

# 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.

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### 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!

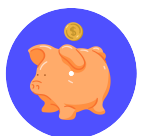
## GETTING ACCESS TO HIGH-QUALITY HEALTH CARE SHOULD BE SIMPLE.

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### 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.

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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

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### **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 HMO plans with a range of premiums, deductibles, cost shares, and plan types to suit your needs.

## **HMOs (Health Maintenance Organizations)**

These plans cover care from a network of providers that work for (or contract with) Oscar. These plans do not cover services or doctors outside our network.

With an Oscar HMO, you will not need a referral from a primary care doctor to see a specialist.



# Understand How Your Plan Works

With an HMO (Health Maintenance 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).

With an Oscar HMO, you will not need a referral from your primary care doctor to see a specialist.

## HOW DOES AN HMO WORK?

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



**With an Oscar HMO, 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.

## HMO VS. EPO VS. PPO: PROS AND CONS

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### 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
- No referral required

### PPO

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

# Understand How Your Plan Works

## OUR OFFERINGS

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### **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.

# Know Your Plans

## Arizona | 2022 | Individual & Family Plans

	Secure	Gold Classic	Gold Elite	Gold Elite- \$0 Ded	Silver Simple	Silver Simple- HSA	Silver Simple- High Ded
<b>The Basics</b>							
Deductible (Individual / Family)	\$8,700 / \$17,400	\$3,500 / \$7,000	\$500 / \$1,000	\$0 / \$0	\$4,200 / \$8,400	\$4,500 / \$9,000	\$7,800 / \$15,600
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	\$6,000 / \$12,000	\$5,000 / \$10,000	\$8,000 / \$16,000	\$8,700 / \$17,400	\$4,500 / \$9,000	\$8,000 / \$16,000
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	Yes	No
<b>Prices for Benefits</b>							
Virtual Urgent Care	\$0 after deductible	\$0	\$0	\$0	\$0	\$0 after deductible	\$0
Primary Care Office Visits	\$0 after deductible (3 pre-deductible visits) <sup>1</sup>	\$40	\$25	\$0	\$25	\$0 after deductible	\$30
Specialist Office Visits	\$0 after deductible	\$40	\$50	\$25	\$90 after deductible	\$0 after deductible	40% after deductible
Urgent Care	\$0 after deductible	\$50	\$50	\$50	\$75	\$0 after deductible	\$75
Emergency Room	\$0 after deductible	\$650	30% after deductible	\$500	50% after deductible	\$0 after deductible	40% after deductible
Mental Health Office Visits	\$0 after deductible	\$40	\$50	\$25	\$75	\$0 after deductible	40% after deductible
Labs (Preferred)	\$0 after deductible	\$10	\$10	\$0	\$10	\$0 after deductible	\$10
Labs (Non-preferred)	\$0 after deductible	\$50	\$25	\$25	\$60	\$0 after deductible	\$20
X-rays & Diagnostic Imaging	\$0 after deductible	\$75	\$75	\$75	\$50 after deductible	\$0 after deductible	40% after deductible
MRIs & Advanced Imaging	\$0 after deductible	\$375	30% after deductible	\$375	50% after deductible	\$0 after deductible	40% after deductible
Inpatient Facility Fee	\$0 after deductible	30% after deductible	30% after deductible	\$1,000 (copay applies for a maximum of 3 days per 1 stay)	50% after deductible	\$0 after deductible	40% after deductible
Outpatient Facility Fee	\$0 after deductible	30% after deductible	30% after deductible	\$500	50% after deductible	\$0 after deductible	40% after deductible
RX   Generics: Preferred (Tier 1a)	\$0 after deductible	\$3	\$3	\$3	\$3	\$0 after deductible	\$3
RX   Generics: Non-preferred (Tier 1b)	\$0 after deductible	\$20	\$25	\$10	\$20	\$0 after deductible	\$10
RX   Brand: Preferred (Tier 2)	\$0 after deductible	\$75	\$75	\$50	\$60 after deductible	\$0 after deductible	40% after deductible
RX   Brand: Non-preferred (Tier 3)	\$0 after deductible	30% after deductible	30% after deductible	\$250	50% after deductible	\$0 after deductible	50% after deductible
RX   Brand: Specialty (Tier 4)	\$0 after deductible	30% after deductible	30% after deductible	\$550	50% after deductible	\$0 after deductible	50% after deductible

<sup>1</sup>The first non-preventive visit 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](https://hioscar.com/brokers)



# Know Your Plans

## Arizona | 2022 | Individual & Family Plans

	Silver Simple- PCP Saver	Silver Simple- Specialist Saver	Silver Classic	Silver Classic- \$0 Ded	Silver Classic- Low Ded	Silver Elite- \$0 Ded	Silver Elite- \$0 PCP
<b>The Basics</b>							
Deductible (Individual / Family)	\$5,000 / \$10,000	\$6,450 / \$12,900	\$5,750 / \$11,500	\$0 / \$0	\$1,500 / \$3,000	\$0 / \$0	\$3,500 / \$7,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	\$4,500 / \$9,000	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$8,375 / \$16,750	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,000 / \$16,000	\$8,700 / \$17,400	\$7,500 / \$15,000
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No	No
<b>Prices for Benefits</b>							
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$20	\$40	\$35	\$35	\$65	\$40	\$0
Specialist Office Visits	40% after deductible	\$40	\$95	\$90	\$95	\$100	\$60
Urgent Care	\$75	\$75	\$50	\$50	\$75	\$50	\$75
Emergency Room	40% after deductible	50% after deductible	\$750 after deductible	\$1,000	40% after deductible	50%	\$650 after deductible
Mental Health Office Visits	40% after deductible	\$40	\$80	\$90	\$95	\$40	\$60
Labs (Preferred)	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Labs (Non-preferred)	40% after deductible	\$65	\$50	\$30	\$50	\$50	\$50
X-rays & Diagnostic Imaging	40% after deductible	50% after deductible	\$95	\$80	\$75	\$95	\$75 after deductible
MRIs & Advanced Imaging	40% after deductible	50% after deductible	50% after deductible	\$375	40% after deductible	50%	\$200 after deductible
Inpatient Facility Fee	40% after deductible	50% after deductible	50% after deductible	\$2,500 (copay applies for a maximum of 2 days per 1 stay)	40% after deductible	50%	\$500 after deductible (copay applies for a maximum of 3 days per 1 stay)
Outpatient Facility Fee	40% after deductible	50% after deductible	50% after deductible	\$1,200	40% after deductible	50%	\$350 after deductible
RX   Generics: Preferred (Tier 1a)	\$3	\$3	\$3	\$3	\$3	\$3	\$0
RX   Generics: Non-preferred (Tier 1b)	\$20	\$25	\$25	\$25	\$25	\$30	\$25
RX   Brand: Preferred (Tier 2)	40% after deductible	\$75 after deductible	\$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."

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# Know Your Plans

## Arizona | 2022 | Individual & Family Plans

	Silver Elite- Specialist Saver	Bronze Classic	Bronze Classic- \$0 PCP	Bronze Classic- \$3000 Ded	Bronze Classic- \$4700 Ded	Bronze Classic- \$5000 Ded	Bronze Classic- PCP Saver
<b>The Basics</b>							
Deductible (Individual / Family)	\$2,500 / \$5,000	\$7,500 / \$15,000	\$8,000 / \$16,000	\$3,000 / \$6,000	\$4,700 / \$9,400	\$5,000 / \$10,000	\$7,500 / \$15,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$7,500 / \$15,000	\$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	No
<b>Prices for Benefits</b>							
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$75	50% after deductible (2 pre-deductible visits at \$50) <sup>1</sup>	\$0	\$70	\$70	\$65	\$50
Specialist Office Visits	\$25	50% after deductible	50% after deductible	\$125	\$125	\$125	\$90 after deductible
Urgent Care	\$75	\$75	\$75	\$80	\$80	\$80	\$75
Emergency Room	\$650 after deductible	50% after deductible	50% after deductible	\$1,500	50% after deductible	\$1,500	50% after deductible
Mental Health Office Visits	\$25	50% after deductible	50% after deductible	\$125	\$70	\$125	\$90 after deductible
Labs (Preferred)	\$10	\$10 after deductible	\$25	\$25	\$25	\$25	\$10 after deductible
Labs (Non-preferred)	\$50	\$50 after deductible	\$75	\$65	\$70	\$65	\$50 after deductible
X-rays & Diagnostic Imaging	\$75 after deductible	50% after deductible	50% after deductible	\$95	50% after deductible	\$95	50% after deductible
MRIs & Advanced Imaging	\$200 after deductible	50% after deductible	50% after deductible	\$500	50% after deductible	\$500	50% after deductible
Inpatient Facility Fee	\$500 after deductible (copay applies for a maximum of 3 days per 1 stay)	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Outpatient Facility Fee	\$350 after deductible	\$1,200 after deductible	50% after deductible	\$1,000	50% after deductible	\$1,000	\$1,200 after deductible
RX   Generics: Preferred (Tier 1a)	\$3	\$3	\$3	\$3	\$3	\$3	\$3
RX   Generics: Non-preferred (Tier 1b)	\$25	\$30	\$30	\$30	\$30	\$30	\$30
RX   Brand: Preferred (Tier 2)	\$100	\$250 after deductible	\$500 after deductible	\$250 after deductible	\$250 after deductible	\$250 after deductible	\$250 after deductible
RX   Brand: Non-preferred (Tier 3)	50% after deductible	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	50% after deductible

<sup>1</sup>The first 2 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

## Arizona | 2022 | Individual & Family Plans

### Bronze Classic-Specialist Saver

#### The Basics

Deductible (Individual / Family)	\$3,500 / \$7,000
Pharmacy Deductible (Individual / Family)	\$4,500 / \$9,000
Out-of-Pocket Max (Individual / Family)	\$8,700 / \$17,400
\$0 Preventive care	✓
Dedicated Care Team	✓
Up to \$100/year in step tracking rewards	✓
HSA-Compatible?	No

#### Prices for Benefits

Virtual Urgent Care	\$0
Primary Care Office Visits	50% after deductible
Specialist Office Visits	\$55
Urgent Care	\$75
Emergency Room	50% after deductible
Mental Health Office Visits	\$55
Labs (Preferred)	\$25
Labs (Non-preferred)	\$50
X-rays & Diagnostic Imaging	\$95
MRIs & Advanced Imaging	\$500 after deductible
Inpatient Facility Fee	50% after deductible
Outpatient Facility Fee	\$1,200
RX   Generics: Preferred (Tier 1a)	\$3
RX   Generics: Non-preferred (Tier 1b)	\$30
RX   Brand: Preferred (Tier 2)	\$250
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."

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

# Know Your Plans

Arizona | 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	✓
Dedicated Care Team	✓
Up to \$100/year in step tracking rewards	✓
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 (Preferred)	\$10
Labs (Non-preferred)	\$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 (cost share applies, up to \$100 per script)
RX   Generics: Non-preferred (Tier 1b)	\$25 (cost share applies, up to \$100 per script)
RX   Brand: Preferred (Tier 2)	\$75 after deductible (cost share applies, up to \$100 per script)
RX   Brand: Non-preferred (Tier 3)	50% after deductible (cost share applies, up to \$100 per script)
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.\*

\*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.

## 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 'Oscar's Silver Simple – For Diabetes', 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](https://hioscar.com/diabetes)

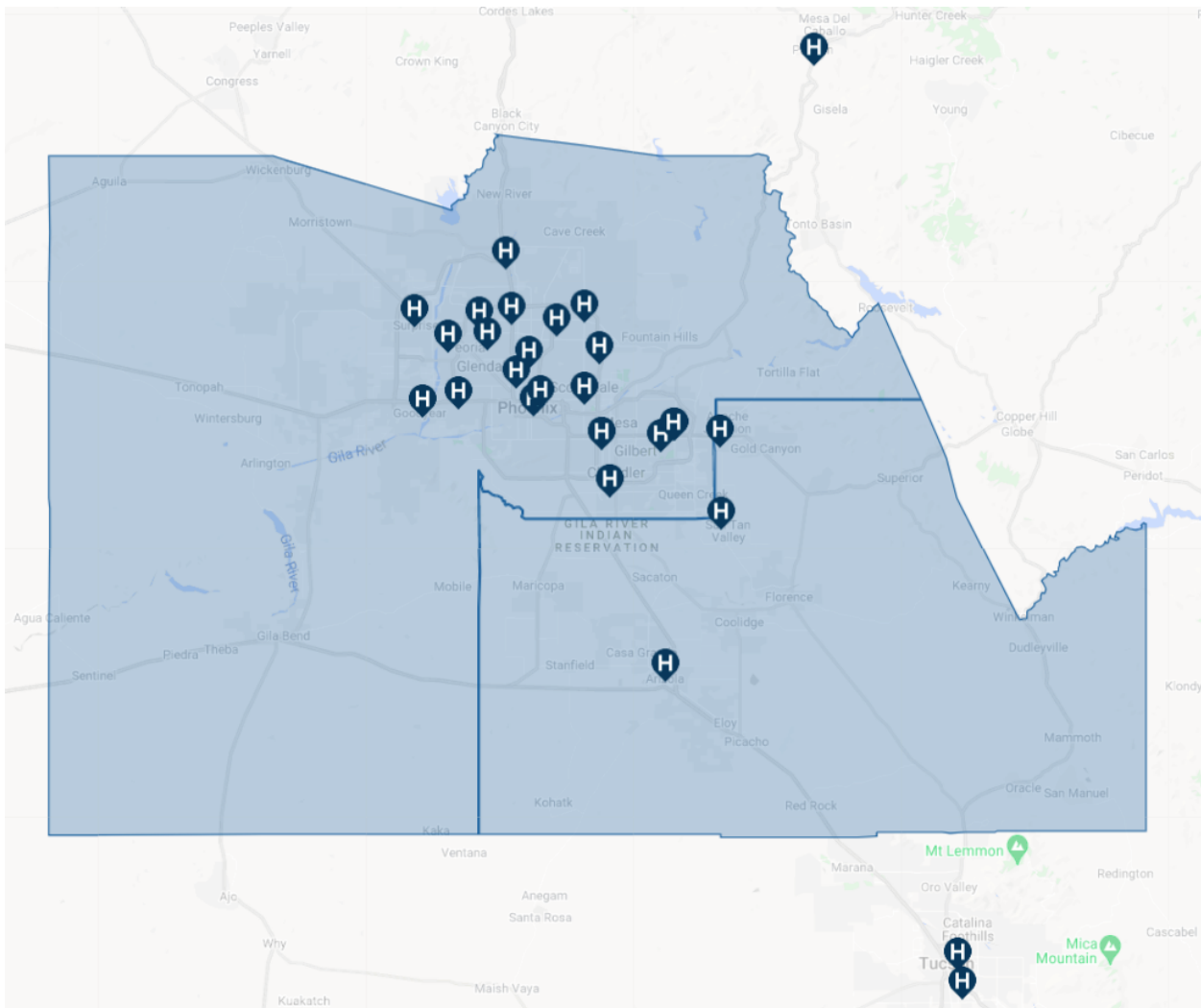




# Know Your Network

We provide high-quality care in Phoenix, with partners like Banner, Abrazo, and HonorHealth.

Oscar's Phoenix service area includes Maricopa and Pinal counties.



## Our 2022 Participating Hospital List

### **Coconino**

Page Hospital

### **Gila**

Banner Payson Medical Center

### **Maricopa**

Abrazo Arrowhead Hospital

Abrazo Central Campus

Abrazo Scottsdale Campus

Abrazo West Campus

Banner University Medical Center Phoenix

Banner Baywood Medical Center

Banner Boswell Medical Center

Banner Del E. Webb Medical Center

Banner Desert Medical Center

Banner Estrella Medical Center

Banner Gateway Medical Center

Banner Heart Hospital

Banner Thunderbird Medical Center

Cardon Children's Medical Center

HonorHealth Deer Valley Medical Center

HonorHealth John C. Lincoln Medical  
Center

### **Maricopa (cont.)**

HonorHealth Scottsdale Osborn Medical Center

HonorHealth Scottsdale Shea Medical Center

HonorHealth Scottsdale Thompson Peak Medical Center

HonorHealth Sonoran Crossing Medical Center

### **Pima**

Banner University Medical Center South Campus

Banner University Medical Center Tucson Campus

### **Pinal**

Banner Casa Grande Medical Center

Banner Goldfield Medical Center

Banner Ironwood Medical Center

# Get the perks



## **Oscar Care: An entire team dedicated to you**

Oscar Care gives you a unique virtual care experience from the comfort of your home, at work, or on-the-go. Plus, with Oscar's Virtual Urgent Care, you can book a visit with a provider for \$0—anytime, anywhere.\* Every Oscar member is paired with a dedicated Care Team to answer questions and guide you to the care you need at just the right time.



## **\$0 prescriptions**

We've cut the cost of many common prescriptions to \$0\*\* when prescribed by a provider through Oscar Virtual Urgent Care.



## **Get paid to walk**

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\*If you have an HSA-compatible high-deductible health plan or a Secure plan, you won't be eligible for \$0 visits. Oscar 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 follow-up prescriptions. Prescriptions may be limited per provider discretion.



# Ready to sign up?

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