

Choose Oscar. Here's why.

Oscar Plan Brochure
2022 Individual and Family Plans



oscar

Hi, we're Oscar.

We're making a healthier life accessible and affordable for all. Learn how we've built a better experience for people just like you.

HEALTHCARE THAT JUST MAKES SENSE.



A Care Team that works to get to know you

With Oscar, you're supported by a Care Team – care guides and nurses who can help answer your questions and save you money by finding the most affordable, highest quality care in your area. And when you need us most, the Care Team will be there for you in a way that'll make you forget we're a health insurance company.



Plans custom designed for the kind of care you really need

Everyone is different, so we've designed our plans to match the unique needs of our members - for families, for people living with chronic conditions like diabetes*, we can match you with a plan that will help you save more.



Talk to a doctor in as little as 15 minutes, 24/7, for \$0**

With Oscar Virtual Urgent Care, you can connect with a doctor at no cost—and you may be able to get a diagnosis or a prescription—in as little as 15 minutes. It's unlimited and available 24/7.*** That's one less trip to an urgent care and one less copay!

GETTING ACCESS TO HIGH-QUALITY HEALTH CARE SHOULD BE SIMPLE.



Convenient care through our app

You shouldn't have to navigate a clunky website just to find your own health info. Your plan details, prescriptions, health history, bills, and ID card are easily accessible on our app and online portal.



\$3 prescriptions

We're always looking for ways to help our members save – so we're reducing the cost of many of the most commonly prescribed drugs to \$3.****



No referrals needed to see a specialist – ever*****

See a specialist when you need to, without having to get a referral.

GET PAID TO WALK.



Earn up to \$100 a year in Amazon® Gift Cards for tracking your steps or sleep. The Oscar app syncs with Google Fit or Apple Health, and you earn \$1 for every day you hit your step or sleep goals.*****

* The Oscar diabetes plan will be available to Individual & Family plan members in all states where Oscar offers health plans, except California, Colorado, New York, New Jersey, Tennessee, Virginia, and Michigan.

** Virtual Urgent Care is not \$0 for members on a Secure/Catastrophic or HSA plan and is subject to deductible.

*** Oscar's Virtual Urgent Care offerings are not available in US territories or internationally. Visits and services may be limited per provider discretion.

**** \$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.

***** Not applicable for Oscar plans in Illinois. Oscar HMO plans in Illinois will require PCP referrals for specialists and other services.

***** If you're unable to participate in this program, you may qualify to earn the same reward in a different way. Contact 1-855-672-2755 and we'll work with you (and, if you'd like, with your doctor) to find a wellness program that's right for you. Sleep rewards are only available for Oscar members in the state of California. Step Tracking rewards and wellness perks are pending regulatory approval in the state of Illinois.

Oscar Member Engagement

INDUSTRY-LEADING MEMBER SATISFACTION*

TRUST

68% members trust Oscar to advise them on how and where to get care.

ENGAGEMENT

81% have a digital profile and 47% are monthly active users.

9x higher mobile app download rate than other insurers.

89% have interacted with our digital or Care Team channels.

37% of members with one or more medical visits have used our Virtual Care offerings.

75% with a medical visit used our tools to search for a provider.

BY THE NUMBERS



560,000+ members covered by our Individual, Small Group and Medicare Advantage health insurance plans.**



22 States offering health plans in Arkansas, Arizona, California, Colorado, Connecticut***, Florida, Georgia, Iowa, Illinois, Kansas, Michigan, Missouri, North Carolina, Nebraska, New Jersey, New York, Ohio, Oklahoma, Pennsylvania, Tennessee, Texas, Virginia.



2,000+ employees working across the U.S.



*All member engagement statistics based on surveyed subscribing members, and are as of December 31, 2020.

** Membership as of June 30, 2021.

*** Cigna+Oscar plans are underwritten by Cigna Life and Health Insurance Company and administered by Oscar Health Administrators in California, and Oscar Management Corporation in other states.

Health Insurance Plan Basics

Before you can decide which plan to choose, it's important to understand a few basic elements. Insurance plans are built around a few types of cost components that directly impact your health care spending.

HERE ARE SOME KEY TERMS TO KNOW

Premium

The fixed monthly fee you'll pay for your health insurance plan. Depending on your household income, you may qualify for an advance premium tax credit to help pay for your monthly premium costs.

Copay

A fixed dollar amount you're responsible for paying for a covered service, each time you seek that service—such as an urgent care center visit or a primary care visit.

Deductible

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

Out-of-pocket

These expenses include any money you'll pay toward covered health care expenses, such as copays and coinsurance.

Maximum out-of-pocket

This is the maximum amount you'll pay for health care during the year. After you meet this amount, your plan will pay for all covered medical expenses.

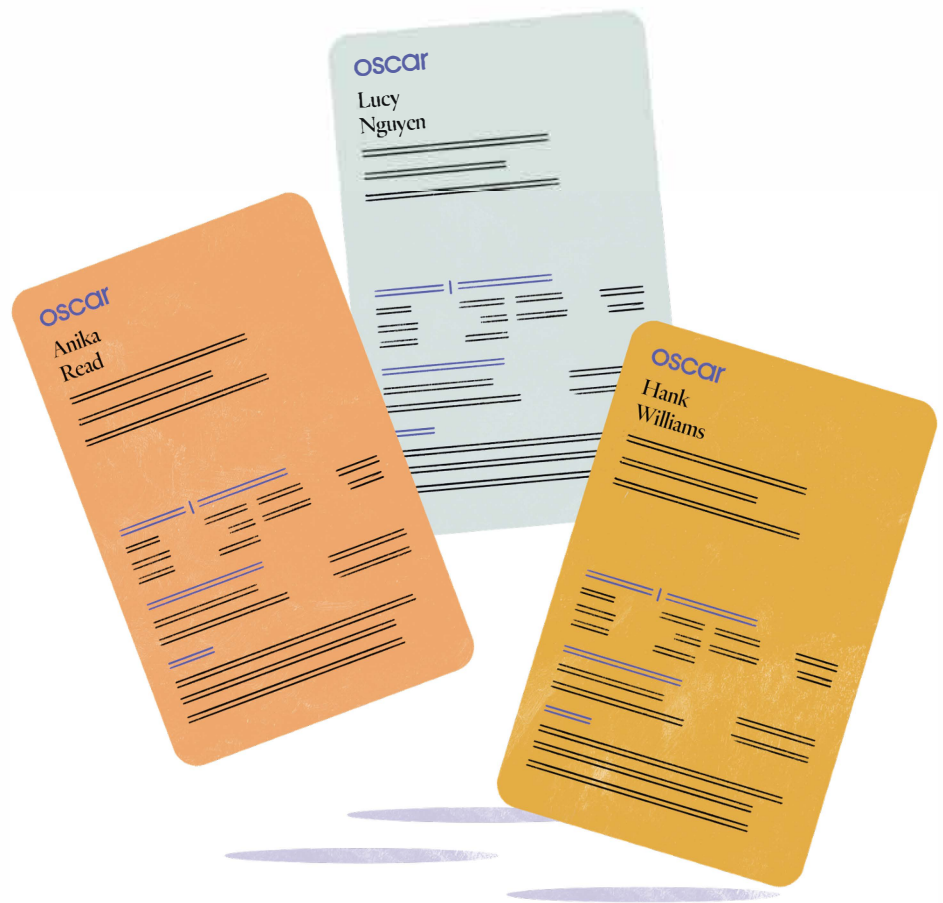


Understand How Your Plan Works

Oscar offers EPO plans with a range of premiums, deductibles, cost shares, and plan types to suit your needs.

EPO (Exclusive Provider Organization)

These plans cover care from a network of providers that work for (or contract with) Oscar. If you get care with doctors outside the network, it won't be covered except in certain situations (like emergencies, or if there are no in-network options available). Referrals aren't required to see a specialist.



Understand How Your Plan Works

With an EPO (Exclusive Provider Organization) such as Oscar, your health insurance is activated only when you see a doctor in the network. If you get care with doctors outside the network, the visit won't be covered except in 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 DOES AN EPO WORK?

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



With an EPO, such as Oscar, you can make an appointment to see an in-network dermatologist directly.

Since no referral is needed, you can get that mole checked out ASAP.



If you have an HMO, you'll need to see your primary care doctor for a referral before you can schedule an appointment with a dermatologist.

HMO VS. EPO VS. PPO: PROS AND CONS

EPO

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

HMO

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

PPO

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

Understand How Your Plan Works

OUR OFFERINGS



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.

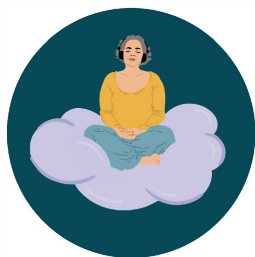
What is a Health Savings Account (HSA) plan?

An HSA is a savings account you can set up to pay for health care expenses with pre-tax contributions. HSAs can be used only with specific HSA-compatible insurance 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'll need to purchase an HSA-eligible plan to use one. You can contribute pre- or post-tax to your HSA, and use that money to pay for qualified medical expenses throughout the year. Note that if you take money out for non-qualified medical expenses before you turn 65, you'll pay a tax penalty.

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

Choosing your Primary Care Provider



WHY IT MATTERS

Oscar Health would like to ensure its members receive ongoing proactive and preventative care that leads to better overall health. Selecting a PCP is just the beginning of a meaningful relationship between a patient and their provider but possibly the most important.

Like any other relationship, the first step can be the hardest. So we are proactively guiding members to choose a PCP early on in their plan coverage through a specialized experience.

SELECTING A PRIMARY CARE PROVIDER (PCP) IS SIMPLE: HERE'S HOW

- Members have 30 days from when their plan becomes active to select a PCP.
- Selecting a PCP is simple and can be done through the two options listed below (online or phone).
- If a member does not choose a PCP within the 30 day window, a PCP will be auto-assigned to them.

Note: Seeing a PCP is not dependent on selecting one. Regardless of PCP assignment, a member always has the freedom to choose to see any other primary care provider for care (just make sure they're in the Oscar network!).



SELECTING ONLINE

For new members

Members can choose their PCP when they create their Oscar account.

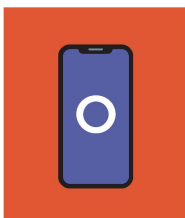
- If they have a PCP: they can enter in the PCP's name.
- If they need help finding one: we'll show them top providers in their area, and they can filter by language, distance, and other qualifications.

For existing members

Logged-in members can click on the PCP selection prompt at the top of their home page.

- If they have a PCP: they can enter in the PCP's name.
- If they need help finding one: we'll show them top providers in their area, and they can filter by language, distance, and other qualifications.

SELECTING BY PHONE



1. Call the Care Team at: 855-672-2755
2. A member can tell them the name of their current PCP, or ask them for help finding one nearby.

Choosing your Primary Care Provider



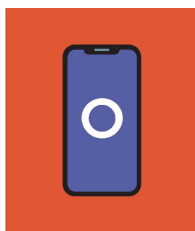
UPDATES TO MEMBER ID CARDS: WHAT TO EXPECT*

Upon PCP designation (self-selected or auto-assigned) members will see the PCP name reflected in two places: digital ID card and physical ID card.

Example: ID card updates for member plan coverage beginning January 1, 2022

January 1st - 30th	January 31st	February 7th - March 6th <small>(6 weeks from date of selection in January)</small>	Ongoing thru plan year
<p>Plan coverage begins. Physical ID card without PCP name on it, is received in the mail with Welcome Kit.</p> <p>Member selects a PCP. Digital ID card is updated to include PCP name.</p>	<p>Member is auto-assigned a PCP if they did not self-select one prior to 1/31/22.</p> <p>Digital ID card is updated to include PCP name.</p>	<p>A 2nd physical ID card is received in the mail, now with PCP name included.</p>	<p>Digital ID card ONLY is updated to reflect a change in PCP selection after designated period.</p> <p>NO updated physical ID card will be mailed</p>

Note for members in South FL: Throughout the remaining plan year: If a member visits a PCP that isn't listed on their new physical ID card or digital ID card, we'll automatically update their digital ID card to match the PCP they've most recently seen. They can always access their digital ID card in the Oscar mobile app and in their online account at hioscar.com/member. They won't however receive another physical ID card in the mail.



HOW TO CONTACT YOUR CARE TEAM

Send a secure message to your Care Team using the Oscar mobile app, or by logging in to your online account, or call 1-855-672-2755.

Know Your Plans

Florida | 2022 | Individual & Family Plans

	Secure	Gold Simple	Gold Classic	Gold Classic- \$0 PCP	Gold Classic- HSA	Gold Classic- Low Ded	Gold Elite
The Basics							
Deductible (Individual / Family)	\$8,700 / \$17,400	\$2,000 / \$4,000	\$3,500 / \$7,000	\$5,000 / \$10,000	\$2,850 / \$5,700	\$1,250 / \$2,500	\$500 / \$1,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$8,700 / \$17,400	\$6,550 / \$13,100	\$6,000 / \$12,000	\$6,750 / \$13,500	\$5,500 / \$11,000	\$7,000 / \$14,000	\$5,000 / \$10,000
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	Yes	No	No
Prices for Benefits							
Virtual Urgent Care	\$0 after deductible	\$0	\$0	\$0	\$0 after deductible	\$0	\$0
Primary Care Office Visits	\$0 after deductible (3 pre-deductible visits) ¹	\$0	\$40	\$0	10% after deductible	\$20	\$25
Specialist Office Visits	\$0 after deductible	\$60	\$40	\$50	10% after deductible	\$50	\$50
Urgent Care	\$0 after deductible	\$75	\$50	\$75	10% after deductible	\$30	\$50
Emergency Room	\$0 after deductible	40% after deductible	\$650	50% after deductible	10% after deductible	20% after deductible	30% after deductible
Mental Health Office Visits	\$0 after deductible	\$60	\$40	\$0	10% after deductible	\$50	\$50
Labs	\$0 after deductible	Tier 1: \$10 Tier 2: \$60	Tier 1: \$10 Tier 2: \$50	Tier 1: \$0 Tier 2: \$25	Tier 1: \$0 after deductible Tier 2: 10% after deductible	Tier 1: \$10 Tier 2: \$50	Tier 1: \$10 Tier 2: \$25
X-rays & Diagnostic Imaging	\$0 after deductible	\$75	\$75	\$75	10% after deductible	\$75	\$75
MRIs & Advanced Imaging	\$0 after deductible	40% after deductible	\$375	50% after deductible	10% after deductible	20% after deductible	30% after deductible
Inpatient Facility Fee	\$0 after deductible	40% after deductible	30% after deductible	45% after deductible	10% after deductible	20% after deductible	30% after deductible
Outpatient Facility Fee	\$0 after deductible	40% after deductible	30% after deductible	50% after deductible	10% after deductible	20% after deductible	30% after deductible
RX Generics: Preferred (Tier 1a)	\$0 after deductible	\$3	\$3	\$3	10% after deductible	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$0 after deductible	\$20	\$20	\$10	10% after deductible	\$20	\$25
RX Brand: Preferred (Tier 2)	\$0 after deductible	\$75	\$75	\$50	10% after deductible	\$75	\$75
RX Brand: Non-preferred (Tier 3)	\$0 after deductible	50% after deductible	30% after deductible	\$250	10% after deductible	\$250	30% after deductible
RX Brand: Specialty (Tier 4)	\$0 after deductible	50% after deductible	30% after deductible	50% after deductible	10% after deductible	\$550	30% after deductible

¹The first 2-3 non-preventive visits across these categories are subject to the copay, pre-deductible. Subsequent visits are charged at 100% of negotiated rate until member meets the plan's 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

Know Your Plans

Florida | 2022 | Individual & Family Plans

	Gold Elite- \$0 Ded	Silver Simple	Silver Simple- HSA	Silver Simple- PCP Saver	Silver Simple- Specialist Saver	Silver Classic	Silver Classic- \$0 Ded
The Basics							
Deductible (Individual / Family)	\$0 / \$0	\$4,200 / \$8,400	\$4,500 / \$9,000	\$5,000 / \$10,000	\$6,450 / \$12,900	\$5,750 / \$11,500	\$0 / \$0
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A	\$4,500 / \$9,000
Out-of-Pocket Max (Individual / Family)	\$8,000 / \$16,000	\$8,700 / \$17,400	\$4,500 / \$9,000	\$8,600 / \$17,200	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	Yes	No	No	No	No
Prices for Benefits							
Virtual Urgent Care	\$0	\$0	\$0 after deductible	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$0	\$25	\$0 after deductible	\$20	\$40	\$35	\$35
Specialist Office Visits	\$25	\$90 after deductible	\$0 after deductible	\$50 after deductible	\$40	\$95	\$90
Urgent Care	\$75	\$75	\$0 after deductible	\$75	\$75	\$50	\$50
Emergency Room	\$500	50% after deductible	\$0 after deductible	40% after deductible	50% after deductible	\$750 after deductible	\$1,000
Mental Health Office Visits	\$25	\$75	\$0 after deductible	\$50 after deductible	\$40	\$80	\$90
Labs	Tier 1: \$0 Tier 2: \$25	Tier 1: \$10 Tier 2: \$60	\$0 after deductible	Tier 1: \$10 Tier 2: 40% after deductible	Tier 1: \$10 Tier 2: \$65	Tier 1: \$10 Tier 2: \$50	Tier 1: \$10 Tier 2: \$30
X-rays & Diagnostic Imaging	\$75	50% after deductible	\$0 after deductible	40% after deductible	50% after deductible	\$95	\$80
MRIs & Advanced Imaging	\$375	50% after deductible	\$0 after deductible	40% after deductible	50% after deductible	50% after deductible	\$375
Inpatient Facility Fee	\$1,000 (copay applies for a maximum of 3 days per 1 day)	50% after deductible	\$0 after deductible	40% after deductible	50% after deductible	50% after deductible	\$2,500 (copay applies for a maximum of 2 days per 1 stay)
Outpatient Facility Fee	\$500	50% after deductible	\$0 after deductible	40% after deductible	50% after deductible	50% after deductible	\$1,200
RX Generics: Preferred (Tier 1a)	\$3	\$3	\$0 after deductible	\$3	\$3	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$10	\$20	\$0 after deductible	\$20	\$25	\$25	\$25
RX Brand: Preferred (Tier 2)	\$50	\$60 after deductible	\$0 after deductible	40% after deductible	\$75 after deductible	\$100	\$100
RX Brand: Non-preferred (Tier 3)	\$250	50% after deductible	\$0 after deductible	40% after deductible	50% after deductible	50% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	\$550	50% after deductible	\$0 after deductible	40% after deductible	50% after deductible	50% after deductible	50% 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

Know Your Plans

Florida | 2022 | Individual & Family Plans

	Silver Classic- HSA	Silver Classic Off-Ex	Silver Classic- Low Ded	Silver Classic- PCP Saver	Silver Elite	Silver Elite- \$0 Ded	Silver Elite- \$0 PCP
The Basics							
Deductible (Individual / Family)	\$3,000 / \$6,000	\$5,750 / \$11,500	\$1,500 / \$3,000	\$6,000 / \$12,000	\$7,000 / \$14,000	\$0 / \$0	\$3,500 / \$7,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$7,000 / \$14,000	\$8,700 / \$17,400	\$8,000 / \$16,000	\$8,450 / \$16,900	\$8,700 / \$17,400	\$8,700 / \$17,400	\$7,500 / \$15,000
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓
HSA-Compatible?	Yes	No	No	No	No	No	No
Prices for Benefits							
Virtual Urgent Care	\$0 after deductible	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$30 after deductible	\$35	\$65	\$30	\$30	\$40	\$0
Specialist Office Visits	\$75 after deductible	\$95	\$95	\$75 after deductible	\$75	\$100	\$60
Urgent Care	\$50 after deductible	\$55	\$75	\$50	\$50	\$50	\$75
Emergency Room	40% after deductible	\$750 after deductible	40% after deductible	\$650 after deductible	\$750 after deductible	50%	\$650 after deductible
Mental Health Office Visits	\$75 after deductible	\$80	\$95	\$75	\$75	\$40	\$60
Labs	Tier 1: \$10 after deductible Tier 2: \$65 after deductible	Tier 1: \$10 Tier 2: \$50	Tier 1: \$10 Tier 2: \$50	Tier 1: \$10 Tier 2: \$50	Tier 1: \$10 Tier 2: \$30	Tier 1: \$10 Tier 2: \$50	Tier 1: \$10 Tier 2: \$50
X-rays & Diagnostic Imaging	\$75 after deductible	\$95	\$75	\$75	\$75 after deductible	\$95	\$75 after deductible
MRIs & Advanced Imaging	\$100 after deductible	50% after deductible	40% after deductible	40% after deductible	\$200 after deductible	50%	\$200 after deductible
Inpatient Facility Fee	40% after deductible	50% after deductible	40% after deductible	40% after deductible	\$500 after deductible (copay applies for a maximum of 2 days per 1 stay)	50%	\$500 after deductible (copay applies for a maximum of 3 days per 1 day)
Outpatient Facility Fee	40% after deductible	50% after deductible	40% after deductible	40% after deductible	\$350 after deductible	50%	\$350 after deductible
RX Generics: Preferred (Tier 1a)	\$3 after deductible	\$3	\$3	\$3	\$3	\$3	\$0
RX Generics: Non-preferred (Tier 1b)	\$25 after deductible	\$25	\$25	\$25	\$25	\$30	\$25
RX Brand: Preferred (Tier 2)	\$100 after deductible	\$100	\$100	\$100	\$100	\$150	\$100 after deductible
RX Brand: Non-preferred (Tier 3)	40% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50%	50% after deductible
RX Brand: Specialty (Tier 4)	40% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50%	50% 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

Know Your Plans

Florida | 2022 | Individual & Family Plans

	Silver Elite- \$2000 Ded	Bronze Simple	Bronze Simple- HSA	Bronze Classic	Bronze Classic- \$0 PCP	Bronze Classic- \$4000 Ded	Bronze Classic- \$4700 Ded
The Basics							
Deductible (Individual / Family)	\$2,000 / \$4,000	\$8,000 / \$16,000	\$5,200 / \$10,400	\$7,500 / \$15,000	\$8,000 / \$16,000	\$4,000 / \$8,000	\$4,700 / \$9,400
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$8,550 / \$17,100	\$8,700 / \$17,400	\$7,000 / \$14,000	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	Yes	No	No	No	No
Prices for Benefits							
Virtual Urgent Care	\$0	\$0	\$0 after deductible	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$25	40% after deductible	\$50 after deductible	50% after deductible (1 pre-deductible visit at \$50) ¹	\$0	\$75	\$75
Specialist Office Visits	\$75	40% after deductible	\$90 after deductible	50% after deductible	50% after deductible	\$125	\$125
Urgent Care	\$50	\$75	\$75 after deductible	\$75	\$75	\$80	\$80
Emergency Room	\$650	40% after deductible	50% after deductible	50% after deductible	50% after deductible	\$1,500	50% after deductible
Mental Health Office Visits	\$75	40% after deductible	\$90 after deductible	50% after deductible	50% after deductible	\$125	\$75
Labs	Tier 1: \$10 Tier 2: \$65	Tier 1: \$10 after deductible Tier 2: 40% after deductible	Tier 1: \$10 after deductible Tier 2: \$50 after deductible	Tier 1: \$10 after deductible Tier 2: \$50 after deductible	Tier 1: \$25 Tier 2: \$75	Tier 1: \$25 Tier 2: \$65	Tier 1: \$25 Tier 2: \$70
X-rays & Diagnostic Imaging	\$75 after deductible	40% after deductible	50% after deductible	50% after deductible	50% after deductible	\$100	\$50 after deductible
MRIs & Advanced Imaging	\$100 after deductible	40% after deductible	50% after deductible	50% after deductible	50% after deductible	\$500	50% after deductible
Inpatient Facility Fee	\$500 after deductible (copy applies for a maximum of 5 days per 1 stay)	40% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Outpatient Facility Fee	\$250 after deductible	40% after deductible	50% after deductible	\$1,200 after deductible	50% after deductible	\$1,000	50% after deductible
RX Generics: Preferred (Tier 1a)	\$3	\$3	\$3 after deductible	\$3	\$3	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$25	\$30	\$25 after deductible	\$30	\$30	\$30	\$30
RX Brand: Preferred (Tier 2)	\$100	40% after deductible	\$200 after deductible	\$250 after deductible	\$500 after deductible	\$250 after deductible	\$250 after deductible
RX Brand: Non-preferred (Tier 3)	50% after deductible	40% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	50% after deductible	40% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible

¹The first 2-3 non-preventive visits across these categories are subject to the copay, pre-deductible. Subsequent visits are charged at 100% of negotiated rate until member meets the plan's 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.

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Know Your Plans

Florida | 2022 | Individual & Family Plans

	Bronze Classic- PCP Saver	Bronze Classic- Specialist Saver	Bronze Elite- \$0 Ded	Bronze Elite- \$0 Ded+PCP Saver	Bronze Elite- \$0 Ded+Specialist Saver	Bronze Elite- \$1000 Ded
The Basics						
Deductible (Individual / Family)	\$7,500 / \$15,000	\$3,500 / \$7,000	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$1,000 / \$2,000
Pharmacy Deductible (Individual / Family)	N/A	\$4,500 / \$9,000	\$6,700 / \$13,400	\$6,200 / \$12,400	\$7,700 / \$15,400	\$6,700 / \$13,400
Out-of-Pocket Max (Individual / Family)	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No
Prices for Benefits						
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$50	50% after deductible	\$50	\$35	\$60	\$60
Specialist Office Visits	\$90 after deductible	\$55	\$125	\$125	\$125 (2 pre-deductible visits at \$50) ¹	\$125
Urgent Care	\$75	\$75	\$75	\$75	\$75	\$75
Emergency Room	50% after deductible	50% after deductible	\$1,250	\$1,250	\$1,500 (1 pre-deductible visit at \$1000) ¹	\$1,250
Mental Health Office Visits	\$90 after deductible	\$55	\$125	\$125	\$125 (2 pre-deductible visits at \$50) ¹	\$125
Labs	Tier 1: \$10 after deductible Tier 2: \$50 after deductible	Tier 1: \$25 Tier 2: \$50	Tier 1: \$25 Tier 2: \$50	Tier 1: \$25 Tier 2: \$50	Tier 1: \$25 Tier 2: \$50	Tier 1: \$25 Tier 2: \$55
X-rays & Diagnostic Imaging	50% after deductible	\$95	\$95	\$95	\$125	\$95
MRIs & Advanced Imaging	50% after deductible	\$500 after deductible	\$500	\$500	\$650	\$500
Inpatient Facility Fee	50% after deductible	50% after deductible	50%	\$3,000 (copay applies for a maximum of 2 days per 1 stay)	\$3,000 (copay applies for a maximum of 2 days per 1 stay)	50% after deductible
Outpatient Facility Fee	\$1,200 after deductible	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
RX Generics: Preferred (Tier 1a)	\$3	\$3	\$3	\$3	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$30	\$30	\$30	\$30	\$30	\$30
RX Brand: Preferred (Tier 2)	\$250 after deductible	\$250	\$250	\$250	\$250	\$250
RX Brand: Non-preferred (Tier 3)	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible

¹The first 2-3 non-preventive visits across these categories are subject to the copay, pre-deductible. Subsequent visits are charged at 100% of negotiated rate until member meets the plan's 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.

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Know Your Plans

Florida | 2022 | Individual & Family Plans

	Silver Simple- For Diabetes
The Basics	
Deductible (Individual / Family)	\$6,450 / \$12,900
Pharmacy Deductible (Individual / Family)	N/A
Out-of-Pocket Max (Individual / Family)	\$8,700 / \$17,400
\$0 Preventive care	<input checked="" type="checkbox"/>
Dedicated Care Team	<input checked="" type="checkbox"/>
Up to \$100/year in step tracking rewards	<input checked="" type="checkbox"/>
HSA-Compatible?	No
Prices for Benefits	
Virtual Urgent Care	\$0
Primary Care Office Visits	\$0
Specialist Office Visits	\$40
Urgent Care	\$75
Emergency Room	50% after deductible
Mental Health Office Visits	\$0
Labs	Tier 1: \$10 Tier 2: \$65
X-rays & Diagnostic Imaging	50% after deductible
MRIs & Advanced Imaging	50% after deductible
Inpatient Facility Fee	50% after deductible
Outpatient Facility Fee	50% after deductible
RX Generics: Preferred (Tier 1a)	\$0
RX Generics: Non-preferred (Tier 1b)	\$25
RX Brand: Preferred (Tier 2)	\$75 after deductible
RX Brand: Non-preferred (Tier 3)	50% after deductible
RX Brand: Specialty (Tier 4)	50% 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.

Why does Oscar offer these plans?

Diabetes is one of the most prevalent Chronic Diseases in the US, and the #1 chronic condition among our membership. This upcoming 2022 plan year, Oscar is launching an innovative new plan to better serve our members living with diabetes.

The plan will be available to members on Individual and Family Plans in most Oscar states. For members who enroll in the diabetes plan, they will enjoy cost-saving benefits.

What other benefits come with this plan?

- \$0 HbA1c, urinalysis, metabolic, lipid panel
- \$0 Tier 1a drugs
- \$0 PCP visits
- \$0 behavioral health visits
- \$0 diabetic foot care and diabetic retinal exams
- \$100 per month maximum on insulin*

Are these plans right for me?

These plans can save you money with \$0 diabetic labs, \$0 foot and eye exams, and insulin for no more than \$100/month.

While anyone can enroll in this plan, if you are looking for a plan that can reduce your expenses on diabetic related services and supplies, this plan may be right for you.

Rewards and Perks

We've partnered with Livongo to reward our members with great wellness perks to help manage their Type 1 or Type 2 diabetes.

- Earn cash rewards for healthy groceries – up to \$100 a year**
- Get access to a national network of gyms and fitness classes through ASH Fitness***

Learn more at hioscar.com/diabetes

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

*Maximum out-of-pocket insulin cost depends on applicable state rules. Review your plan documents to confirm costs. Oscar will apply the lower of the maximum state-mandated out-of-pocket insulin cost, or \$100.

**To be eligible for healthy groceries rewards, members must have a type 1 or type 2 diabetes diagnosis, be active in Oscar's diabetic management program within 3 months of plan activation date, and complete either their annual physical or a wellness visit. Cash rewards are distributed through healthy groceries debit cards – up to \$100 per year.

***Fitness class access is available after a member completes 2 recommended services (labs, eye exam)

Note: Coverage for benefits is limited per clinical guidelines. These plans are not available in MI, TN, VA, CA, NY, NJ & CO. Wellness perks are pending regulatory approval.



Know Your Plans

South Florida | 2022 | Individual & Family Plans

	Secure	Gold Simple	Gold Classic	Gold Classic- \$0 PCP	Gold Classic- HSA	Gold Classic- Low Ded	Gold Elite
The Basics							
Deductible (Individual / Family)	\$8,700 / \$17,400	\$2,000 / \$4,000	\$3,500 / \$7,000	\$5,000 / \$10,000	\$2,850 / \$5,700	\$1,250 / \$2,500	\$500 / \$1,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$8,700 / \$17,400	\$6,550 / \$13,100	\$6,000 / \$12,000	\$6,750 / \$13,500	\$5,500 / \$11,000	\$7,000 / \$14,000	\$5,000 / \$10,000
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	Yes	No	No
Prices for Benefits							
Virtual Urgent Care	\$0 after deductible	\$0	\$0	\$0	\$0 after deductible	\$0	\$0
Primary Care Visits Virtual Primary Care ¹ (Available in Miami-Dade, Broward, and Palm Beach counties)	N/A	\$0	\$0	\$0	N/A	\$0	\$0
Primary Care Visits Tier 1: In-person Visits with preferred providers ¹ (Available in Miami-Dade and Broward counties Only)	N/A	\$0	\$0	\$0	N/A	\$0	\$0
Primary Care Visits Tier 2: All other in-network providers (Available in all of Florida)	\$0 after deductible (3 pre-deductible visits)	\$25	\$40	\$0	10% after deductible	\$20	\$25
Specialist Office Visits	\$0 after deductible	\$60	\$40	\$50	10% after deductible	\$50	\$50
Urgent Care	\$0 after deductible	\$75	\$50	\$75	10% after deductible	\$30	\$50
Emergency Room	\$0 after deductible	40% after deductible	\$650	50% after deductible	10% after deductible	20% after deductible	30% after deductible
Mental Health Office Visits	\$0 after deductible	\$60	\$40	\$0	10% after deductible	\$50	\$50
Labs	\$0 after deductible	Tier 1: \$10 Tier 2: \$60	Tier 1: \$10 Tier 2: \$50	Tier 1: \$0 Tier 2: \$25	Tier 1: \$0 after deductible Tier 2: 10% after deductible	Tier 1: \$10 Tier 2: \$50	Tier 1: \$10 Tier 2: \$25
X-rays & Diagnostic Imaging	\$0 after deductible	\$75	\$75	\$75	\$75	\$75	\$75
MRIs & Advanced Imaging	\$0 after deductible	40% after deductible	\$375	50% after deductible	10% after deductible	20% after deductible	30% after deductible
Inpatient Facility Fee	\$0 after deductible	40% after deductible	30% after deductible	45% after deductible	10% after deductible	20% after deductible	30% after deductible
Outpatient Facility Fee	\$0 after deductible	40% after deductible	30% after deductible	50% after deductible	10% after deductible	20% after deductible	30% after deductible
RX Generics: Preferred (Tier 1a)	\$0 after deductible	\$3	\$3	\$3	10% after deductible	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$0 after deductible	\$20	\$20	\$10	10% after deductible	\$20	\$25
RX Brand: Preferred (Tier 2)	\$0 after deductible	\$75	\$75	\$50	10% after deductible	\$75	\$75
RX Brand: Non-preferred (Tier 3)	\$0 after deductible	50% after deductible	30% after deductible	\$250	10% after deductible	\$250	30% after deductible
RX Brand: Specialty (Tier 4)	\$0 after deductible	50% after deductible	30% after deductible	50% after deductible	10% after deductible	\$550	30% after deductible

¹In Miami-Dade and Broward counties, Tier 1 Primary Care Visits includes Virtual Primary Care and in-person visits with preferred providers. In Palm-Beach county, Tier 1 Primary Care Visits are only available through Oscar's Virtual Primary Care service. These benefits are not applicable for members on a Secure/Catastrophic or HSA plans.
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.

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Know Your Plans

South Florida | 2022 | Individual & Family Plans

	Gold Elite- \$0 Ded	Silver Simple	Silver Simple- HSA	Silver Simple- PCP Saver	Silver Simple- Specialist Saver	Silver Classic	Silver Classic- \$0 Ded
The Basics							
Deductible (Individual / Family)	\$0 / \$0	\$4,200 / \$8,400	\$4,500 / \$9,000	\$5,000 / \$10,000	\$6,450 / \$12,900	\$5,750 / \$11,500	\$0 / \$0
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A	\$4,500 / \$9,000
Out-of-Pocket Max (Individual / Family)	\$8,000 / \$16,000	\$8,700 / \$17,400	\$4,500 / \$9,000	\$8,600 / \$17,200	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	Yes	No	No	No	No
Prices for Benefits							
Virtual Urgent Care	\$0	\$0	\$0 after deductible	\$0	\$0	\$0	\$0
Primary Care Visits Virtual Primary Care ¹ (Available in Miami-Dade, Broward, and Palm Beach counties)	\$0	\$0	N/A	\$0	\$0	\$0	\$0
Primary Care Visits Tier 1: In-person Visits with preferred providers ¹ (Available in Miami-Dade and Broward counties Only)	\$0	\$0	N/A	\$0	\$0	\$0	\$0
Primary Care Visits Tier 2: All other in-network providers (Available in all of Florida)	\$0	\$25	\$0 after deductible	\$20	\$40	\$35	\$35
Specialist Office Visits	\$25	\$90 after deductible	\$0 after deductible	\$50 after deductible	\$40	\$95	\$90
Urgent Care	\$50	\$75	\$0 after deductible	\$75	\$75	\$50	\$50
Emergency Room	\$500	50% after deductible	\$0 after deductible	40% after deductible	50% after deductible	\$750 after deductible	\$1,000
Mental Health Office Visits	\$25	\$75	\$0 after deductible	\$50 after deductible	\$40	\$80	\$90
Labs	Tier 1: \$0 Tier 2: \$25	Tier 1: \$10 Tier 2: \$60	\$0 after deductible	Tier 1: \$10 Tier 2: 40% after deductible	Tier 1: \$10 Tier 2: \$65	Tier 1: \$10 Tier 2: \$50	Tier 1: \$10 Tier 2: \$30
X-rays & Diagnostic Imaging	\$75	\$50 after deductible	\$0 after deductible	40% after deductible	50% after deductible	\$95	\$80
MRIs & Advanced Imaging	\$375	50% after deductible	\$0 after deductible	\$50 after deductible	50% after deductible	50% after deductible	\$375
Inpatient Facility Fee	\$1,000 (copay applies for a maximum of 3 days per 1 day)	50% after deductible	\$0 after deductible	40% after deductible	50% after deductible	50% after deductible	\$2,500 (copay applies for a maximum of 2 days per 1 stay)
Outpatient Facility Fee	\$500	50% after deductible	\$0 after deductible	40% after deductible	50% after deductible	50% after deductible	\$1,200
RX Generics: Preferred (Tier 1a)	\$3	\$3	\$0 after deductible	\$3	\$3	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$10	\$20	\$0 after deductible	\$20	\$25	\$25	\$25
RX Brand: Preferred (Tier 2)	\$50	\$60 after deductible	\$0 after deductible	40% after deductible	\$75 after deductible	\$100	\$100
RX Brand: Non-preferred (Tier 3)	\$250	50% after deductible	\$0 after deductible	40% after deductible	50% after deductible	50% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	\$550	50% after deductible	\$0 after deductible	40% after deductible	50% after deductible	50% after deductible	50% after deductible

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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.

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Know Your Plans

South Florida | 2022 | Individual & Family Plans

	Silver Classic- HSA	Silver Classic Off-Ex	Silver Classic- Low Ded	Silver Classic- PCP Saver	Silver Elite	Silver Elite- \$0 Ded	Silver Elite- \$0 PCP
The Basics							
Deductible (Individual / Family)	\$3,000 / \$6,000	\$5,750 / \$11,500	\$1,500 / \$3,000	\$6,000 / \$12,000	\$7,000 / \$14,000	\$0 / \$0	\$3,500 / \$7,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$7,000 / \$14,000	\$8,700 / \$17,400	\$8,000 / \$16,000	\$8,450 / \$16,900	\$8,700 / \$17,400	\$8,700 / \$17,400	\$7,500 / \$15,000
\$0 Preventive care	☑	☑	☑	☑	☑	☑	☑
Dedicated Care Team	☑	☑	☑	☑	☑	☑	☑
Up to \$100/year in step tracking rewards	☑	☑	☑	☑	☑	☑	☑
HSA-Compatible?	Yes	No	No	No	No	No	No
Prices for Benefits							
Virtual Urgent Care	\$0 after deductible	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Visits Virtual Primary Care ¹ (Available in Miami-Dade, Broward, and Palm Beach counties)	N/A	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Visits Tier 1: In-person Visits with preferred providers ¹ (Available in Miami-Dade and Broward counties Only)	N/A	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Visits Tier 2: All other in-network providers (Available in all of Florida)	\$30 after deductible	\$35	\$65	\$30	\$30	\$40	\$0
Specialist Office Visits	\$75 after deductible	\$95	\$95	\$75 after deductible	\$75	\$100	\$60
Urgent Care	\$50 after deductible	\$55	\$75	\$50	\$50	\$50	\$75
Emergency Room	40% after deductible	\$750 after deductible	40% after deductible	\$650 after deductible	\$750 after deductible	50%	\$650 after deductible
Mental Health Office Visits	\$75 after deductible	\$80	\$95	\$75	\$75	\$40	\$60
Labs	Tier 1: \$10 after deductible Tier 2: \$65 after deductible	Tier 1: \$10 Tier 2: \$50	Tier 1: \$10 Tier 2: \$50	Tier 1: \$10 Tier 2: \$50	Tier 1: \$10 Tier 2: \$30	Tier 1: \$10 Tier 2: \$50	Tier 1: \$10 Tier 2: \$50
X-rays & Diagnostic Imaging	\$75 after deductible	\$95	\$75	\$75	\$75 after deductible	\$95	\$75 after deductible
MRIs & Advanced Imaging	\$100 after deductible	50% after deductible	40% after deductible	40% after deductible	\$200 after deductible	50%	\$200 after deductible
Inpatient Facility Fee	40% after deductible	50% after deductible	40% after deductible	40% after deductible	\$500 after deductible (copay applies for a maximum of 2 days per 1 stay)	50%	\$500 after deductible (copay applies for a maximum of 3 days per 1 day)
Outpatient Facility Fee	40% after deductible	50% after deductible	40% after deductible	40% after deductible	\$150 after deductible	50%	\$350 after deductible
RX Generics: Preferred (Tier 1a)	\$3 after deductible	\$3	\$3	\$3	\$3	\$3	\$0
RX Generics: Non-preferred (Tier 1b)	\$25 after deductible	\$25	\$25	\$25	\$25	\$30	\$25
RX Brand: Preferred (Tier 2)	\$100 after deductible	\$100	\$100	\$100	\$100	\$150	\$100 after deductible
RX Brand: Non-preferred (Tier 3)	40% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50%	50% after deductible
RX Brand: Specialty (Tier 4)	40% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50%	50% after deductible

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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.

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Know Your Plans

South Florida | 2022 | Individual & Family Plans

	Silver Elite- \$2000 Ded	Bronze Simple	Bronze Simple- HSA	Bronze Classic	Bronze Classic- \$0 PCP	Bronze Classic- \$4000 Ded	Bronze Classic- \$4700 Ded
The Basics							
Deductible (Individual / Family)	\$2,000 / \$4,000	\$8,000 / \$16,000	\$5,200 / \$10,400	\$7,500 / \$15,000	\$8,000 / \$16,000	\$4,000 / \$8,000	\$4,700 / \$9,400
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$8,550 / \$17,100	\$8,700 / \$17,400	\$7,000 / \$14,000	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	Yes	No	No	No	No
Prices for Benefits							
Virtual Urgent Care	\$0	\$0	\$0 after deductible	\$0	\$0	\$0	\$0
Primary Care Visits Virtual Primary Care ¹ (Available in Miami-Dade, Broward, and Palm Beach counties)	\$0	\$0	N/A	\$0	\$0	\$0	\$0
Primary Care Visits Tier 1: In-person Visits with preferred providers ¹ (Available in Miami-Dade and Broward counties Only)	\$0	\$0	N/A	\$0	\$0	\$0	\$0
Primary Care Visits Tier 2: All other in-network providers (Available in all of Florida)	\$25	40% after deductible	\$50 after deductible	50% after deductible (1 pre-deductible visit at \$50) ²	\$0	\$75	\$75
Specialist Office Visits	\$75	40% after deductible	\$90 after deductible	50% after deductible	50% after deductible	\$125	\$125
Urgent Care	\$50	\$75	\$75 after deductible	\$75	\$75	\$80	\$80
Emergency Room	\$650	40% after deductible	50% after deductible	50% after deductible	50% after deductible	\$1,500	50% after deductible
Mental Health Office Visits	\$75	40% after deductible	\$90 after deductible	50% after deductible	50% after deductible	\$125	\$75
Labs	Tier 1: \$10 Tier 2: \$65	Tier 1: \$10 after deductible Tier 2: 40% after deductible	Tier 1: \$10 after deductible Tier 2: \$50 after deductible	Tier 1: \$10 after deductible Tier 2: \$50 after deductible	Tier 1: \$25 Tier 2: \$75	Tier 1: \$25 Tier 2: \$65	Tier 1: \$25 Tier 2: \$70
X-rays & Diagnostic Imaging	\$75 after deductible	40% after deductible	50% after deductible	50% after deductible	50% after deductible	\$100	\$50 after deductible
MRIs & Advanced Imaging	\$100 after deductible	40% after deductible	50% after deductible	50% after deductible	50% after deductible	\$500	50% after deductible
Inpatient Facility Fee	\$500 after deductible (copay applies for a maximum of 5 days per 1 stay)	40% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Outpatient Facility Fee	\$250 after deductible	40% after deductible	50% after deductible	\$1,200 after deductible	50% after deductible	\$1,000	50% after deductible
RX Generics: Preferred (Tier 1a)	\$3	\$3	\$3 after deductible	\$3	\$3	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$25	\$30	\$25 after deductible	\$30	\$30	\$30	\$30
RX Brand: Preferred (Tier 2)	\$100	40% after deductible	\$200 after deductible	\$250 after deductible	\$500 after deductible	\$250 after deductible	\$250 after deductible
RX Brand: Non-preferred (Tier 3)	50% after deductible	40% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	50% after deductible	40% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible

¹In Miami-Dade and Broward counties, Tier 1 Primary Care Visits includes Virtual Primary Care and in-person visits with preferred providers. In Palm-Beach county, Tier 1 Primary Care Visits are only available through Oscar's Virtual Primary Care service. These benefits are not applicable for members on a Secure/Catastrophic or HSA plan.
²The first 2-3 non-preventive visits across these categories are subject to the copay, pre-deductible. Subsequent visits are charged at 100% of negotiated rate until member meets the plan's 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



Know Your Plans

South Florida | 2022 | Individual & Family Plans

	Bronze Classic- PCP Saver	Bronze Classic- Specialist Saver	Bronze Elite- \$0 Ded	Bronze Elite- \$0 Ded+PCP Saver	Bronze Elite- \$0 Ded+Specialist Saver	Bronze Elite- \$1000 Ded
The Basics						
Deductible (Individual / Family)	\$7,500 / \$15,000	\$3,500 / \$7,000	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$1,000 / \$2,000
Pharmacy Deductible (Individual / Family)	N/A	\$4,500 / \$9,000	\$6,700 / \$13,400	\$6,200 / \$12,400	\$7,700 / \$15,400	\$6,700 / \$13,400
Out-of-Pocket Max (Individual / Family)	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No
Prices for Benefits						
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Visits Virtual Primary Care ¹ (Available in Miami-Dade, Broward, and Palm Beach counties)	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Visits Tier 1: In-person Visits with preferred providers ¹ (Available in Miami-Dade and Broward counties Only)	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Visits Tier 2: All other in-network providers (Available in all of Florida)	\$50	50% after deductible	\$50	\$35	\$60	\$60
Specialist Office Visits	\$90 after deductible	\$55	\$125	\$125	\$125 (2 pre-deductible visits at \$50) ²	\$125
Urgent Care	\$75	\$75	\$75	\$75	\$75	\$75
Emergency Room	50% after deductible	50% after deductible	\$1,250	\$1,250	\$1,500 (1 pre-deductible visit at \$1000) ²	\$1,250
Mental Health Office Visits	\$90 after deductible	\$55	\$125	\$125	\$125 (2 pre-deductible visits at \$50) ²	\$125
Labs	Tier 1: \$10 after deductible Tier 2: \$50 after deductible	Tier 1: \$25 Tier 2: \$50	Tier 1: \$25 Tier 2: \$50	Tier 1: \$25 Tier 2: \$50	Tier 1: \$25 Tier 2: \$50	Tier 1: \$25 Tier 2: \$55
X-rays & Diagnostic Imaging	50% after deductible	\$95	\$95	\$95	\$125	\$95
MRIs & Advanced Imaging	50% after deductible	\$500 after deductible	\$500	\$500	\$650	\$500
Inpatient Facility Fee	50% after deductible	50% after deductible	50%	\$3,000 (copay applies for a maximum of 2 days per 1 stay)	\$3,000 (copay applies for a maximum of 2 days per 1 stay)	50% after deductible
Outpatient Facility Fee	\$1,200 after deductible	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
RX Generics: Preferred (Tier 1a)	\$3	\$3	\$3	\$3	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$30	\$30	\$30	\$30	\$30	\$30
RX Brand: Preferred (Tier 2)	\$250 after deductible	\$250	\$250	\$250	\$250	\$250
RX Brand: Non-preferred (Tier 3)	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible

¹In Miami-Dade and Broward counties, Tier 1 Primary Care Visits includes Virtual Primary Care and in-person visits with preferred providers. In Palm-Beach county, Tier 1 Primary Care Visits are only available through Oscar's Virtual Primary Care service. These benefits are not applicable for members on a Secure/Catastrophic or HSA plan.

²The first 2-3 non-preventive visits across these categories are subject to the copay, pre-deductible. Subsequent visits are charged at 100% of negotiated rate until member meets the plan's 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



Know Your Plans

South Florida | 2022 | Individual & Family Plans

Silver Simple- For Diabetes

The Basics

Deductible (Individual / Family)	\$6,450 / \$12,900
Pharmacy Deductible (Individual / Family)	N/A
Out-of-Pocket Max (Individual / Family)	\$8,700 / \$17,400
\$0 Preventive care	<input checked="" type="checkbox"/>
Dedicated Care Team	<input checked="" type="checkbox"/>
Up to \$100/year in step tracking rewards	<input checked="" type="checkbox"/>
HSA-Compatible?	No

Prices for Benefits

Virtual Urgent Care	\$0
Primary Care Visits Virtual Primary Care ¹ (Available in Miami-Dade, Broward, and Palm Beach counties)	\$0
Primary Care Visits Tier 1: In-person Visits with preferred providers ¹ (Available in Miami-Dade and Broward counties Only)	\$0
Primary Care Visits Tier 2: All other in-network providers (Available in all of Florida)	\$0
Specialist Office Visits	\$40
Urgent Care	\$75
Emergency Room	50% after deductible
Mental Health Office Visits	\$0
Labs	Tier 1: \$10 Tier 2: \$65
X-rays & Diagnostic Imaging	50% after deductible
MRIs & Advanced Imaging	50% after deductible
Inpatient Facility Fee	50% after deductible
Outpatient Facility Fee	50% after deductible
RX Generics: Preferred (Tier 1a)	\$0
RX Generics: Non-preferred (Tier 1b)	\$25
RX Brand: Preferred (Tier 2)	\$75 after deductible
RX Brand: Non-preferred (Tier 3)	50% after deductible
RX Brand: Specialty (Tier 4)	50% after deductible

¹In Miami-Dade and Broward counties, Tier 1 Primary Care Visits includes Virtual Primary Care and in-person visits with preferred providers. In Palm-Beach county, Tier 1 Primary Care Visits are only available through Oscar's Virtual Primary Care service. These benefits are not applicable for members on a Secure/Catastrophic or HSA plan.
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.



Why does Oscar offer these plans?

Diabetes is one of the most prevalent Chronic Diseases in the US, and the #1 chronic condition among our membership. This upcoming 2022 plan year, Oscar is launching an innovative new plan to better serve our members living with diabetes.

The plan will be available to members on Individual and Family Plans in most Oscar states. For members who enroll in the diabetes plan, they will enjoy cost-saving benefits.

What other benefits come with this plan?

- \$0 HbA1c, urinalysis, metabolic, lipid panel
- \$0 Tier 1a drugs
- \$0 PCP visits
- \$0 behavioral health visits
- \$0 diabetic foot care and diabetic retinal exams
- \$100 per month maximum on insulin*

Are these plans right for me?

These plans can save you money with \$0 diabetic labs, \$0 foot and eye exams, and insulin for no more than \$100/month.

While anyone can enroll in this plan, if you are looking for a plan that can reduce your expenses on diabetic related services and supplies, this plan may be right for you.

Rewards and Perks

We've partnered with Livongo to reward our members with great wellness perks to help manage their Type 1 or Type 2 diabetes.

- Earn cash rewards for healthy groceries – up to \$100 a year**
- Get access to a national network of gyms and fitness classes through ASH Fitness***

Learn more at hioscar.com/diabetes

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

*Maximum out-of-pocket insulin cost depends on applicable state rules. Review your plan documents to confirm costs. Oscar will apply the lower of the maximum state-mandated out-of-pocket insulin cost, or \$100.

**To be eligible for healthy groceries rewards, members must have a type 1 or type 2 diabetes diagnosis, be active in Oscar's diabetic management program within 3 months of plan activation date, and complete either their annual physical or a wellness visit. Cash rewards are distributed through healthy groceries debit cards – up to \$100 per year.

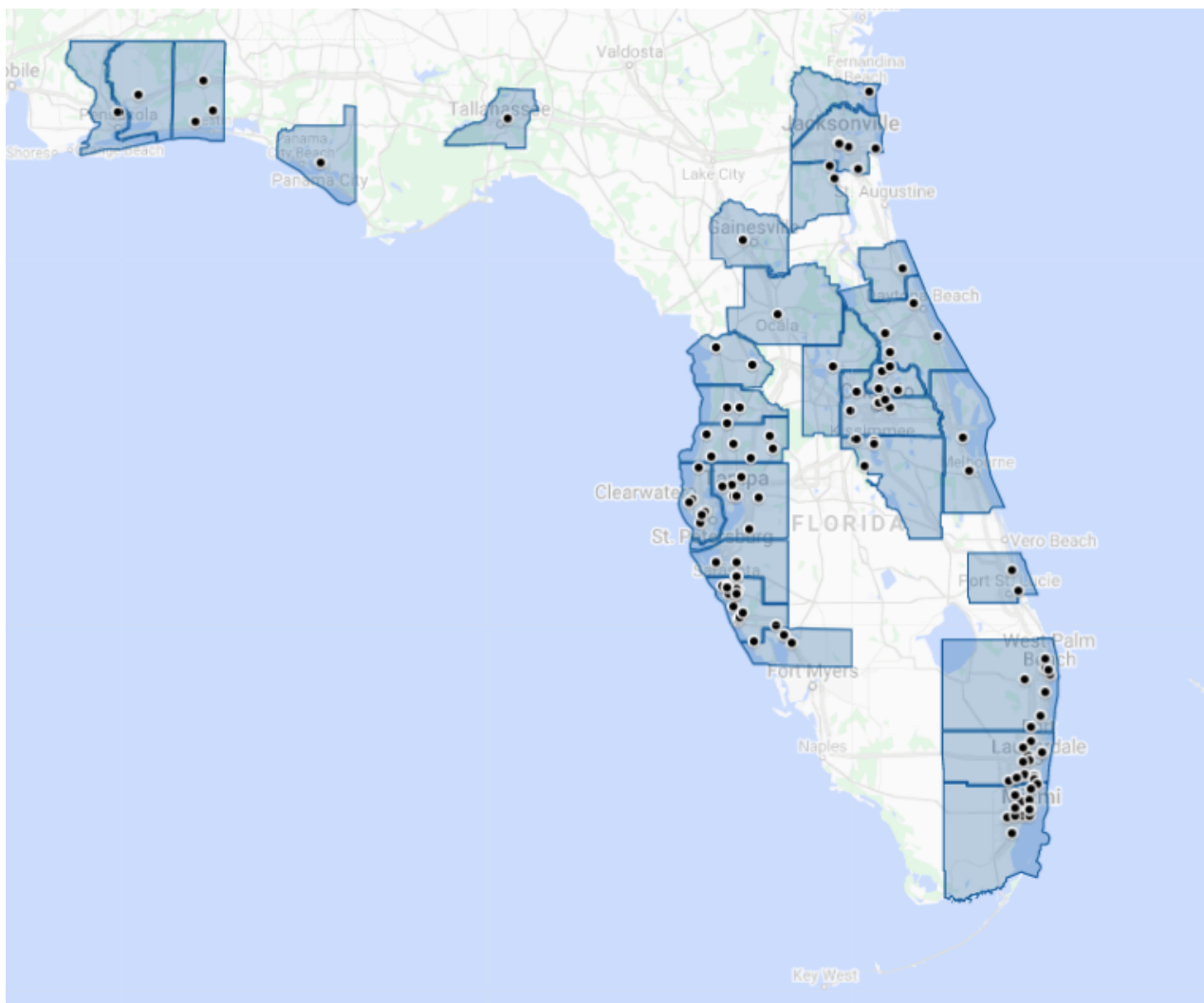
***Fitness class access is available after a member completes 2 recommended services (labs, eye exam)

Note: Coverage for benefits is limited per clinical guidelines. These plans are not available in MI, TN, VA, CA, NY, NJ & CO. Wellness perks are pending regulatory approval.

Know Your Network

We provide high-quality care in Florida, with partners like HCA, AdventHealth, Tenet, Memorial Healthcare, Holy Cross Health, Westchester General, Community Health Systems, and Tampa General.

Oscar's Florida service area includes South Florida, Orlando, Tampa, Sarasota, St. Lucie, Punta Gorda, Palm Bay, Panama City, Daytona, Ocala, Homosassa Springs, Jacksonville, and Tallahassee.



Our 2022 Participating Hospital List

Alachua

North Florida Regional Medical Center

Bay

Gulf Coast Regional Medical Center

Brevard

Melbourne Regional Medical Center

Rockledge Regional Medical Center

Broward

Florida Medical Center

Holy Cross Hospital

Joe DiMaggio Children's Hospital at Memorial

Memorial Hospital Miramar

Memorial Hospital Pembroke

Memorial Hospital West

Memorial Regional Hospital

Memorial Regional Hospital South

Northwest Medical Center

Plantation General Hospital

University Hospital & Medical Center

Westside Regional Medical Center

Charlotte

Bayfront Health Port Charlotte

Bayfront Health Punta Gorda

Fawcett Memorial Hospital

Clay

Orange Park Medical Center

Duval

Baptist Heart Hospital

Baptist Medical Center Beaches

Baptist Medical Center Jacksonville

Baptist Medical Center South

Memorial Hospital

Wolfson Children's Hospital

Escambia

West Florida Hospital

Flagler

AdventHealth Palm Coast

Hernando

Bayfront Health Brooksville

Bayfront Health Spring Hill

Oak Hill Hospital

Hillsborough

AdventHealth Carrollwood

AdventHealth Tampa

Brandon Regional Hospital

Memorial Hospital of Tampa

South Bay Hospital

Our 2022 Participating Hospital List (continued)

Hillsborough (cont.)

Tampa Community Hospital

Tampa General Hospital

Lake

AdventHealth Waterman

Leon

Capital Regional Medical Center

Manatee

Blake Medical Center

Marion

AdventHealth Ocala

Miami-Dade

Holtz Children's Hospital

Jackson Memorial Hospital

Jackson North Medical Center

Jackson South Medical Center

Jackson West Medical Center

UHealth Tower

Aventura Hospital and Medical Center

Kendall Regional Medical Center

Mercy Hospital

Steward Coral Gables Hospital

Steward Hialeah Hospital

Miami-Dade

Steward North Shore Medical Center

Steward Palmetto General Hospital

Westchester General Hospital

University of Miami Hospital and Clinics

Nassau

Baptist Medical Center Nassau

Okaloosa

Fort Walton Beach Medical Center

North Okaloosa Medical Center

Twin Cities Hospital

Orange

AdventHealth Apopka

AdventHealth East Orlando

AdventHealth for Children

AdventHealth for Women

AdventHealth Orlando

AdventHealth Winter Garden

AdventHealth Winter Park

Osceola

AdventHealth Celebration

AdventHealth Kissimmee

Osceola Regional Medical Center

Poinciana Medical Center

Our 2022 Participating Hospital List (continued)

Palm Beach

Delray Medical Center

Good Samaritan Medical Center

JFK Medical Center

JFK Medical Center North Campus

Palm Beach Gardens Medical Center

Palms West Hospital

Saint Mary's Medical Center

West Boca Medical Center

Pasco

AdventHealth Connerton

AdventHealth Dade City

AdventHealth Wesley Chapel

AdventHealth Zephyrhills

Medical Center of Trinity

Regional Medical Center Bayonet Point

Pinellas

AdventHealth North Pinellas

Bayfront Health St. Petersburg

Largo Medical Center

Largo Medical Center - Indian Rocks Road

Northside Hospital & Heart Institute

Palms of Pasadena Hospital

St Petersburg General Hospital

Santa Rosa

Santa Rosa Medical Center

Sarasota

Cape Surgery Center

Doctors Hospital of Sarasota

Englewood Community Hospital

Sarasota Memorial Health Care System

Venice Regional Bayfront Health

Seminole

AdventHealth Altamonte Springs

AdventHealth for Lake Mary Emergency Department

Central Florida Regional Hospital

Oviedo Medical Center

St. Lucie

Lawnwood Regional Medical Center & Heart Institute

Saint Lucie Medical Center

Volusia

AdventHealth Daytona Beach

AdventHealth DeLand

AdventHealth Fish Memorial

AdventHealth New Smyrna Beach

Florida Providers By the Numbers

Primary Care Physicians	5,936
Specialists	19,605
Hospitals	132
Urgent Care Centers	285

Our Network

Get the perks

Oscar Virtual Primary Care is a doctor's office that you can access by video or phone from the comfort of your home. You'll see the same team every time, and they're with you for the long term. That way you can skip the waiting room and stay safe. And best of all, Oscar Virtual Primary Care visits are always \$0.



Welcome to Virtual Primary Care.

With Oscar Virtual Primary Care, you can schedule a video or phone appointment at a time that works for you.



Virtual doctor's visits cost \$0. And for some plans, so does what comes after.

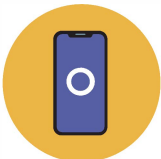
When you book a Virtual Primary Care appointment, you'll be sent a vitals kit in the mail prior to your visit so you can take your blood pressure at home! All for \$0.

Plus, members enrolled in a Silver or Gold plan that offers Virtual Primary Care also get \$0 drugs (tier 1a and 1b), and \$0 lab work when prescribed by their Virtual Primary Care provider.*



Health care doesn't end with the appointment.

It's a journey that requires a long-term partner. Your team includes experienced doctors, nurse practitioners, and medical coordinators. You'll talk to the same people every time, and they're here to support your unique health needs.



It's always on.

Get access to Oscar Virtual Primary Care any time, anywhere. Book a phone or video chat session through the Oscar app or call your Care Team at 1-855-672-2755 to get help with an appointment.

LEARN MORE AT HIOSCAR.COM/VIRTUAL-PRIMARY-CARE

Note: Oscar Virtual Primary Care is only available for plans in Miami-Dade, Broward, and Palm Beach counties. Oscar's Virtual Primary Care offerings are only available for members ages 18 and over.

*\$0 follow-up services vary by market and may not be available in your service area. Prescriptions, visits and services may be limited per provider discretion.

Earn up to \$200 with our rewards programs

In 2022, Oscar members in Florida will be able to earn up to \$200/year in gift cards with two of our rewards programs! In a few simple steps, you can start earning and taking advantage of your 2022 health insurance plan.



1. Complete all of the below activities and you will receive a \$100 Walmart Gift Card.

- Create account
- Download the Oscar mobile app
- Complete a PCP visit (virtual or in person) with an in-network provider
- Complete their Health Profile (HRA)
- Opt in to paperless communication
- Set up autopay**

2. Get paid to walk.

- Earn up to \$100 a year in Amazon® Gift Cards for tracking your steps or sleep. The Oscar app syncs with Google Fit or Apple Health, and you earn \$1 for every day you hit your step or sleep goals.***

THE OSCAR APP MAKES IT EASY.



You can redeem your rewards and use your gift cards on any items at any time - best of all the gift cards never expire!

Learn more at hioscar.com/individuals

*Rewards are eligible to all Florida new or renewing members. Not applicable to minors. The Florida rewards program is separate and additional to Oscar's step tracking rewards program.

**Only applicable for members who owe out of pocket premium - if subscriber has Autopay on, this applies to all members on policy.

***If you're unable to participate in this program, you may qualify to earn the same reward in a different way. Contact 1-855-672-2755 and we'll work with you (and, if you'd like, with your doctor) to find a wellness program that's right for you.



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

OSCAR