after deductible	40% after deductible	\$0 after deductible
Inpatient Facility Fee	25% after deductible	10% after deductible	50% after deductible	40% after deductible	\$0 after deductible
Outpatient Facility Fee	15%	10%	50% after deductible	40% after deductible	\$0 after deductible
RX   Generics: Preferred (Tier 1a)	\$5 after deductible	\$3	\$15	\$18 after deductible	\$0 after deductible
RX   Generics: Non-preferred (Tier 1b)	\$5 after deductible	\$3	\$15	\$18 after deductible	\$0 after deductible
RX   Brand: Preferred (Tier 2)	\$25 after deductible	\$10	50% after deductible	40% after deductible	\$0 after deductible
RX   Brand: Non-preferred (Tier 3)	\$45 after deductible	\$15	50% after deductible	40% after deductible	\$0 after deductible
RX   Brand: Specialty (Tier 4)	15% after deductible	10%	50% after deductible	40% after deductible	\$0 after deductible

Note: Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

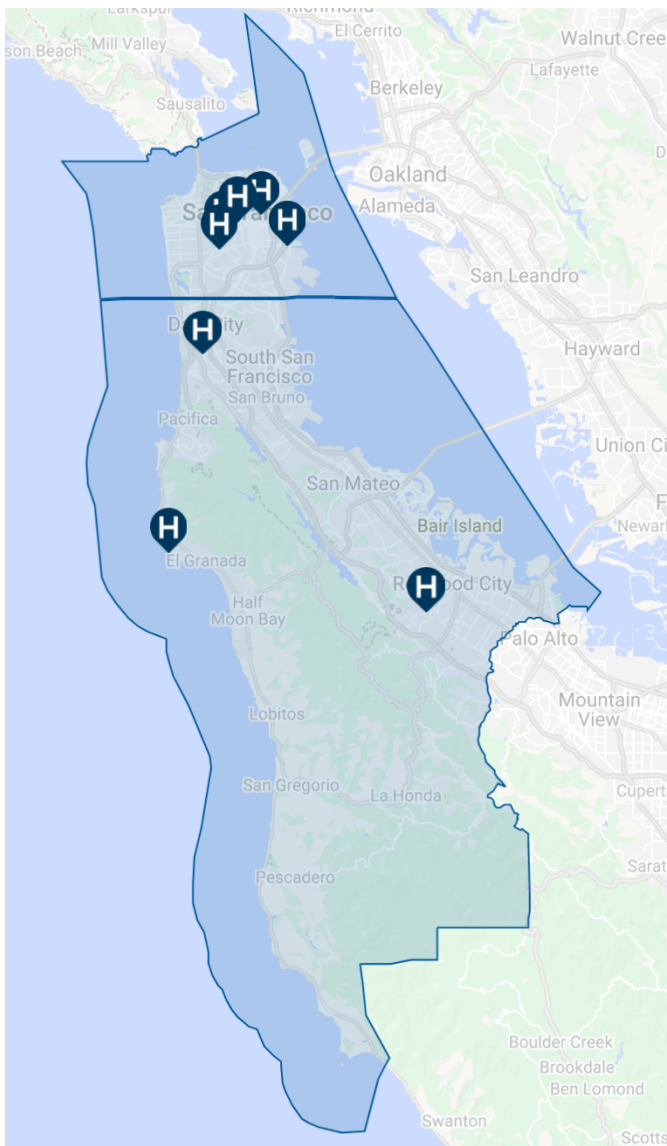
See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details. All this information and more can be found on our Broker Resources page: [hioscar.com/brokers](https://hioscar.com/brokers)



# Getting care in the Bay Area made easy.

We provide high-quality care in the Bay Area with partners like UCSF Health, Hill Physicians Medical Group, and Dignity Health.

Oscar's Bay Area service area includes San Francisco and San Mateo counties.



## Our 2023 Participating Hospital List

### San Francisco

- Saint Francis Memorial Hospital
- St. Mary's Medical Center Sequoia Hospital
- UCSF Benioff Children's Hospital San Francisco
- UCSF Medical Center - Mission Bay
- UCSF Medical Center - Mount Zion
- UCSF Medical Center - Parnassus

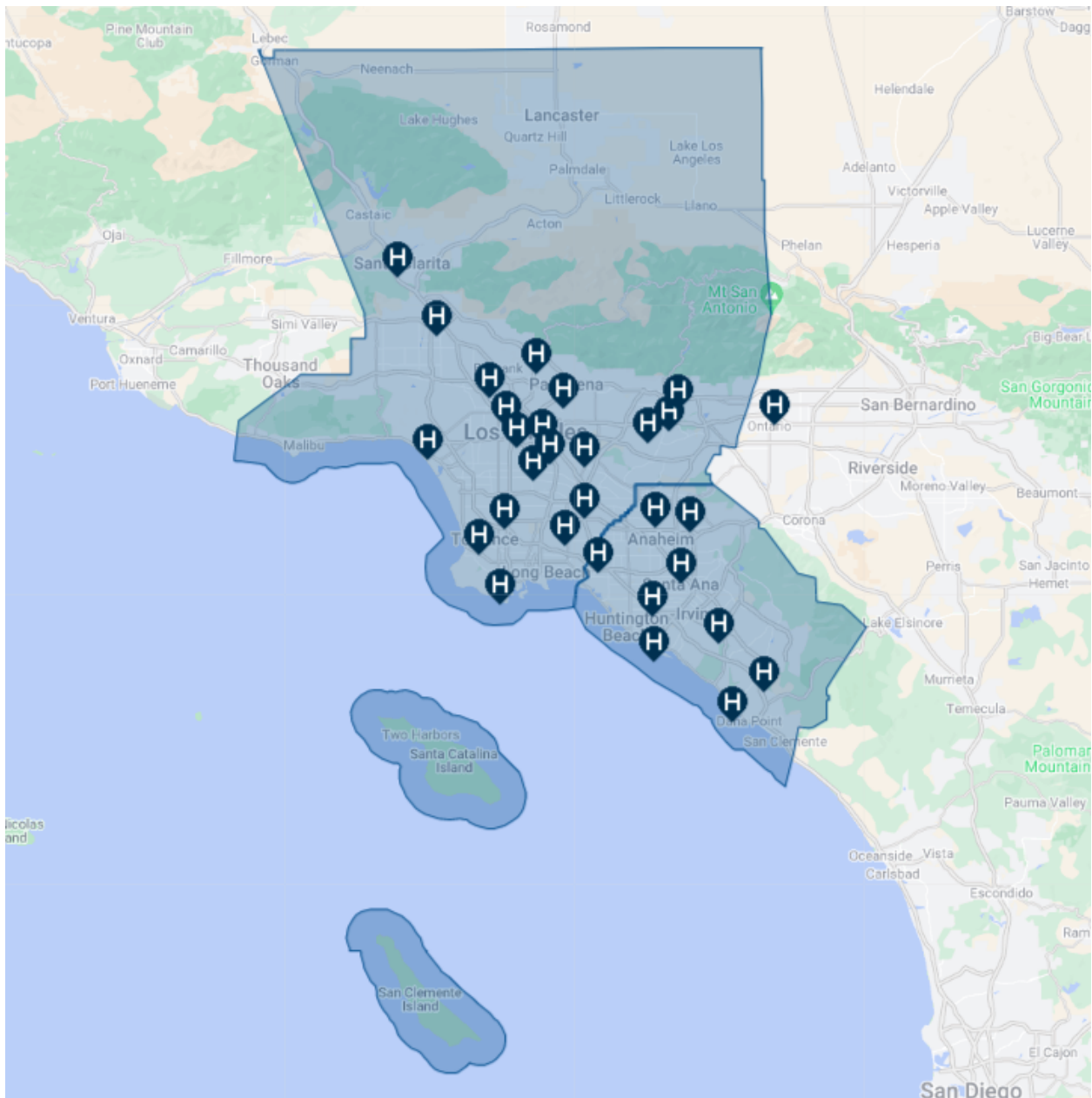
### San Mateo

- Sequoia Hospital
- Seton Medical Center
- Seton Medical Center - Coastside

# Getting care in Southern California made easy.

We provide high-quality care in Southern California with systems like Providence Health Network, St. John's, USC, St. Joseph Heritage Health, and St. Jude.

Oscar's Southern California service area includes Los Angeles County and Orange County.



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**Our 2023 Participating Hospital List****Los Angeles**

Beverly Hospital

Children's Hospital Los Angeles

Coast Plaza Hospital

Community Hospital of Huntington Park

East Los Angeles Doctors Hospital

Emanate Health Inter-Community Hospital

Emanate Health Foothill Presbyterian Hospital

Emanate Health Queen of the Valley Hospital

Good Samaritan Hospital

Henry Mayo Newhall Memorial Hospital

Huntington Hospital

Keck Hospital of USC

Lakewood Regional Medical Center

Memorial Hospital of Gardena

Methodist Hospital of Southern California

Providence Holy Cross Medical Center

Providence Little Company of Mary Medical  
Center - San PedroProvidence Little Company of Mary Medical  
Center - Torrance

Providence Saint John's Health Center

**Los Angeles (cont.)**

Providence Saint Joseph Medical Center

USC Norris Comprehensive Cancer Center

USC Verdugo Hills Hospital

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**Orange County**

Children's Hospital of Orange County

CHOC Children's at Mission Hospital

Fountain Valley Regional Hospital

Los Alamitos Medical Center

Mission Hospital Regional Medical Center -  
Laguna BeachMission Hospital Regional Medical Center -  
Main

Placentia Linda Hospital

St. Joseph Hospital

St. Jude Medical Center

# We've got lots of perks for you



## Virtual Urgent Care is here for you

With Oscar's Virtual Urgent Care, you can talk to a provider about urgent issues for \$0\*, anytime 24/7. No trip to the doctor's office needed.



## Find care super fast

Get personalized search results for in-network doctors, facilities, prescriptions, and more with Oscar's care finder tool at [hioscar.com/search](https://hioscar.com/search).



## A Care Team who actually cares

You'll have a Care Team on your side to answer questions about in-network providers, claims, and how to make the most out of your plan.



## Get paid to walk

Earn \$1 toward an Amazon® Gift Card for every day you hit your step or sleep goal—up to \$25 per year. Track steps from Google Fit and Apple Health.\*\*

\*If you have an HSA-compatible high-deductible health plan or a Secure plan, you won't be eligible for \$0 visits. Oscar Virtual Urgent Care offerings are not available in US territories or internationally.

\*\*If you think you might be unable to participate in this program, you might qualify for an opportunity to earn the same reward in a different way. Contact Your Customer Service team at 1-855-672-2788 and we will work with you (and, if you'd like, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.



# Ready to sign up?

Health insurance that actually works for you because it's easy to understand and we help make sure you get what you need. For more information, visit our website at [hioscar.com/individuals](https://hioscar.com/individuals).

HAVE QUESTIONS? WANT TO BECOME A MEMBER?



Visit us at  
[hioscar.com/individuals](https://hioscar.com/individuals)



Call your broker



Visit your state's health insurance marketplace at  
[coveredca.com](https://coveredca.com)

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