

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:



Meds for \$3*!

We talked to doctors and members to figure out how to reduce Rx costs for the most commonly prescribed meds. So you'll be able to afford the meds you need!



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.

*\$3 Prescriptions include up to 30-day supply of medication and are not available in NY, NJ, CA, or for Catastrophic plans, small group plans, or Medicare plans.

**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.



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

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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

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

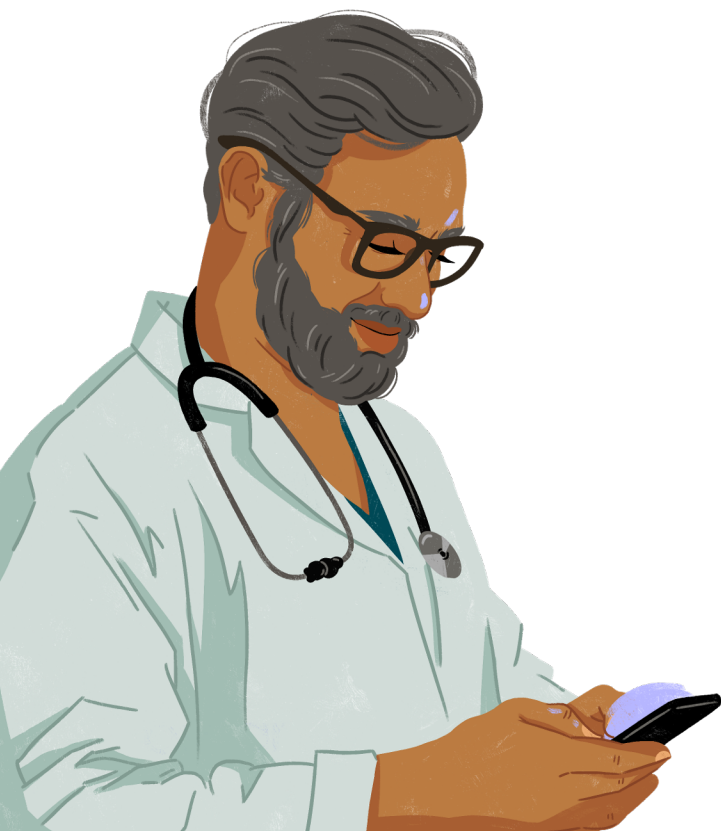
The amount you'll spend on certain covered services before your plan starts paying for your care.

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.



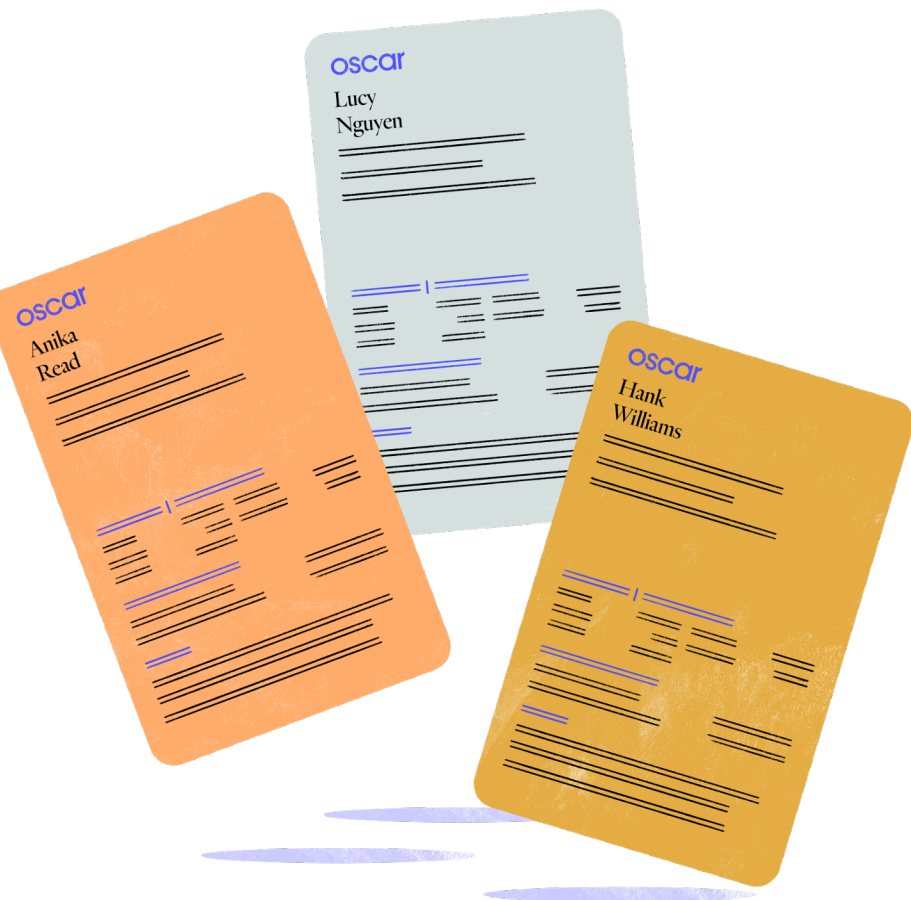
Here's how your plan works

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 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 PLANS WORK?

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

HMO

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

EPO

- Full access to network
- No referral required
- Cost-effective premiums

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



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.

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.



Know Your Network/Plans



Plans in Iowa

View plans available in your state by scanning the QR code below or log into your account at hioscar.com to view your plan information.



Hospitals in Iowa

Download your network overview for safe keeping by scanning the QR code below, or visit hioscar.com/search to view providers and doctors near you.



We've got lots of perks for you



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.



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 goal—up to \$75 per year. Track steps from Google Fit and Apple Health.**

*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's helpful and easy to understand.
For more information, visit our website at hioscar.com/individuals.

HAVE QUESTIONS, OR WANT TO APPLY?



Visit us at hioscar.com/individuals



Call your broker



Visit healthcare.gov or your state's health insurance marketplace

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