

# Open Enrollment 2026 Member Playbook

An overview of member communications  
sent during Open Enrollment





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## **02** Oscar's Member Newsletter

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01

# Overview



## Overview

This **Open Enrollment 2026 Member Playbook** serves as a comprehensive resource, providing you with a single point of reference for member communications distributed during Open Enrollment. Our aim is to ensure you are fully informed about important Open Enrollment related tasks your clients are being asked to complete (such as creating an account, selecting a PCP, completing their health profile), specific plan information, and more. This playbook will empower you to confidently and accurately address any client inquiries related to Open Enrollment.

**Disclaimer:** All emails shown in this playbook are **examples** of what your clients will receive, therefore you may see placeholder text. Final communications your clients will receive may change slightly, but key messaging and important information will remain the same.





02

# Oscar's Member Newsletter

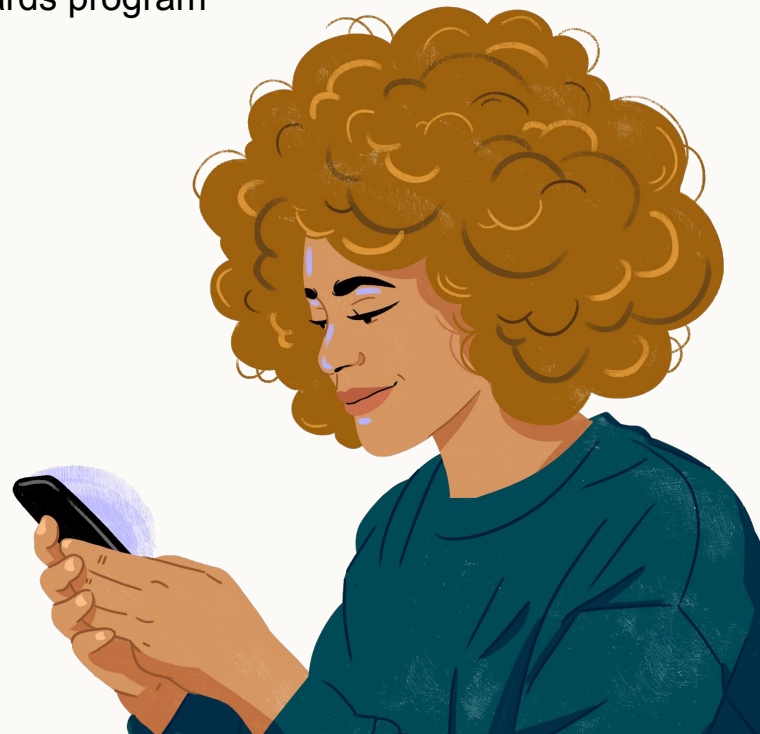


# Oscar's monthly member newsletter aims to improve health literacy by proactively educating your clients.

Each month, we help your clients understand how to use their Oscar plan for care and inform them about new products and enhancements. From September to December 2025 our newsletter is focused on all things Open Enrollment, from income verification changes to promoting our new program Oscar Unlocks.

### Important information we're sharing with your clients:

- **Key OE dates your clients need to know**
- **How your clients can renew their health plan**
- **Income Verification changes:** What action(s) your clients need to take
- **On-exchange FL EPO members are moving to a HMO plan:** What does this mean for them?
- **Member Advocacy:** How your clients can advocate for renewing enhanced premiums tax credits
- **Specialist Referral Reminders:** The importance of referrals for your clients on a Guided Care HMO plan
- **Oscar Unlocks:** Oscar's new digital rewards program







## Here's what going on this month:

📌 **Getting ready for Open Enrollment**

📌 **New required documentation**

📌 **Oscar member benefits**

+ more!

## Get ready for Open Enrollment!

Fall isn't the only season that's just around the corner — it's also almost Open Enrollment season!

In the next few newsletters we'll talk about everything you need to know, from deadlines to plan changes, and how to make the most of your benefits.



## Important Open Enrollment dates to know

**Open Enrollment is your chance to renew your Oscar health coverage, and it's coming up!**

**Key dates:** Take note of what's coming up in the next few months.

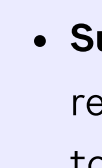
- 🗓️ **November 1st 2025:** Open Enrollment period begins! Explore all Oscar plans for 2026 and compare the coverage you currently have with new affordable options.
- 🚨 **December 15th 2025:** The last day to switch plans and lock in your coverage for a January 1st start date.\*
- 📅 **January 1st 2026:** Your new 2026 Oscar coverage kicks in. View 2026 plan details and your digital ID card in the member portal.

### How to renew:

It's never too early to start thinking about the kind of health insurance coverage you will need next year and getting any important documents together that are necessary.

Contact your insurance agent to discuss renewing your Oscar plan, changes to coverage, and maybe even switching into a more affordable Oscar plan.

**Adalberto Ravelo at [info@segurosmedicosmiami.com](mailto:info@segurosmedicosmiami.com) or (305) 992-4257.**



## Income verification changes

The Federal Government has made changes to what you need to do to apply for and maintain health insurance, including more required documentation than in previous years for members that receive financial assistance.

- **Submit income verification:** In many instances, you may be required to upload documents to verify your income. You may have to provide documents such as recent pay stubs or filed income taxes to prove your earnings. See the full list of required documents [here](#).
- **Failure to submit:** If you don't provide the correct information, you may have to pay back some financial assistance or be charged a \$5 monthly premium, even if your plan premium was previously \$0.

Be on the lookout for any important documentation you receive from The Centers for Medicare and Medicaid Services (CMS) - a federal government agency that helps oversee all health insurance plans and the financial assistance (also known as subsidies) that members receive. Make sure to:

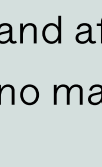
- **Open** all official-looking mail promptly.
- **Respond** quickly to any requests.
- **Keep** your address and contact information up to date.

[Learn more](#)

## Oscar is introducing HMO

If you're a member in Florida, you will now be on an HMO (Health Maintenance Organization) plan in 2026.\*\* The good news is your Oscar experience won't change!

- **No referrals** needed for specialists, just like before.
- Your primary doctor **stays the same.**\*\*\*
- **More information to come soon**, in the mail or in your member account.



## Your voice matters: become an advocate

Oscar is on a mission to make living a healthier life more accessible and affordable. We believe everyone deserves access to quality care, no matter their income. But this is at risk.

### What's happening:

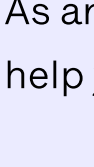
Millions of people across the country rely on financial help from the federal government through enhanced premium tax credits to lower their monthly premium costs. These enhanced credits, which began in 2021, are set to expire at the end of this year. If Congress doesn't act now to renew these critical credits in September, your healthcare costs could increase next year.

### How you can help:

Take one minute to tell your lawmaker to protect affordable care and extend these enhanced tax credits.

Send your pre-written letter using the link below.

[Send letter](#)

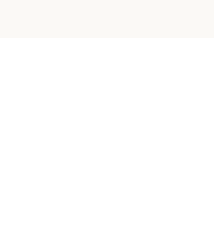


## Perks that put you first

As an Oscar member you have access to a range of benefits that can help you stay healthy, both in 2025 and 2026.

- **\$0 Virtual Urgent Care\*\*\*\*:** Avoid a large emergency room bill with virtual care. Log in 24/7 to schedule a visit.
- **Digital ID card:** Oscar offers you easy access to your ID card, anytime. Use it at the doctor or during emergency room or urgent care visits.

[Learn more](#)



### Download the Oscar app

Manage your care on the go! Text, call, or message your Care Team from anywhere. ❤️

\*You can still change or renew coverage until January 15th 2026, but your start date will shift to February 1st 2026.  
 \*\*This is referencing our on-exchange plans. For off-exchange members we still have a variety of EPO (Exclusive Provider Organization) plans.  
 \*\*\*Please note that while there are no changes to your primary doctor at this time, primary doctors can change due to the normal course of business (i.e., primary doctors move, retire, etc.).  
 \*\*\*\*Oscar's 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 visits. Prescriptions, visits, and services may be limited per provider discretion.



### Questions?

Our Oscar Business team is here to help at [855-672-2755](tel:855-672-2755) or [business@hioscar.com](mailto:business@hioscar.com).

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# Automapped Member Welcome & Communication Experience



### **Automapped Members From Carrier Exits:**

1. Your client's 2025 plan is discontinued and they have been mapped to a similar Oscar Health plan due to a market exit. The mapping decision is determined and approved by state regulators and CMS.
2. Your client may have received an automated billing notice from Oscar *before* they received their welcome/enrollment confirmation, causing confusion as to how or why they were enrolled in an Oscar plan
3. For January coverage, the first premium payment must be made by the deadline: December 31st. This means your client has time to review their Oscar plan or shop for a new one before making their binder payment.
4. Oscar is sending these newly-mapped members a welcome email and letter to better clarify:
  - How they came to be mapped to Oscar
  - Why they received an invoice and what, if anything, they need to do with it
  - Highlight the exciting benefits of being an Oscar member
  - Point them to contact their brokers if they prefer to shop for a new plan
5. Please take a moment to review the details of their new Oscar plan to ensure it meets their specific needs and budget and make sure to either make their first payment or set up autopay to withdraw by Dec. 31st for January coverage.
  - If the mapped plan is not the right fit, you have the option to explore all of Oscar's other plans for your client. Leverage your broker toolkit or by visiting the direct link: [hioscar.com/brokers/plans?lob=ifp&state=ny](https://hioscar.com/brokers/plans?lob=ifp&state=ny) (New York example).

**Example of the Welcome communication on the following page.**





Hi <Member Name>,

Welcome to Oscar! We are your new health insurance carrier.

We know that health insurance can be confusing - and right now, you might be surprised to hear from us. We want to clear things up.

**What Happened?**


Because your current health insurance plan will no longer be offered in 2026, the Marketplace automatically moved your coverage to Oscar to make sure you stay insured for 2026.

[View my 2026 Oscar plan details](#)

**Once you pay your bill, you are officially an Oscar member starting January 1, 2026 .**

**What You Need To Know:**

- **About the Bill:** The bill you received from us is your first monthly payment. Paying it now confirms your coverage for next year.
- **Choosing Your Plan:** Your new Oscar plan is a close match to your current health plan. If you want to compare other Oscar options, you still have until December 15th to choose a different Oscar plan.

 **Your Welcome Experience:** Your official welcome experience will kick off in November, and will walk you through all the perks of being with Oscar, rewards you’re eligible for, and more. Be on the look out!

**Your friends at Oscar**



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03

# Open Enrollment Member Communications



## Open Enrollment Member Communications

After your client renews their plan or enrolls as a new Oscar member, they will receive email and SMS communications from us.

These communications will guide them through important tasks like account creation, PCP selection, and health profile completion. We will also provide plan-specific information to ensure they are fully aware of their benefits for the 2026 plan year.





## Open Enrollment Member Communications

### Welcome [back] to Oscar

Before your clients officially become Oscar members, we are providing them with a comprehensive OE checklist which includes simple yet effective ways they can set themselves up for success for plan year 2026.

We encourage you to remind your clients of completing these important tasks, like **creating an account, selecting a PCP, and completing their health profile.**





YOUR NEXT STEP

Time to kick off your  
health insurance  
coverage



Welcome {back} to Oscar! We’re so excited to be part of your health journey. Let’s make sure your plan year gets off to a smooth start.

Create your account

If you are like us, there are few things more satisfying than checking boxes off a list. Below are some simple things to do to ensure the best experience possible.

☐

**Enroll in Oscar Health Insurance:**

Go ahead and cross this one off your list!

☐

**Pay your premium:**

This one’s a biggie because it makes your membership official. Log in to pay now.

☐

**Create an account:**

Access your ID card, find perks & rewards, and check your benefits info whenever, wherever.

☐

**Select a primary care provider (PCP):**

Selecting a PCP today will keep you ready whenever something comes up.

☐

**Complete your health profile:**

Help us help YOU feel your best (and it’ll only take 3 minutes).

☐

**Check out your Digital ID:**

View your digital ID for quick access to your plan details. You can use it anytime you need to confirm coverage.

☐


**SMS Opt-in:**


Sign up for SMS to get important alerts. Text JOIN to 44884 to get started.


You can handle all of these steps right in your Oscar account.

Create your account



 **Specialist Visits:** For any specialist appointments you have scheduled after [coverage start date], you need a PCP referral on file!

 **Virtual Urgent Care:** If you’re ever in a pinch, Oscar’s Virtual Urgent Care doctors can help you with specialist referrals. Just set up a phone or messaging visit with them right in your Oscar account. It’ll cost you \$0.

 **Helpful Resources:** Have questions on your Oscar Guided Care HMO Plan? Learn more about how to get referrals, find a PCP, and more [here](#).



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### The importance of selecting a primary doctor

Regular visits to a primary care doctor can help members prioritize preventative care, including screenings, and potentially reduce long-term healthcare expenses.

- **Important dates** for PCP Selection
- **Members on an EPO or HMO plan** do not need a referral for specialist visits.
- **Members on a Guided Care HMO Plan** must have an assigned primary doctor on file. Only their assigned primary doctor can submit specialist referrals. If your client on a Guide Care HMO plan sees a doctor without a 2026 referral, their claim may be denied.





## YOUR NEXT STEP

# View your primary doctor



From checkups, to guidance, and support, your medical professional offers personalized care.

[View your primary doctor](#)

## Your primary doctor helps you stay on top of preventative care (and screenings) to keep you feeling your best for the long run.

They will work with you to make recommendations based on your history and goals.

If you want to change your primary doctor, you can do that anytime right in your account.

[View your primary doctor](#)



**Reminder:** For any specialist appointments on {coverage start date} or later, you need a 2026 referral from your primary doctor.

<https://www.hioscar.com/asset/referral-exclusions-list>



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**Reminder:** You don't need a referral to see a specialist.



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YOUR NEXT STEP

Select your primary  
doctor today



From checkups, to guidance, and support, your medical professional offers personalized care.

Select your primary doctor

Your primary doctor helps you stay on top of preventative care (and screenings) to keep you feeling your best for the long run.

They will work with you to make recommendations based on your history and goals.

Make sure to pick your new primary doctor by **January 29th**, or we'll match you with a doctor.

Need help choosing a primary doctor? We have some recommendations for you based on things like your location, age, and even your language preference.

Provider name



Address, City, State, Zip  
Number

Provider name



Address, City, State, Zip  
Number

Provider name



Address, City, State, Zip  
Number

Select your primary doctor

**Reminder:** You don't need a referral to see a specialist.



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YOUR NEXT STEP

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Provider name



Address, City, State, Zip  
Number

Provider name



Address, City, State, Zip  
Number

Provider name



Address, City, State, Zip  
Number

Select your primary doctor



**Reminder:** For any specialist appointments on {coverage start date} or later, you need a 2026 referral from your primary doctor.

<https://www.hioscar.com/asset/referral-exclusions-list>



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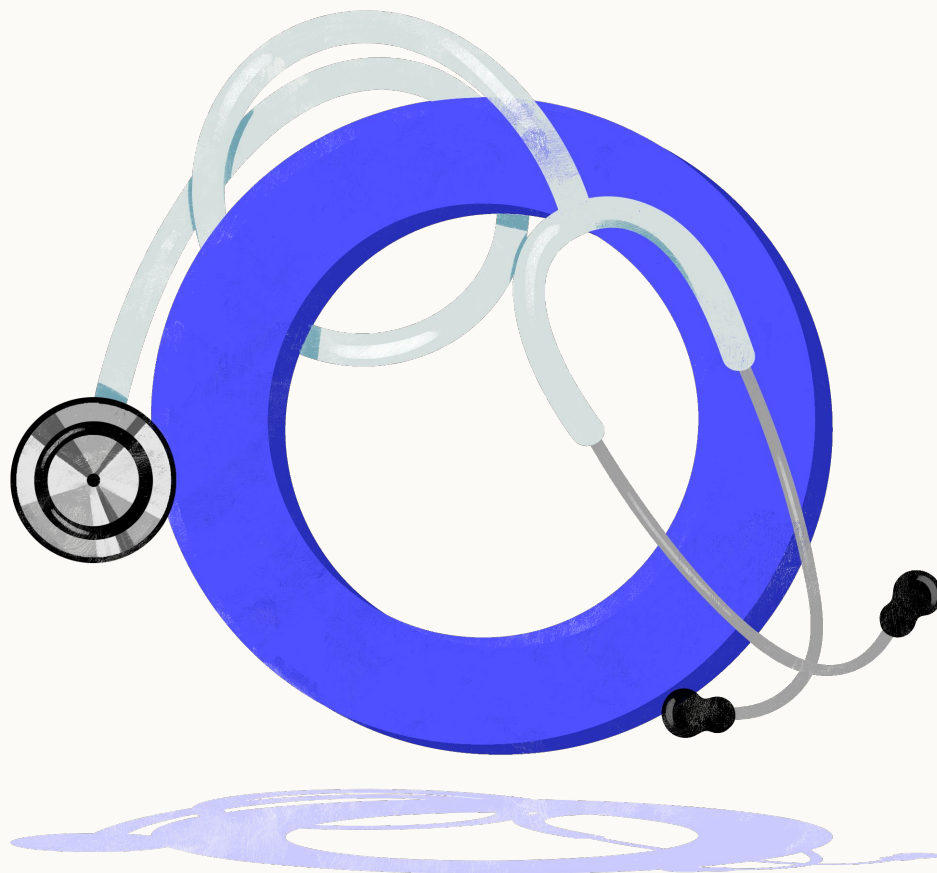
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## Getting the most out of their Oscar plan

Oscar health plans provide tailored benefits for all members. Some clients may be on condition-specific plans, offering specialized tools and resources.





## Getting the most out of their Oscar plan

### **Breathe Easy Plan**

A health plan that makes managing conditions like asthma or COPD easier and more affordable.

**More information can be found at**  
<https://www.hioscar.com/asthma-copd>

### **WellDia:**

Members that are eligible for WellDia, and are not currently enrolled have access to Oscar's diabetes management program. This program allows them to get \$0 Accu-Chek® test strips, lancets, and a glucometer. All at no additional cost to them. **More information can be found at**  
<https://www.hioscar.com/welldia>

### **Diabetes Care Plan:**

A health plan that makes managing conditions like diabetes easier and more affordable.

**More information can be found at**  
<https://www.hioscar.com/diabetes>

### **Chronic Care CKM Plan:**

A health plan that makes managing chronic conditions easier and more affordable. **More information can be found at**

<https://www.hioscar.com/chronic-care>





## Getting the most out of their Oscar plan

### **Silver Simple Women's Health with Menopause Benefits Plan:**

A plan designed for women 45+ who want real support, and real savings — no matter where they are in their menopause journey! **More information can be found at** <http://hioscar.com/womens-health>

### **All members have access to Oscar Community Resources:**

Getting members what they need to stay healthy goes beyond medical care. They can use the free Oscar Community Resources tool to conveniently locate local programs and services for food, utilities, transportation, and more. The best part is that they can decide what resources support your overall well-being. **More information can be found at** <https://oscar.findhelp.com/>

### **Hy-Vee Health with Oscar Plan:**

Hy-Vee Health and Oscar have a new kind of health plan for Des Moines. One that brings together Hy-Vee's hometown clinics with Oscar's personalized support.

**More information can be found at** <https://www.hioscar.com/hy-vee-health>





YOUR NEXT STEP

# View your Oscar plan details



As a valued member, you have access to affordable, high-quality care that fits your needs. Create an account today to view all of your benefits in one place.

Create your account

## Your Oscar plan is designed to provide tools and resources **specifically for you.**

- **\$0 Virtual urgent care:** Go virtual and avoid a large emergency room bill. Log in to schedule a visit 24/7
- **\$0 Preventive benefits:** Preventive screenings, flu shots & annual wellness visits
- **Mental health benefits:** Oscar thinks mental health is health. That's why we've partnered with Optum to offer lots of great mental health benefits, including virtual providers.
- **\$3 prescriptions:** Meds shouldn't cost you an arm and a leg. So, we did some math and found ways to reduce drug costs to \$3 or less for many common conditions. If you're prescribed a new medication, simply ask your provider if there's a \$3 option that works for you. Keep the list handy, so you'll always know the costs of your meds.

## Free and reduced-cost community support



Getting what you need to stay healthy goes beyond medical care. Just use the free **Oscar Community Resources tool** to conveniently locate local programs and services for food, utilities, transportation, and more. The best part is that you can also access it from your Oscar account.

### Here's how you easily find what you need:

1. Go to [Oscar Community Resources](#)
2. Enter your zip code
3. See a variety of resources nearby including food banks, transportation programs, rent assistance, and more.
4. Try it today and find extra support that can make a difference in your everyday life.

Create your account

Oscar's 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 visits. Prescriptions, visits and services may be limited per provider discretion.

Unlimited \$0 copays for primary doctor visits and behavioral health visits are not available on all plans. Please see your plan documents for further information.

\$0-\$4 prescriptions include up to a 30-day supply of medication. The cost of these prescriptions may vary by plan, metal, and state, and not all plans offer this pricing as part of their benefits. Please refer to your Summary of Benefits to confirm coverage.



### Questions?

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## YOUR NEXT STEP

## View your Oscar plan details



As a valued member, you have access to affordable, high-quality care that fits your needs. Create an account today to view all of your benefits in one place.

[Create your account](#)

## Your Oscar plan is designed to provide tools and resources **specifically for you.**

Welcome to the Women's Health with Menopause Benefits plan. You can connect directly with menopause specialists and get the treatments that matter most, with \$0 out of pocket for the most-used services. You have access to:

- **\$0 Primary doctor visits and \$0 gynecologist visits:** To ensure you can always get the care you need
- **\$0 Behavioral health visits:** Because mental health is health
- **\$0 Labs (including metabolic panel, lipids, vitamin D, calcium, and parathyroid hormones):** Which can be affected by menopause
- **\$0 Prescriptions:** Including hormone replacement therapy, SSRIs (depression/anxiety), autoimmune
- **\$0 Bone density scan:** To stay on top of bone health

You'll also get free access to **Elektra Health:** your virtual menopause care partner. With Elektra, you'll have access to doctors and other experts who know all about menopause. They can help you with things like hot flashes, brain fog, and trouble sleeping.

You'll even have access to their education resources, and virtual events! **Click [here](#) for more information.**

## Free and reduced-cost community support



Getting what you need to stay healthy goes beyond medical care. Just use the free **Oscar Community Resources tool** to conveniently locate local programs and services for food, utilities, transportation, and more. The best part is that you can also access it from your Oscar account.

**Here's how you easily find what you need:**

1. Go to **[Oscar Community Resources](#)**
2. Enter your zip code
3. See a variety of resources nearby including food banks, transportation programs, rent assistance, and more.
4. Try it today and find extra support that can make a difference in your everyday life.

[Create your account](#)

Benefits and rewards can vary by Plan, and certain restrictions apply. Please refer to your complete Evidence of Coverage (EOC) at [hioscar.com/forms](https://hioscar.com/forms), and [hioscar.com/member/benefits/perks](https://hioscar.com/member/benefits/perks), for more information.

If any medical conditions or issues are found or detected during your visit, there may be associated costs for further evaluation, diagnostic tests, or necessary treatments.

**Questions?**

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## YOUR NEXT STEP

## View your Oscar plan details



As a valued member, you have access to affordable, high-quality care that fits your needs. Create an account today to view all of your benefits in one place.

[Create your account](#)

## Your Oscar plan is designed to provide tools and resources **specifically for you.**

Welcome to the Diabetes Care Plan. A health plan that makes managing conditions like diabetes easier and more affordable. You have access to:

- **\$0 Primary doctor visits:** Any time you see your primary doctor
- **\$0 Endocrinologist visits:** So you can see your specialist anytime you need
- **\$0 Behavioral health visits:** Because mental health is health
- **\$0 Labs (including HbA1c screening, urinalysis, metabolic panel, lipid panel):** To ensure you never have to worry about the cost of lab work
- **\$0 Diabetic eye and foot exams:** To help with your long term care
- **\$100 Out-of-pocket monthly maximum on insulin:** So you never pay more than \$100 for a 30-day supply of insulin

Here's another way to save! **WellDia**, Oscar's diabetes management program, to get \$0 Accu-Chek® test strips, lancets, and a glucometer. Plus, get helpful care reminders along the way. All at no additional cost to you.

## Free and reduced-cost community support



Getting what you need to stay healthy goes beyond medical care. Just use the free **Oscar Community Resources tool** to conveniently locate local programs and services for food, utilities, transportation, and more. The best part is that you can also access it from your Oscar account.

### Here's how you easily find what you need:

1. Go to **Oscar Community Resources**
2. Enter your zip code
3. See a variety of resources nearby including food banks, transportation programs, rent assistance, and more.
4. Try it today and find extra support that can make a difference in your everyday life.

[Create your account](#)

The Silver Simple Diabetes plan (or Silver Simple Diabetes Guided Care in some areas) is available to all eligible persons, regardless of disease status. If you don't have type 1 or type 2 diabetes, or you have pre-diabetes or gestational diabetes, these plans may offer you certain reduced costs, but you are not eligible for all Rewards and Incentives program offerings that offer even more savings. Coverage for benefits is limited per clinical guidelines. 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. These plans are only available in AZ, FL, GA, IA, IL, KS, MO, NC, NE, OH-Buckeye, OH-Cleveland, OK, TN, and TX.

Benefits and rewards can vary by Plan, and certain restrictions apply. Please refer to your complete Evidence of Coverage (EOC) at [hioscar.com/forms](https://hioscar.com/forms), and [hioscar.com/member/benefits/perks](https://hioscar.com/member/benefits/perks), for more information.

Unlimited \$0 copays for primary doctor visits and behavioral health visits are not available on all plans. Please see your plan documents for further information.

If any medical conditions or issues are found or detected during your visit, there may be associated costs for further evaluation, diagnostic tests, or necessary treatments.

The Oscar Diabetes Management Program (WellDia) is available to actively-enrolled IFP Oscar members with Type 1 or 2 diabetes who live in one of the following states AZ, FL, GA, IA, IL, KS, MI, MO, NC, NE, NY, OH, OK, PA, TX, or VA. Members must have or create an Oscar account, agree to the terms of the program, and actively enroll to participate in the program. For members under the age of 18, a parent or guardian, must call Oscar at 855-672-2755 to enroll them in the program. Members can become ineligible for the program should they no longer have a diabetes diagnosis, or change to an ineligible plan. A prescription is required by a licensed provider to receive diabetes test supplies included as a benefit of this program.



### Questions?

Our Oscar Business team is here to help at [855-672-2755](tel:855-672-2755) or [business@hioscar.com](mailto:business@hioscar.com).

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## YOUR NEXT STEP

## View your Oscar plan details



As a valued member, you have access to affordable, high-quality care that fits your needs. Create an account today to view all of your benefits in one place.

[Create your account](#)

## Your Oscar plan is designed to provide tools and resources **specifically for you.**

Welcome to the Breathe Easy COPD Plan. A plan that makes managing conditions like asthma or COPD easier and more affordable. You have access to:

- **\$0 Primary doctor visits:** Any time you see your primary doctor
- **\$0 Pulmonologist (AKA a lung specialist) visits:** So you can see your specialist anytime you need
- **\$0 Pulmonary rehab:** For peace of mind
- **\$0 Behavioral health visits:** Because mental health is health

**Plus:**

- \$0 Oxygen
- \$0 COPD prescriptions
- \$0 Generic Chantix generic & \$0 nicotine replacement
- \$0 Pumonary function test

## Free and reduced-cost community support



Getting what you need to stay healthy goes beyond medical care. Just use the free **Oscar Community Resources tool** to conveniently locate local programs and services for food, utilities, transportation, and more. The best part is that you can also access it from your Oscar account.

**Here's how you easily find what you need:**

1. Go to [\*\*Oscar Community Resources\*\*](#)
2. Enter your zip code
3. See a variety of resources nearby including food banks, transportation programs, rent assistance, and more.
4. Try it today and find extra support that can make a difference in your everyday life.

Benefits and rewards can vary by Plan, and certain restrictions apply. Please refer to your complete Evidence of Coverage (EOC) at [hioscar.com/forms](https://hioscar.com/forms), [hioscar.com/member/benefits/perks](https://hioscar.com/member/benefits/perks), and [hioscar.com/asthma-copd](https://hioscar.com/asthma-copd), for more information.

Unlimited \$0 copays for primary doctor visits and behavioral health visits are not available on all plans. Please see your plan documents for further information.

If any medical conditions or issues are found or detected during your visit, there may be associated costs for further evaluation, diagnostic tests, or necessary treatments.

**Questions?**

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## YOUR NEXT STEP

## View your Oscar plan details



As a valued member, you have access to affordable, high-quality care that fits your needs. Create an account today to view all of your benefits in one place.

[Create your account](#)Your Oscar plan is designed to provide tools and resources **specifically for you.**

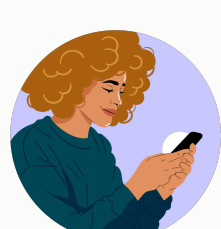
Welcome to the [Chronic Care CKM] plan. A health plan that makes managing chronic conditions easier and more affordable. You have access to:

- **\$0 Primary doctor visits:** Any time you see your primary doctor
- **\$0 Behavioral health visits:** Because mental health is health
- **\$0 Pulmonologist (lung), cardiologist (heart), endocrinologist (endocrine system) visits:** So you can see your specialists anytime you need
- **\$0 Pulmonary & cardiac rehab:** So you can have peace of mind
- **\$100 Out-of-pocket monthly maximum on insulin:** So you never pay more than \$100 for a 30-day supply of insulin

**Plus:**

- \$0 Oxygen
- \$0 Inhalers
- \$0 Generic Chantix & \$0 nicotine replacement

## Free and reduced-cost community support



Getting what you need to stay healthy goes beyond medical care. Just use the free **Oscar Community Resources tool** to conveniently locate local programs and services for food, utilities, transportation, and more. The best part is that you can also access it from your Oscar account.

**Here's how you easily find what you need:**

1. Go to **Oscar Community Resources**
2. Enter your zip code
3. See a variety of resources nearby including food banks, transportation programs, rent assistance, and more.
4. Try it today and find extra support that can make a difference in your everyday life.

[Create your account](#)

Starting **[coverage start date]** you need a referral from your assigned primary doctor for any specialist appointment.

Oscar's Virtual Urgent Care doctors can help you with specialist referrals if you're ever in a pinch.

Benefits and rewards can vary by Plan, and certain restrictions apply. Please refer to your complete Evidence of Coverage (EOC) at [hioscar.com/forms](https://hioscar.com/forms), and [hioscar.com/member/benefits/perks](https://hioscar.com/member/benefits/perks), for more information.

Unlimited \$0 copays for primary doctor visits and behavioral health visits are not available on all plans. Please see your plan documents for further information.

Maximum out-of-pocket insulin cost depends on applicable state rules. Oscar will apply the lower of the maximum state-mandated out-of-pocket insulin cost or \$100. State-mandated maximums apply in FL, IN, NE, NJ, OK, TN, TX, and VA. Please see your plan documents for further information.

**Questions?**

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YOUR NEXT STEP

View your Oscar plan details



As a valued member, you have access to affordable, high-quality care that fits your needs. Create an account today to view all of your benefits in one place.

Create your account

Your Oscar plan is designed to provide tools and resources **specifically for you.**

**Introducing Hy-Vee Health with Oscar.** Local care meets smart, simple coverage. Hy-Vee Health and Oscar have a new kind of health plan for Des Moines. One that brings together Hy-Vee’s hometown clinics with Oscar’s personalized support. Made just for Des Moines with same-day visits right around the corner, 24/7 access to doctors with a smile, and built-in rewards for everyday spending. Yes, that includes groceries and gas! Your benefits also include:

- Your favorite doctors on call for **\$0**
- **Unlimited \$0 visits, \$0 urgent care, and \$0 labs** at Hy-Vee Health’s Exemplar Care Clinics. Concierge membership included (a \$2,400/ year value for a family of 4)
- **\$0 Rx** covers 70-80 common meds through Exemplar Clinics
- **Same Day Access** to Exemplar Clinics after hours or on the weekends
- **24/7 access** to doctors and care teams
- Dedicated **Oscar Concierge** support
- Curated **MercyOne Specialist** access

Learn more about your HyVee plan [here](#).

Free and reduced-cost community support



Getting what you need to stay healthy goes beyond medical care. Just use the free **Oscar Community Resources tool** to conveniently locate local programs and services for food, utilities, transportation, and more. The best part is that you can also access it from your Oscar account.

Here’s how you easily find what you need:

1. Go to [\*\*Oscar Community Resources\*\*](#)
2. Enter your zip code
3. See a variety of resources nearby including food banks, transportation programs, rent assistance, and more.
4. Try it today and find extra support that can make a difference in your everyday life.

Create your account

Access to \$0 primary care, \$0 urgent care, \$0 routine labs, and \$0 select generics, as well as access to 24/7 virtual care appointments is exclusive to care at Hy-Vee Health Exemplar Care clinics. If you receive these services at a non-Hy-Vee Health Exemplar Care clinic, you will pay the cost-share listed in your plan documents.

Select \$0 generics are only \$0 when dispensed at a Hy-Vee Health Exemplar Care clinic This means if a provider creates a prescription and sends it to an in-network pharmacy (Hy-Vee in-store pharmacy, CVS pharmacy, etc), you will pay the cost-share listed in your plan document.



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## YOUR NEXT STEP

# Keep this information top of mind



As your health insurance plan, we'll make sure you enjoy your experience as a member!

[Create your account](#)

## Here's a reminder that your employer has offered to reimburse you for your Oscar Health insurance premium (or part of your premium).

Oscar (your health insurance company) is here to help ensure you have the best healthcare experience possible.

While your employer will answer questions about who makes payments and reimbursements, we can also help with other inquiries.

- Healthcare/insurance benefit questions (i.e. finding a doctor, cost of visits, prescriptions covered, etc)
- A change to your health plan information (i.e. demographic changes, changing of dependents)
- Questions about bills (premiums or claims)
- Proof of coverage documentation to submit to your employer or administrator

If you ever have questions about your plan, remember, you have a dedicated Care Team to guide you through your healthcare journey. Call them at **1-855-672-2755**.

[Create your account](#)

### Questions?

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## How to Find in-network care

Members can find in-network care by logging into their Oscar account and using the search feature to view nearby in-network doctors and specialists.





YOUR NEXT STEP

Stay in network and save on care



Learn how to easily search for in-network doctors and hospitals.

Search for care

Find the care you need with ease.

We’re here to guide you step-by-step on how to use your Oscar account to easily search for doctors, specialists, and clinics that are in-network—so you can get the care you need without extra costs.

How to search for in-network care:

- 1. Log in to your Oscar account
- 2. Use the Search feature to view nearby in-network doctors
- 3. Sort by distance or relevance

Search for care



**Reminder:** You’ll need a referral from your assigned primary doctor to see a specialist. If you’re seeing an OB/GYN or a mental health provider though, no referral is needed. See [here](#) for a full list of referral exceptions.



Questions?

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## YOUR NEXT STEP

# Stay in network and save on care



Learn how to easily search for in-network doctors and hospitals.

[Search for care](#)

## Find the care you need with ease.

We're here to guide you step-by-step on how to use your Oscar account to easily search for doctors, specialists, and clinics that are in-network—so you can get the care you need without extra costs.

**How to search for in-network care:**

1. Log in to your Oscar account
2. Use the Search feature to view nearby in-network doctors
3. Sort by distance or relevance

[Search for care](#)

**Reminder:** With your Hy-Vee plan, you get \$0 copays, \$0 urgent care costs, \$0 prescriptions, and \$0 labs when using **Hy-Vee's Exemplar clinics & services.**

Access to \$0 primary care, \$0 urgent care, \$0 routine labs, and \$0 select generics, as well as access to 24/7 virtual care appointments is exclusive to care at Hy-Vee Health Exemplar Care clinics. If you receive these services at a non-Hy-Vee Health Exemplar Care clinic, you will pay the cost-share listed in your plan documents.

**Questions?**

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## Rewards

Members on condition specific plans have access to rewards tailored to completing health related actions and exams.

Members can also now earn exclusive rewards with our new digital rewards program **Oscar Unlocks** for completing simple tasks that help them make the most of their plan.

**Note:** Members must be 18+. Members with plans in New Jersey and Oklahoma are not eligible. **More information can be found at <http://hisoscar.com/member/oscar-unlocks>**





YOUR NEXT STEP

# Get in on Oscar Unlocks



Complete a handful of digital tasks and unlock exclusive rewards and badges along the way.

Start unlocking

## Get in on Oscar Unlocks (our new digital rewards program)!

Unlock exclusive rewards for completing simple tasks that help you make the most of your plan.

Here's what you can unlock (and how to do it):



### Tech Trailblazer

Create an account, then choose a personalized app icon!



### Giveaway Go-getter

Go paperless, sign up for texts, and log in to the Oscar app for a chance to win an iPad. There are five winners drawn every month!



### Priority Pal

Complete a health survey, set up autopay, and pay your premium 18 months in a row. Unlock VIP access to our Care Team — every time you call. Oh, and you'll get an extra special greeting from your Care Team, too!

Start unlocking

Participation in the Oscar Digital Rewards Program is available to all active IFP and ICHRA members (subscriber, spouse, and dependents age 18 and up), excluding those that reside in NJ and OK. Eligibility requires an Oscar account and an activation of the Oscar Digital Rewards Program. Receipt of rewards requires a member to complete all activities within a given program level. Participants must ensure their account is in good payment standing without any overdue balance. Only current members will be issued rewards as applicable. Eligible members are limited to three giveaway entries per calendar month. Five winners will be randomly selected each calendar month, and winners will be notified. Program entries do not expire unless the member no longer has Oscar coverage or is not in good payment status. Participating members who earn any Oscar rewards totaling more than \$250 in cash value in a given calendar year are ineligible to win additional prizes for that year. Priority Pal VIP Care Team access expires one year from Priority Pal reward redemption. Please see the program for further details and exclusions.



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YOUR NEXT STEP

Earn rewards for  
taking care of your  
health



Plenty of perks are coming your way. You take care of yourself, and we'll take care of the rewards.

Earn rewards

Oscar Health rewards you for treating  
yourself right and we'll cheer for you  
along the way!

The only plan where you can earn Hy-Vee rewards! Including grocery, gas, and other everyday savings. Qualify for a **\$50 Hy-Vee gift card** by completing all of these activities:

- Create an Oscar account
- Complete an annual wellness visit
- Complete routine labs (metabolic panel test)

You can also unlock exclusive badges, rewards, and access to the best of Oscar, through our interactive digital rewards program **Oscar Unlocks**.

Earn rewards

Hy-Vee Health with Oscar members are eligible for rewards upon completion of qualifying activities. Once Oscar receives the required eligible claims, the member will be notified they can pick up their Hy-Vee gift card at participating Hy-Vee Health Exemplar locations.

Participation in the Oscar Digital Rewards Program is available to all active IFP and ICHRA members (subscriber, spouse, and dependents age 18 and up), excluding those that reside in NJ and OK. Eligibility requires an Oscar account and an activation of the Oscar Digital Rewards Program. Receipt of rewards requires a member to complete all activities within a given program level. Participants must ensure their account is in good payment standing without any overdue balance. Only current members will be issued rewards as applicable. Eligible members are limited to three giveaway entries per calendar month. Five winners will be randomly selected each calendar month, and winners will be notified. Program entries do not expire unless the member no longer has Oscar coverage or is not in good payment status. Participating members who earn any Oscar rewards totaling more than \$250 in cash value in a given calendar year are ineligible to win additional prizes for that year. Priority Pal VIP Care Team access expires one year from Priority Pal reward redemption. Please see the program for further details and exclusions.



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YOUR NEXT STEP

# Earn rewards for taking care of your health



Plenty of perks are coming your way. You take care of yourself, and we'll take care of the rewards.

Earn rewards

## Oscar Health rewards you for treating yourself right and we'll cheer for you along the way!

You can earn:

- \$10 for completing a pulmonary function test
- \$25 for getting flu and pneumonia vaccines
- \$30 for switching a qualifying brand name drug from a 30-day to 90-day refill (including inhalers)

You can also unlock exclusive badges, rewards, and access to the best of Oscar, through our interactive digital rewards program **Oscar Unlocks.**

Earn rewards

Benefits and rewards can vary by Plan, and certain restrictions apply.

Vaccine: Members must complete the flu and pneumonia vaccines in the same calendar year to earn the \$25 reward.

Participation in the Oscar Digital Rewards Program is available to all active IFP and ICHRA members (subscriber, spouse, and dependents age 18 and up), excluding those that reside in NJ and OK. Eligibility requires an Oscar account and an activation of the Oscar Digital Rewards Program. Receipt of rewards requires a member to complete all activities within a given program level. Participants must ensure their account is in good payment standing without any overdue balance. Only current members will be issued rewards as applicable. Eligible members are limited to three giveaway entries per calendar month. Five winners will be randomly selected each calendar month, and winners will be notified. Program entries do not expire unless the member no longer has Oscar coverage or is not in good payment status. Participating members who earn any Oscar rewards totaling more than \$250 in cash value in a given calendar year are ineligible to win additional prizes for that year. Priority Pal VIP Care Team access expires one year from Priority Pal reward redemption. Please see the program for further details and exclusions.



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## YOUR NEXT STEP

Earn rewards for  
taking care of your  
health

Plenty of perks are coming your way. You take care of yourself, and we'll take care of the rewards.

[Earn rewards](#)Oscar Health rewards you for treating  
yourself right and we'll cheer for you  
along the way!

You can earn:

- \$25 for getting flu and pneumonia vaccines
- \$30 for switching a qualifying brand name drug from a 30-day to 90-day refill
- \$50 toward healthy groceries when you complete an annual checkup

You can also earn a \$50 gift card by completing all of these activities:

- Creating an Oscar account
- Logging into your Oscar mobile app
- Going paperless
- Completing your health profile

**Bonus:** These same actions will help you unlock exclusive badges, rewards, and access to the best of Oscar, through our interactive, digital rewards program **Oscar Unlocks**.

[Earn rewards](#)

Benefits and rewards can vary by Plan, and certain restrictions apply.

Vaccine: Members must complete the flu and pneumonia vaccines in the same calendar year to earn the \$25 reward.

Participation in the Oscar Digital Rewards Program is available to all active IFP and ICHRA members (subscriber, spouse, and dependents age 18 and up), excluding those that reside in NJ and OK. Eligibility requires an Oscar account and an activation of the Oscar Digital Rewards Program. Receipt of rewards requires a member to complete all activities within a given program level. Participants must ensure their account is in good payment standing without any overdue balance. Only current members will be issued rewards as applicable. Eligible members are limited to three giveaway entries per calendar month. Five winners will be randomly selected each calendar month, and winners will be notified. Program entries do not expire unless the member no longer has Oscar coverage or is not in good payment status. Participating members who earn any Oscar rewards totaling more than \$250 in cash value in a given calendar year are ineligible to win additional prizes for that year. Priority Pal VIP Care Team access expires one year from Priority Pal reward redemption. Please see the program for further details and exclusions.

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## Creating an Oscar Account

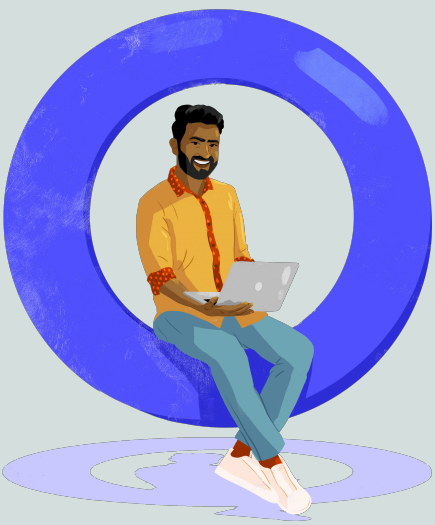
Members who do not have an Oscar account will be encouraged to create one. Having an Oscar account gives your clients everything they need to manage their care.





YOUR NEXT STEP

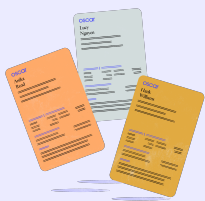
Set up your Oscar account



You can find doctors, message your Care Team, view claims, and stay connected 24/7.

Create your account

Creating your Oscar account gives you everything you need to manage your care. You can:



Get **detailed information** on your plan coverage and benefits



Find local **in-network** providers



Use Virtual Urgent Care to connect with providers for **\$0 right from home**



Track your **medical spending** and **deductible progress**

Create your account

Oscar’s 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 visits. Prescriptions, visits and services may be limited per provider discretion.



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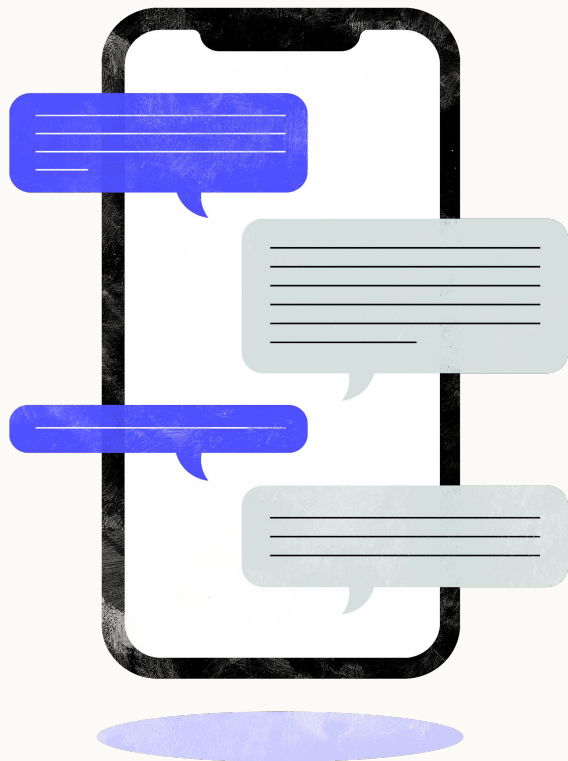
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# Health Profile

Members who have not completed their Health Profile in the last 12 months will be encouraged to complete it. By answering a few questions about themselves and their health, we can get to know them and send them the right information personalized for them.





YOUR NEXT STEP

# Complete your health profile (and get better care)



We want to get to know you better! Just answer some basic questions about your current conditions, medications, and care in less than three mins (and don't worry, it's all confidential).

Complete your health profile today

By answering a few questions about yourself and your health, we can get to know you and send you the right information personalized for you.

We're talking things like:

- **Preventive Care reminders** to help you stay on top of regular screenings.
- **Virtual Care coordination** so our licensed virtual clinicians have your history ready to go.
- **Rewards and savings** for completing routine care.

Complete your health profile today



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