

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



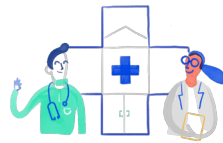
Step Rewards program to earn Amazon® Gift Cards



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
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	\$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
Prices before you meet your deductible								
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
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	\$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	\$476.75	\$541.11	\$725.56	\$846.41	\$483.40	\$616.62	\$782.99	\$903.94
Couple	\$953.51	\$1,082.22	\$1,451.12	\$1,692.81	\$966.79	\$1,233.24	\$1,565.98	\$1,807.87
Individual + child(ren)	\$810.48	\$919.89	\$1,233.45	\$1,438.89	\$821.77	\$1,048.25	\$1,331.08	\$1,536.69
Family	\$1,358.75	\$1,542.17	\$2,067.84	\$2,412.26	\$1,377.68	\$1,757.37	\$2,231.52	\$2,576.22