Choose Oscar. Here's why.

Oscar Plan Brochure
2022 Individual and Family Plans

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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.

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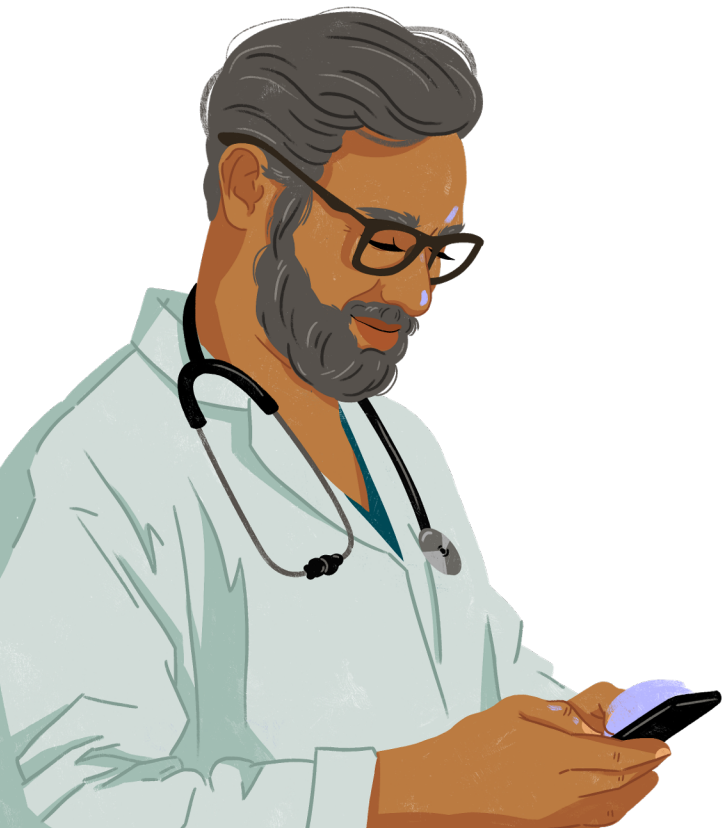
Health Insurance Plan Basics

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.

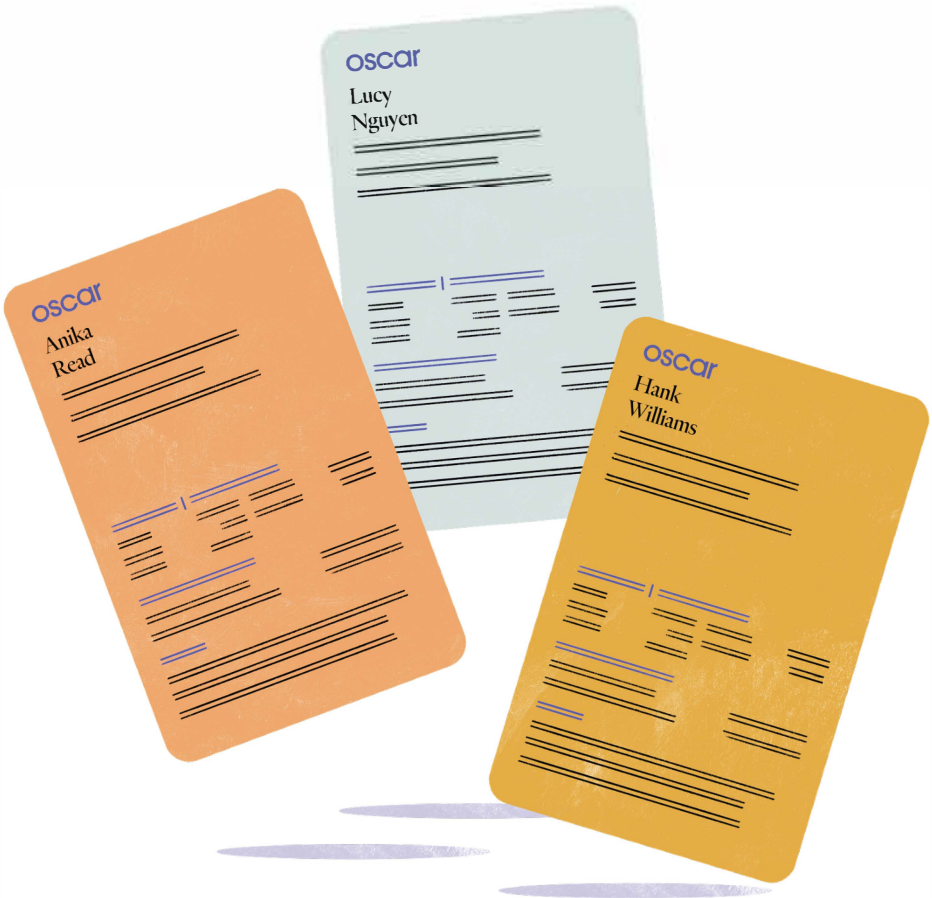
Maximum out-of-pocket
This is the maximum amount you'll pay for health care during the year. After you meet this amount, your plan will pay for all covered medical expenses.

Understand How Your Plan Works

Oscar offers 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.



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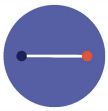
Understand How Your Plan Works

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?

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. PPO: PROS AND CONS

HMO	PPO
Limited access to network	Full access to network
No out-of-network benefits	Out-of-network benefits
No referral required	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.

Know our Plans

North Carolina | 2022 | Individual & Family Plans

	Secure	Gold Simple	Gold Classic	Gold Classic- HSA	Gold Classic- Low Ded	Gold Elite	Gold Elite- $0 Ded
The Basics							
Deductible (Individual / Family)	$8,700 / $17,400	$2,000 / $4,000	$3,500 / $7,000	$2,850 / $5,700	$1,250 / $2,500	$500 / $1,000	$0 / $0
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	$5,500 / $11,000	$7,000 / $14,000	$5,000 / $10,000	$8,000 / $16,000
$0 Preventive care	☑	☑	☑	☑	☑	☑	☑
Dedicated Care Team	☑	☑	☑	☑	☑	☑	☑
Up to $100/year in step tracking rewards	☑	☑	☑	☑	☑	☑	☑
HSA-Compatible?	No	No	No	Yes	No	No	No
Prices for Benefits							
Virtual Urgent Care	$0 after deductible	$0	$0	$0 after deductible	$0	$0	$0
Primary Care Office Visits	$0 after deductible (3 pre-deductible visits)[1]	$25	$40	10% after deductible	$20	$25	$0
Specialist Office Visits	$0 after deductible	$60	$40	10% after deductible	$50	$50	$25
Urgent Care	$0 after deductible	$75	$50	10% after deductible	$30	$50	$50
Emergency Room	$0 after deductible	40% after deductible	$650	10% after deductible	20% after deductible	30% after deductible	$500
Mental Health Office Visits	$0 after deductible	$60	$40	10% after deductible	$50	$50	$25
Labs (Preferred)	$0 after deductible	$10	$10	$0 after deductible	$10	$10	$0
Labs (Non-Preferred)	$0 after deductible	$60	$50	10% after deductible	$50	$25	$25
X-rays & Diagnostic Imaging	$0 after deductible	$75	$75	10% after deductible	$75	$75	$75
MRIs & Advanced Imaging	$0 after deductible	40% after deductible	$375	10% after deductible	20% after deductible	30% after deductible	$375
Inpatient Facility Fee	$0 after deductible	40% after deductible	30% after deductible	10% after deductible	20% after deductible	30% after deductible	$1,000 (copay applies for a maximum of 3 days per 1 stay)
Outpatient Facility Fee	$0 after deductible	40% after deductible	30% after deductible	10% after deductible	20% after deductible	30% after deductible	$500
RX | Generics: Preferred (Tier 1a)	$0 after deductible	$3	$3	10% after deductible	$3	$3	$3
RX | Generics: Non-preferred (Tier 1b)	$0 after deductible	$20	$20	10% after deductible	$20	$25	$10
RX | Brand: Preferred (Tier 2)	$0 after deductible	$75	$75	10% after deductible	$75	$75	$50
RX | Brand: Non-preferred (Tier 3)	$0 after deductible	50% after deductible	30% after deductible	10% after deductible	$250	30% after deductible	$250
RX | Brand: Specialty (Tier 4)	$0 after deductible	50% after deductible	30% after deductible	10% after deductible	$550	30% after deductible	$550

[1]The first 1-3 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 after the deductible and until 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

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Know our Plans

North Carolina | 2022 | Individual & Family Plans

	Silver Simple	Silver Simple- HSA	Silver Simple- PCP Saver	Silver Simple- Specialist Saver	Silver Simple- High Ded	Silver Classic	Silver Classic- $0 Ded
The Basics							
Deductible (Individual / Family)	$4,200 / $8,400	$4,500 / $9,000	$5,000 / $10,000	$6,450 / $12,900	$7,800 / $15,600	$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)	$8,700 / $17,400	$4,500 / $9,000	$8,375 / $16,750	$8,700 / $17,400	$8,000 / $16,000	$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	Yes	No	No	No	No	No
Prices for Benefits							
Virtual Urgent Care	$0	$0 after deductible	$0	$0	$0	$0	$0
Primary Care Office Visits	$25	$0 after deductible	$20	$40	$30	$35	$35
Specialist Office Visits	$90 after deductible	$0 after deductible	40% after deductible	$40	40% after deductible	$95	$90
Urgent Care	$75	$0 after deductible	$75	$75	$75	$50	$50
Emergency Room	50% after deductible	$0 after deductible	40% after deductible	50% after deductible	40% after deductible	$750 after deductible	$1,000
Mental Health Office Visits	$75	$0 after deductible	40% after deductible	$40	40% after deductible	$80	$90
Labs (Preferred)	$10	$0 after deductible	$10	$10	$10	$10	$10
Labs (Non-Preferred)	$60	$0 after deductible	40% after deductible	$65	$20	$50	$30
X-rays & Diagnostic Imaging	$50 after deductible	$0 after deductible	40% after deductible	50% after deductible	40% after deductible	$95	$80
MRIs & Advanced Imaging	50% after deductible	$0 after deductible	40% after deductible	50% after deductible	40% after deductible	50% after deductible	$375
Inpatient Facility Fee	50% after deductible	$0 after deductible	40% after deductible	50% after deductible	40% after deductible	50% after deductible	$2,500 (copay applies for a maximum of 2 days per 1 stay)
Outpatient Facility Fee	50% after deductible	$0 after deductible	40% after deductible	50% after deductible	40% after deductible	50% after deductible	$1,200
RX | Generics: Preferred (Tier 1a)	$3	$0 after deductible	$3	$3	$3	$3	$3
RX | Generics: Non-preferred (Tier 1b)	$20	$0 after deductible	$20	$25	$10	$25	$25
RX | Brand: Preferred (Tier 2)	$60 after deductible	$0 after deductible	40% after deductible	$75 after deductible	40% after deductible	$100	$100
RX | Brand: Non-preferred (Tier 3)	50% after deductible	$0 after deductible	40% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
RX | Brand: Specialty (Tier 4)	50% after deductible	$0 after deductible	40% after deductible	50% 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 after the deductible and until out-of-pocket max is reached. Plan pays 100% thereafter.

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Know our Plans

North Carolina | 2022 | Individual & Family Plans

	Silver Classic- Low Ded	Silver Elite- $0 Ded	Silver Elite- $0 PCP	Silver Elite- Specialist Saver	Bronze Super Simple	Bronze Simple	Bronze Simple- HSA
The Basics							
Deductible (Individual / Family)	$1,500 / $3,000	$0 / $0	$3,500 / $7,000	$2,500 / $5,000	$8,000 / $16,000	$8,000 / $16,000	$5,200 / $10,400
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	$8,000 / $16,000	$8,700 / $17,400	$7,500 / $15,000	$7,500 / $15,000	$8,700 / $17,400	$8,700 / $17,400	$7,000 / $14,000
$0 Preventive care	☑	☑	☑	☑	☑	☑	☑
Dedicated Care Team	☑	☑	☑	☑	☑	☑	☑
Up to $100/year in step tracking rewards	☑	☑	☑	☑	☑	☑	☑
HSA-Compatible?	No	No	No	No	No	No	Yes
Prices for Benefits							
Virtual Urgent Care	$0	$0	$0	$0	$0	$0	$0 after deductible
Primary Care Office Visits	$65	$40	$0	$75	$75 after deductible	40% after deductible	$50 after deductible
Specialist Office Visits	$95	$100	$60	$25	$100 after deductible	40% after deductible	$90 after deductible
Urgent Care	$75	$50	$75	$75	$75	$75	$75 after deductible
Emergency Room	40% after deductible	50%	$650 after deductible	$650 after deductible	$1,250 after deductible	40% after deductible	50% after deductible
Mental Health Office Visits	$95	$40	$60	$25	$100 after deductible	40% after deductible	$90 after deductible
Labs (Preferred)	$10	$10	$10	$10	$10 after deductible	$10 after deductible	$10 after deductible
Labs (Non-Preferred)	$50	$50	$50	$50	$50 after deductible	40% after deductible	$50 after deductible
X-rays & Diagnostic Imaging	$75	$95	$75 after deductible	$75 after deductible	$100 after deductible	40% after deductible	50% after deductible
MRIs & Advanced Imaging	40% after deductible	50%	$200 after deductible	$200 after deductible	$500 after deductible	40% after deductible	50% after deductible
Inpatient Facility Fee	40% after deductible	50%	$500 after deductible (copay applies for a maximum of 3 days per 1 stay)	$500 after deductible (copay applies for a maximum of 3 days per 1 stay)	50% after deductible	40% after deductible	50% after deductible
Outpatient Facility Fee	40% after deductible	50%	$350 after deductible	$350 after deductible	$1,200 after deductible	40% after deductible	50% after deductible
RX | Generics: Preferred (Tier 1a)	$3	$3	$0	$3	$3	$3	$3 after deductible
RX | Generics: Non-preferred (Tier 1b)	$25	$30	$25	$25	$30	$30	$25 after deductible
RX | Brand: Preferred (Tier 2)	$100	$150	$100 after deductible	$100	$250 after deductible	40% after deductible	$200 after deductible
RX | Brand: Non-preferred (Tier 3)	50% after deductible	50%	50% after deductible	50% after deductible	$500 after deductible	40% after deductible	50% after deductible
RX | Brand: Specialty (Tier 4)	50% after deductible	50%	50% after deductible	50% after deductible	50% after deductible	40% 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 after the deductible and until out-of-pocket max is reached. Plan pays 100% thereafter.

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North Carolina | 2022 | Individual & Family Plans

	Bronze Classic	Bronze Classic- $0 PCP	Bronze Classic- $3000 Ded	Bronze Classic- $4700 Ded	Bronze Classic- $5000 Ded	Bronze Classic- PCP Saver	Bronze Classic- Specialist Saver
The Basics							
Deductible (Individual / Family)	$7,500 / $15,000	$8,000 / $16,000	$3,000 / $6,000	$4,700 / $9,400	$5,000 / $10,000	$7,500 / $15,000	$3,500 / $7,000
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)	$8,700 / $17,400	$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
Prices for Benefits							
Virtual Urgent Care	$0	$0	$0	$0	$0	$0	$0
Primary Care Office Visits	50% after deductible	$0	$70	$70	$65	$50	50% after deductible
Specialist Office Visits	50% after deductible	50% after deductible	$125	$125	$125	$90 after deductible	$55
Urgent Care	$75	$75	$80	$80	$80	$75	$75
Emergency Room	50% after deductible	50% after deductible	$1,500	50% after deductible	$1,500	50% after deductible	50% after deductible
Mental Health Office Visits	50% after deductible	50% after deductible	$125	$70	$125	$90 after deductible	$55
Labs (Preferred)	$10 after deductible	$25	$25	$25	$25	$10 after deductible	$25
Labs (Non-Preferred)	$50 after deductible	$75	$65	$70	$65	$50 after deductible	$50
X-rays & Diagnostic Imaging	50% after deductible	50% after deductible	$95	$50 after deductible	$95	50% after deductible	$95
MRIs & Advanced Imaging	50% after deductible	50% after deductible	$500	50% after deductible	$500	50% after deductible	$500 after deductible
Inpatient Facility Fee	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Outpatient Facility Fee	$1,200 after deductible	50% after deductible	$1,000	50% after deductible	$1,000	$1,200 after deductible	$1,200
RX | Generics: Preferred (Tier 1a)	$3	$3	$3	$3	$3	$3	$3
RX | Generics: Non-preferred (Tier 1b)	$30	$30	$30	$30	$30	$30	$30
RX | Brand: Preferred (Tier 2)	$250 after deductible	$500 after deductible	$250 after deductible	$250 after deductible	$250 after deductible	$250 after deductible	$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	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

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 after the deductible and until out-of-pocket max is reached. Plan pays 100% thereafter.

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Know our Plans

North Carolina | 2022 | Individual & Family Plans

	Bronze Elite	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)	$2,000 / $4,000	$0 / $0	$0 / $0	$0 / $0	$1,000 / $2,000
Pharmacy Deductible (Individual / Family)	$6,700 / $13,400	$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
$0 Preventive care	☑	☑	☑	☑	☑
Dedicated Care Team	☑	☑	☑	☑	☑
Up to $100/year in step tracking rewards	☑	☑	☑	☑	☑
HSA-Compatible?	No	No	No	No	No
Prices for Benefits					
Virtual Urgent Care	$0	$0	$0	$0	$0
Primary Care Office Visits	$50	$50	$35	$60	$50
Specialist Office Visits	$125	$125	$125	$125 (2 pre-deductible visits at $50)[1]	$125
Urgent Care	$75	$75	$75	$75	$75
Emergency Room	$1,250	$1,250	$1,250	$1,500 (1 pre-deductible visit at $1000)[1]	$1,250
Mental Health Office Visits	$125	$125	$125	$125 (2 pre-deductible visits at $50)[1]	$125
Labs (Preferred)	$25	$25	$25	$25	$25
Labs (Non-Preferred)	$50	$50	$50	$50	$50
X-rays & Diagnostic Imaging	$95	$95	$95	$125	$95
MRIs & Advanced Imaging	$500	$500	$500	$650	$500
Inpatient Facility Fee	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	$1,200	$1,200	$1,200	$1,200
RX | Generics: Preferred (Tier 1a)	$3	$3	$3	$3	$3
RX | Generics: Non-preferred (Tier 1b)	$30	$30	$30	$30	$30
RX | Brand: Preferred (Tier 2)	$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
RX | Brand: Specialty (Tier 4)	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible

[1]The first 1-3 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 after the deductible and until 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

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Know our Plans

North Carolina | 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

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
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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 after the deductible and until 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.

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Know our Plans

North Carolina | 2022 | Individual & Family Plans | Available Off-Exchange Only

	Silver Classic Off-Ex	Silver Classic- HSA	Silver Elite- $2000 Ded
The Basics			
Deductible (Individual / Family)	$5,750 / $11,500	$3,000 / $6,000	$2,000 / $4,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	$8,700 / $17,400	$7,000 / $14,000	$8,550 / $17,100
$0 Preventive care	☑	☑	☑
Dedicated Care Team	☑	☑	☑
Up to $100/year in step tracking rewards	☑	☑	☑
HSA-Compatible?	No	Yes	No
Prices for Benefits			
Virtual Urgent Care	$0	$0 after deductible	$0
Primary Care Office Visits	$35	$30 after deductible	$25
Specialist Office Visits	$95	$75 after deductible	$75
Urgent Care	$55	$50 after deductible	$50
Emergency Room	$750 after deductible	40% after deductible	$650
Mental Health Office Visits	$80	$75 after deductible	$75
Labs (Preferred)	$10	$10 after deductible	$10
Labs (Non-Preferred)	$50	$65 after deductible	$65
X-rays & Diagnostic Imaging	$95	$75 after deductible	$75 after deductible
MRIs & Advanced Imaging	50% after deductible	$100 after deductible	$100 after deductible
Inpatient Facility Fee	50% after deductible	40% after deductible	$500 after deductible (copay applies for a maximum of 5 days per 1 stay)
Outpatient Facility Fee	50% after deductible	40% after deductible	$250 after deductible
RX | Generics: Preferred (Tier 1a)	$3	$3 after deductible	$3
RX | Generics: Non-preferred (Tier 1b)	$25	$25 after deductible	$25
RX | Brand: Preferred (Tier 2)	$100	$100 after deductible	$100
RX | Brand: Non-preferred (Tier 3)	50% after deductible	40% after deductible	50% after deductible
RX | Brand: Specialty (Tier 4)	50% after deductible	40% after deductible	50% after deductible

[1]The first 1-3 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 after the deductible and until out-of-pocket max is reached. Plan pays 100% thereafter.

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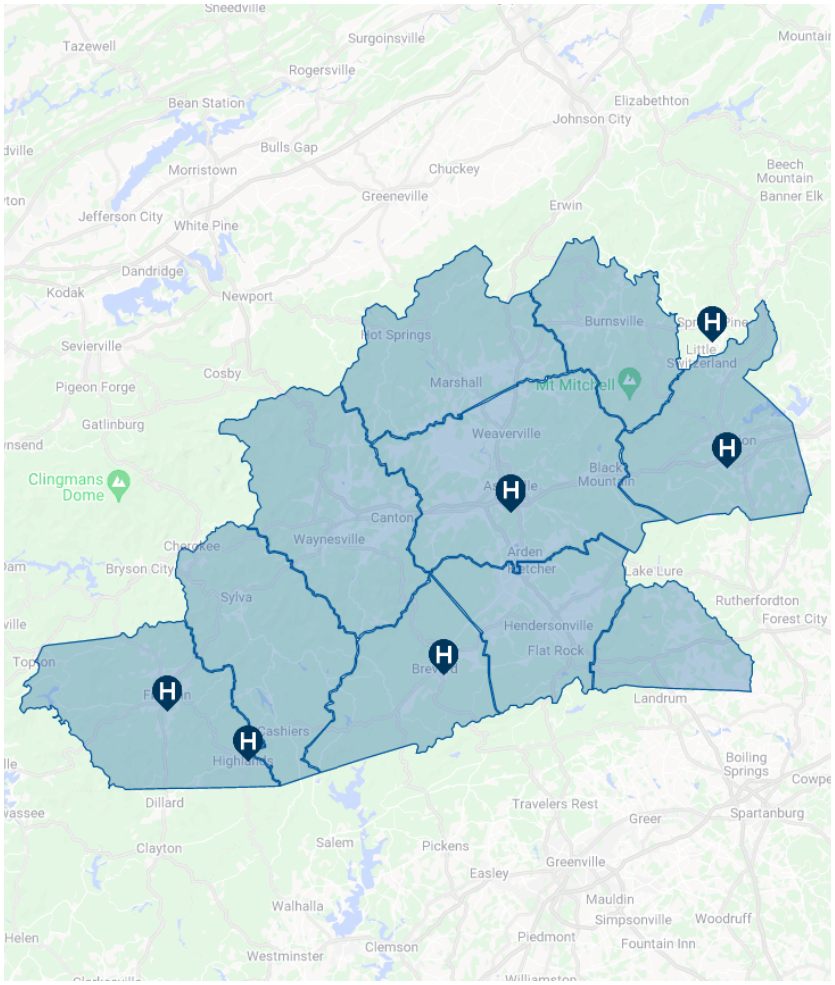
Know Your Network

We provide high-quality care in Asheville with partners like HCA.

Oscar's Asheville service area includes Buncombe, Haywood, Henderson, Madison, Transylvania, Macon, McDowell, Jackson, Polk, and Yancey counties.



Our 2022 Participating Hospital List

Buncombe

Mission Children's Hospital

Mission Hospital - Memorial Campus

Mission Saint Joseph Campus

Macon

Angel Medical Center

Highlands-Cashiers Hospital

McDowell

Mission Hospital McDowell

Transylvania

Transylvania Regional Hospital

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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
Earn $1 toward an Amazon® Gift Card for every day you hit your step goal—up to $100 per year. Track steps from Google Fit and Apple Health. Earn $1 toward an Amazon® Gift Card for every day you hit your step goal, up to $100 per year.*

Find care fast
Get personalized search results for in-network doctors, facilities, prescriptions, and more with Oscar's care finder tool at hioscar.com/search.

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

*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.

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Ready to sign up?

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

HAVE QUESTIONS, OR WANT TO APPLY?

Visit us at
hioscar.com/individuals

Call your broker

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

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To learn more about how brokers are compensated by Oscar, visit your state page on hioscar.com/forms