

# Oscar plan overview.

Every Oscar plan includes all these great benefits



Dedicated Concierge service for members and employers



24/7 Doctor on Call at the push of a button



Step Rewards program to earn Amazon® Gift Cards



Easy-to-use admin tool



No referrals needed for specialists



Curated network of hospitals and first-rate physicians



Essential health benefits



Free preventive care

## Simple plans are our signature plans.

most popular

**Great for:** people with routine care needs who hate complexity or uncertain fees.

They have **lower premiums** and provide generous **pre-deductible copays** for routine care such as primary care visits, speciality visits, and labs. With Simple plans, the deductible equals the out-of-pocket max, which means there's no complicated cost sharing after members meet their deductible. Plus, all Simple plans have free access to the Oscar Center, our members-only facility in downtown Brooklyn.

- ✓ Great pre-deductible copays
- ✓ Free generic drugs
- ✓ Lower premiums
- ✓ Free visits to the Oscar Center

## Market plans mirror traditional plan design.

**Great for:** people who have ongoing care needs or require specific drug coverage.

They have **lower deductibles** and, while premiums are higher, they provide **better brand and specialty drug coverage**. Members pay for most services until they hit their deductible. Then, members just pay their cost share until they reach their out-of-pocket max.

- ✓ Traditional cost sharing
- ✓ Great Rx coverage
- ✓ Lower deductibles

What members pay for certain benefits can get tricky. We've highlighted the most common scenarios below. Check the plan's Summary of Benefits & Coverage (SBC) document for more details.

	Simple				Market			
	Bronze	Silver	Gold	Platinum	Bronze	Silver	Gold	Platinum
<b>The Basics</b>								
Free 24/7 calls with doctors	✓	✓	✓	✓	✓	✓	✓	✓
Up to \$240/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓	✓
Free preventive care	✓	✓	✓	✓	✓	✓	✓	✓
Individual Deductible*	\$7,150	\$7,150	\$3,000	\$1,500	\$4,000	\$2,000	\$600	\$0
Individual Out-of-Pocket Max*	\$7,150	\$7,150	\$3,000	\$1,500	\$7,150	\$6,750	\$4,000	\$2,000
<b>Prices before you meet your deductible</b>								
Primary Care visits	Negotiated Rate	\$10	\$10	\$10	Negotiated Rate	Negotiated Rate	Negotiated Rate	\$15
Specialist visits	Negotiated Rate	\$50	\$50	\$50	Negotiated Rate	Negotiated Rate	Negotiated Rate	\$35
Mental Health visits	Negotiated Rate	\$50	\$50	\$50	Negotiated Rate	Negotiated Rate	Negotiated Rate	\$15
Physical, Occupational, and Speech Therapy	Negotiated Rate	\$50	\$50	\$50	Negotiated Rate	Negotiated Rate	Negotiated Rate	\$25
Urgent Care	Negotiated Rate	\$100	\$100	\$100	Negotiated Rate	Negotiated Rate	Negotiated Rate	\$55
Labs	Negotiated Rate	\$25	\$25	\$25	Negotiated Rate	Negotiated Rate	Negotiated Rate	\$35
Generic Drugs	\$5	\$0	\$0	\$0	Negotiated Rate	\$10	\$10	\$10
Preferred Brand Drugs	Negotiated Rate	\$50	\$50	\$50	Negotiated Rate	\$35	\$35	\$30
Non-Preferred Brand Drugs	Negotiated Rate	Negotiated Rate	Negotiated Rate	Negotiated Rate	Negotiated Rate	\$70	\$70	\$60
Specialty Drugs	Negotiated Rate	Negotiated Rate	Negotiated Rate	Negotiated Rate	Negotiated Rate	\$70	\$70	\$60
<b>Prices after you meet your deductible</b>								
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	\$10
Preferred Brand Drugs					\$35	\$35	\$35	\$30
Non-Preferred Brand Drugs					\$70	\$70	\$70	\$60
Specialty Drugs					\$70	\$70	\$70	\$60

**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.**

	Simple				Market			
	Bronze	Silver	Gold	Platinum	Bronze	Silver	Gold	Platinum
Individual	\$469.71	\$533.11	\$714.84	\$833.90	\$476.25	\$607.51	\$771.42	\$890.58
Couple	\$939.41	\$1,066.23	\$1,429.67	\$1,667.79	\$952.50	\$1,251.01	\$1,542.84	\$1,781.16
Individual + child(ren)	\$798.50	\$906.29	\$1,215.22	\$1,417.63	\$809.63	\$1,032.76	\$1,311.41	\$1,513.98
Family	\$1,338.67	\$1,519.38	\$2,037.28	\$2,376.61	\$1,357.32	\$1,731.39	\$2,198.54	\$2,538.15