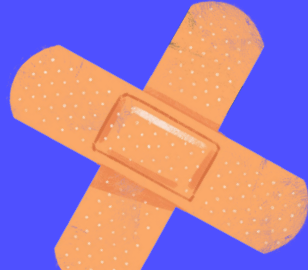




Hi,  
We're Oscar.



OSCAR

Fall, 2021

# Our Presenters



**Grant Senter**  
Market Development Executive

- 01 — Introducing Oscar!
- 02 — What's the Oscar *difference*?
- 03 — Our 2022 product portfolio:  
Plans, network, pricing, and more
- 04 — How to work with us

# Introducing Oscar

oscar

Oscar is the first health insurance company built to make health care easy.



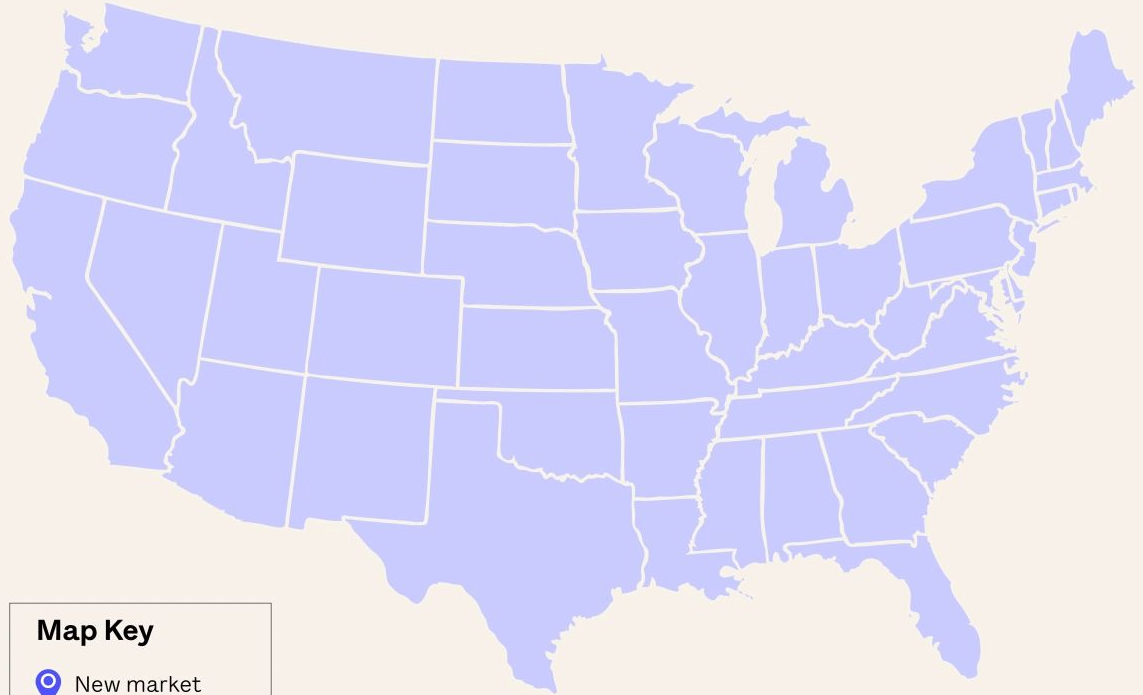
# Oscar Today

22 total states\*


497 counties\*


3 product lines

2,000+ employees



## Map Key

 New market

 Existing market

*\*Pending regulatory approval*

**\*Across all lines of business**

When members engage with Oscar,  
we can help them realize cost savings.



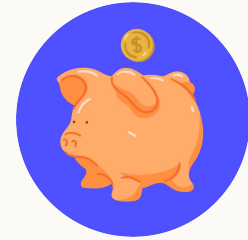
### Ease

Oscar makes it easy  
for members to  
navigate their health  
care...



### Engagement

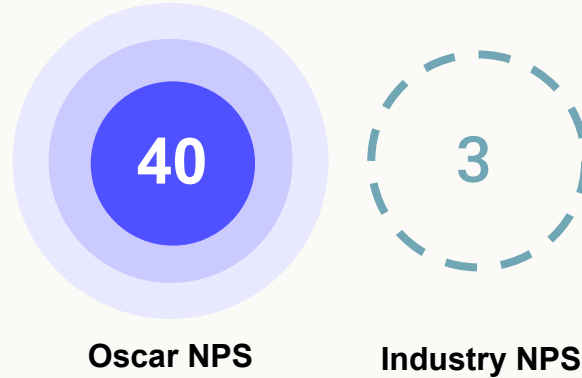
...which drives record levels  
of member engagement...



### Affordability

...and ultimately  
drives lower  
out-of-pocket costs  
and better health  
outcomes.

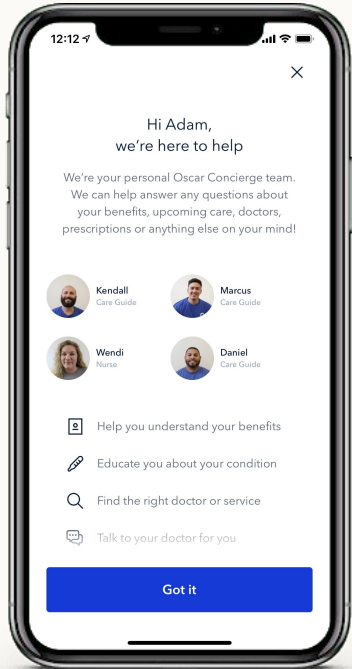
It's why our member satisfaction scores continue to outpace category norm year over year.



\*NPS reflects member responses to the following question—"On a scale of zero to ten: How likely is it that you would recommend Oscar to a friend or colleague?" Responses of 9 or 10 are considered "promoters," responses of 7 or 8 are considered neutral or "passives," and responses of 6 or less are considered "detractors." We then subtract the number of respondents who are detractors from the number of respondents who are promoters, divide that number by the total number of respondents, and then multiply the resulting figure by 100. NPS reflects responses given to us as of June 30th, 2021. NPS gives no weight to members who decline to answer the survey question.



# A mobile app that members actually use.



Now fully translated to serve our 120k+ Spanish-speaking members.



Find best in class local providers, urgent care centers, or hospitals with our network search tool.



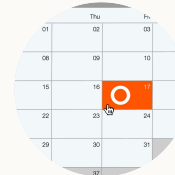
Members can earn up to \$100 per year in step tracking rewards!\*



View digital member ID cards



Message or call Care Guides

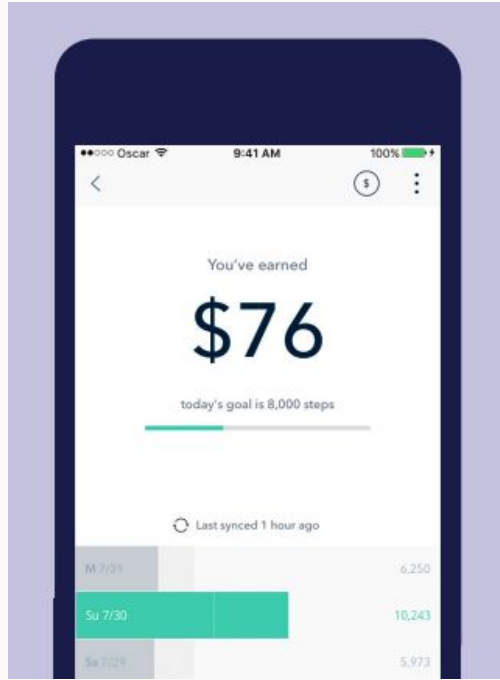


Request a phone or secure message Virtual Urgent Care consultation

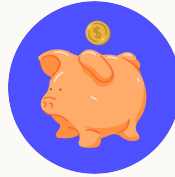


\*If a member thinks they might be unable to participate in this program, they might qualify for an opportunity to earn the same reward in a different way. Note: Members who live in California can also track and earn rewards for every day you hit your sleep goal.

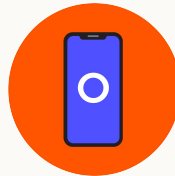
# We make it easy for members to get rewarded.



earn \$1 for every day you hit your goal



up to \$100 a year in Amazon® Gift Cards\*



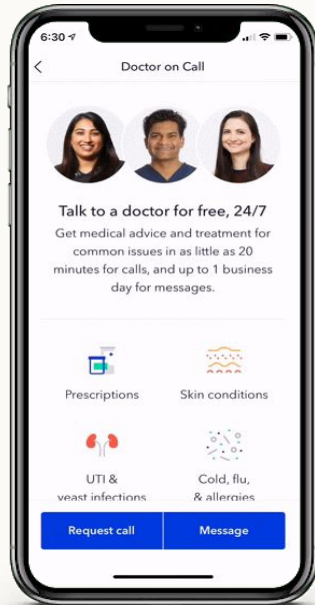
Sync with Google Fit or Apple Health

OSCAR

\*If a member thinks they might be unable to participate in this program, they might qualify for an opportunity to earn the same reward in a different way. Note: Members who live in California can also track and earn rewards for every day you hit your sleep goal.

# We make it easy to talk to a doctor with our \$0 Virtual Urgent Care feature.

That's why our members use telemedicine 7x more than industry average.



- Diagnose conditions and provide treatment plans
- Prescribe and order medications
- Refill existing prescriptions

# An entire team dedicated to every member

**We go above and beyond for our members.**

Whether they're trying to find in-network doctors, understand claims, or they're *seeking care*—Oscar is there to help them navigate their health journeys.

We pair our members with a dedicated team that can:

- ✓ Answer insurance plan questions
- ✓ Help with pre-procedure preparation
- ✓ Provide high-quality virtual care\*
- ✓ And so much more!



# Meet our Care Guides.

These are the actual people who service our members—your clients!—every day.



Licensed Nurse



Care Guide



Care Guide



Care Guide

## Prompt answers

**< 2 minute** average call response time

## Quality care

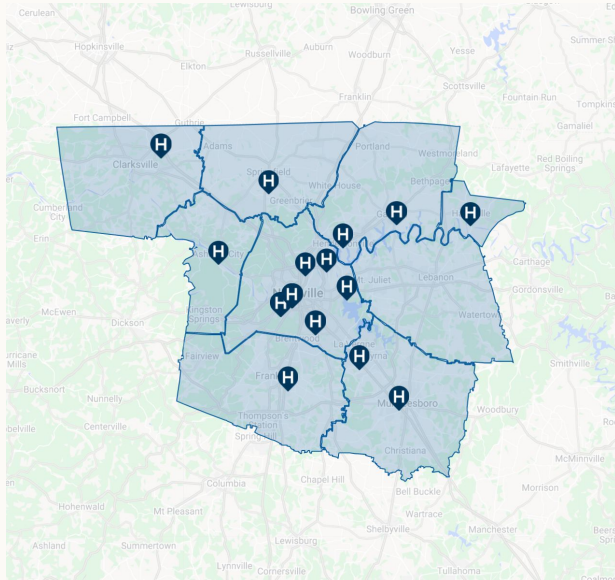
**90%** recommend the doctors they found through Oscar


## Better service

**4.5/5** score for member satisfaction

# Our 2022 Network and Plan Design

# Unrestricted access to top Nashville hospitals



 In-network hospitals

**OSCAR** | Individual & Family

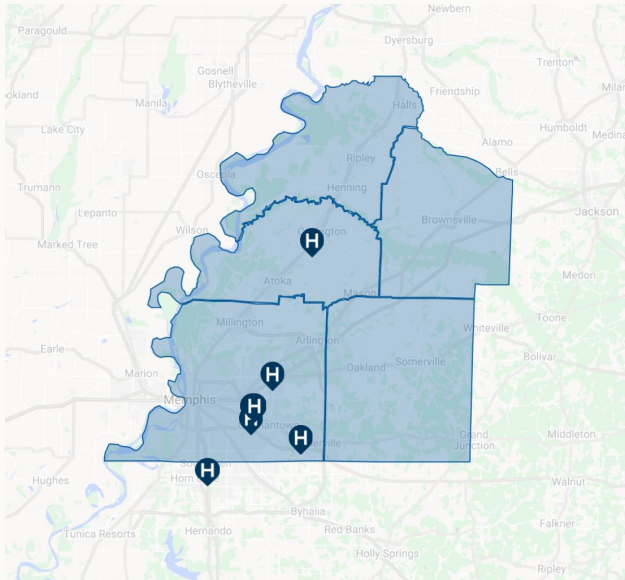
## Service Area:


Cheatham, Davidson, Montgomery,  
Robertson, Rutherford, Sumner,  
Troupdale, Williamson, Wilson

Sumner Regional Medical Center  
Tennova Healthcare - Clarksville  
TriStar Hendersonville Medical Center  
NorthCrest Medical Center  
Troupdale Medical Center  
Saint Thomas Rutherford Hospital  
Williamson Medical Center  
TriStar Stonecrest Medical Center  
Children's Hospital at TriStar Centennial  
TriStar Ashland City Medical Center  
Saint Thomas Hospital for Specialty Surgery  
Saint Thomas Hospital  
Saint Thomas West Hospital  
Skyline Madison Campus  
TriStar Centennial Medical Center  
TriStar Skyline Medical Center  
TriStar Southern Hills Medical Center  
TriStar Summit Medical Center



# Unrestricted access to top Memphis hospitals



 In-network hospitals

## Service Area:

Fayette, Haywood, Lauderdale, Shelby,  
Tipton

Baptist Memorial Hospital - DeSoto  
Baptist Memorial Hospital - Collierville  
Baptist Memorial Hospital for Women  
Baptist Memorial Hospital - Memphis  
Saint Francis Bartlett  
Medical Center  
Saint Francis Hospital  
Spence and Becky Wilson  
Baptist Children's Hospital  
Baptist Memorial Hospital - Tipton





# We use the highest-quality partners to build a connected patient experience.

LabCorp is  
New for  
OE22!



**CVS Caremark** is our exclusive pharmacy vendor - and we offer **\$0 prescription home delivery** through CVS Caremark's Mail Order service.

**Optum** manages our mental health benefits

**Liberty** is used for pediatric dental

**Davis** takes care of pediatric vision

**Coram** provides home infusion services

**Quest and LabCorp** are some of our preferred in-network lab partners.

# Oscar Silver Plans to Know



1. *Silver Simple - PCP Saver*
2. *Silver Simple*
3. *Silver Simple - Specialist Saver*
4. *Silver Simple - For Diabetes*

# Silver Simple - PCP Saver



	CSR 150	CSR 200	CSR 250
<b>Deductible</b>	\$0	\$225	\$3,000
<b>MOOP</b>	\$1,350	\$2,900	\$6,150
<b>Primary Care</b>	\$5	\$5	\$15
<b>Specialists</b>	20%	40%*	40%*
<b>Labs</b>	Tier 1: \$0 Tier 2: 20%	Tier 1: \$10 Tier 2: 40%*	Tier 1: \$10 Tier 2: 40%*
<b>Virtual Urgent Care</b>	\$0	\$0	\$0
<b>Urgent Care</b>	\$30	\$50	\$75
<b>ER</b>	20%	40%*	40%*
<b>Tier 1A/B Rx</b>	\$0 / \$10	\$3 / \$15	\$3 / \$15
<b>Tier 2 Rx</b>	20%	40%*	40%*

## Why you'll love it...

- Low MOOP
- \$0 Deductible and \$5 Primary Care
- \$30 Urgent Care Copay
- An affordable plan priced for the consumer who does not expect to have specialist visits over the course of the year with a big safety net (low MOOP) baked into the plan should an emergency or illness arise.

## Who it's best for...

- Consumers within 100% - 150% of the FPL ; and other consumers receiving subsidies.
- Consumers more concerned with cost, than copays.
- Consumers focused on the minimum MOOP ; no current specialists being visited.

\* after deductible is met

# Silver Simple

	CSR 150	CSR 200	CSR 250
<b>Deductible</b>	\$0	\$825	\$2,500
<b>MOOP</b>	\$1,650	\$2,825	\$6,850
<b>Primary Care</b>	\$0	\$15	\$25
<b>Specialists</b>	\$10	\$30*	\$45*
<b>Labs</b>	Tier 1: \$0, Tier 2: \$6	Tier 1: \$10 Tier 2: \$35	Tier 1: \$10 Tier 2: \$60
<b>Virtual Urgent Care</b>	\$0	\$0	\$0
<b>Urgent Care</b>	\$30	\$45	\$60
<b>ER</b>	25%	25%*	40%*
<b>Tier 1A/B Rx</b>	\$0 / \$5	\$3 / \$7	\$3 / \$15
<b>Tier 2 Rx</b>	\$20	\$40*	\$60*



## Why you'll love it...

- \$0 Primary Care office visits WITH \$10 specialist visits
- \$0 Deductible / \$0 Tier 1 Rx / Low MOOP

## Who it's best for...

- Consumers within 100% - 150% of the FPL ; and other consumers receiving subsidies.
- Consumers looking for a copay heavy plan at an affordable price
- Consumers across all potential health expense spend levels: low, medium, and high.
- Members who submit annual blood work to their specialist or primary care physician

\* after deductible is met

# Silver Simple - Specialist Saver



	CSR 150	CSR 200	CSR 250
<b>Deductible</b>	\$0	\$970	\$3,300
<b>MOOP</b>	\$1,375	\$2800	\$6,850
<b>Primary Care</b>	\$5	\$25	\$40
<b>Specialists</b>	\$5	\$25	\$40
<b>Labs</b>	Tier 1: \$0 Tier 2: \$6	Tier 1: \$10 Tier 2: \$35	Tier 1: \$10 Tier 2: \$60
<b>Virtual Urgent Care</b>	\$0	\$0	\$0
<b>Urgent Care</b>	\$30	\$45	\$60
<b>ER</b>	30%	30%*	40%*
<b>Tier 1A/B Rx</b>	\$0, \$6	\$3, \$10	\$3, \$20
<b>Tier 2 Rx</b>	\$20	\$40*	\$60*

## Why you'll love it...

- \$0 deductible in the CSR 150 + low-cost deductible in CSR 200
- Copayment for primary care visits + specialist + Urgent Care
- \$0 Virtual Urgent Care
- Low MOOP for CSR 150 members
- Tiered Primary Care docs

## Who it's best for...

- Consumers who want a low MOOP + \$0 deductibles
- CSR 150 members with cost-sharing benefits
- Members who have a specialist(s) they visit annually
- Members who submit annual blood work to their specialist or primary care physician

\* after deductible is met

# Silver Simple - Diabetes



	CSR 150	CSR 200	CSR 250
<b>Deductible</b>	\$0	\$970	\$3,300
<b>MOOP</b>	\$1,350	\$2,800	\$6,850
<b>Primary Care</b>	\$0	\$5	\$15
<b>Specialists</b>	\$0 diabetic foot care, diabetic retinal exam ophthalmologist \$5 all other specialist	\$0, \$40	\$0, \$40
<b>Labs</b>	\$0 HbA1c, urinalysis, metabolic, lipid panel Tier 1: \$5 Tier 2: \$10	\$0 HbA1c, urinalysis, metabolic, lipid panel Tier 1: \$10 Tier 2: \$35-	\$0 HbA1c, urinalysis, metabolic, lipid panel Tier 1: \$10 Tier 2: \$60
<b>Virtual Urgent Care</b>	\$0	\$0	\$0
<b>ER</b>	30%	30%*	40%*
<b>Tier 1A/B Rx</b>	\$6 \$100 max/month for insulin for all CSR tiers	\$10	\$20

## Why you'll love it...

- \$0 Diabetic Foot Care, \$0 Diabetic Retinal Exam and \$0 Ophthalmologist Eye Exam
- \$100 Max/ Month for Insulin
- \$0 HbA1c lab testing, urinalysis, and metabolic lipid panel

## Who it's best for...

- Diabetics or pre-diabetics

\* after deductible is met

# Oscar Bronze Plans to Know



1. *Bronze Elite*
2. *Bronze Elite - \$0*
3. *Bronze Classic - PCP Saver*

# Bronze Plans



	Bronze Elite - \$0 Deductible	Bronze Elite	Bronze Classic - \$0 PCP
<b>Deductible</b>	\$0	\$2,000	\$8,000
<b>MOOP</b>	\$8,700	\$8,700	\$8,700
<b>Primary Care</b>	\$50	\$50	\$0
<b>Specialists</b>	\$125	\$125	50%*
<b>Labs</b>	Tier 1: \$25, Tier 2:\$50		Tier 1: \$25, Tier 2: \$75
<b>Virtual Urgent Care</b>	\$0	\$0	\$0
<b>Urgent Care</b>	\$75	\$75	\$75
<b>ER</b>	\$1,250	\$1,250	50%*
<b>Tier 1A/B Rx</b>	\$3, \$30	\$3, \$30	\$3, \$30
<b>Tier 2 Rx</b>	\$250	\$250	\$500*

## Why you'll love it...

- Option of a \$0 deductible or sub \$3000 deductible
- Copays across most key health services
- The option of \$0 Primary Care at an affordable price
- Urgent Care at a standard \$75 Copay

## Who it's best for...

- Consumers who want a low MOOP + \$0 deductibles
- CSR 150 members with cost-sharing benefits
- Consumers NOT on Tier 2 and 3 medications

\* after deductible is met



# How to Work With Us

oscar

# Your one-stop shop for Broker Resources:

[hioscar.com/brokers](https://hioscar.com/brokers)

Plan grids  
Rate tables  
Network  
overviews  
Enrollment forms

Find training  
resources and  
marketing  
materials

The screenshot shows the top navigation bar of the hioscar.com website with the following items: OSCAR logo, Medicare, Individuals & Families, Businesses, For Brokers, For Providers, and a Shop plans button. Below the navigation is a section titled "Know what you're looking for?" containing a 2x3 grid of resource cards. Each card has a title, a description, and a "Go to page" or "Explore events" link with a right-pointing arrow.

Card Title	Card Description	Card Action
Plans, network, and forms	Plans, network, and forms	Go to page →
Coverage documents	Coverage documents	Go to page →
Search doctors & drugs	Search doctors & drugs	Search our network →
Training resources	Training resources	Go to page →
Frequently asked questions	Frequently asked questions	Go to page →
Event registration	Event registration	Explore events →

Search  
in-network  
doctors & drugs  
for your clients

Register for an  
upcoming  
broker event

# Our **Broker and Navigator Support Team** is here to help.



- ✓ **Education** on plan benefits & networks
- ✓ **Help** with Broker account creation & appointments
- ✓ Enrollment **support**
- ✓ Commissions **escalations**

**Monday through Friday 8:00am - 8:00pm EST**



[brokers@hioscar.com](mailto:brokers@hioscar.com)



1-855-672-2713

**OSCAR**

# Questions?

# Thank you!

**Market Contact:**

**Grant Senter**

Senior Market Development Executive

[gsenter@hioscar.com](mailto:gsenter@hioscar.com)

210-748-0082

**OSCAR**