

Choose Oscar. Here's why.

Oscar Plan Brochure
2022 Individual and Family Plans



oscar

Hi, we're Oscar.

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

HEALTHCARE THAT JUST MAKES SENSE.



A Care Team that works to get to know you

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



Plans custom designed for the kind of care you really need

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



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

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

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



Convenient care through our app

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



\$3 prescriptions

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



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

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

GET PAID TO WALK.



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

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

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

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

**** \$3 Prescriptions include up to 30-day supply of medication and are not available in NY, NJ, CA, or for Catastrophic plans, small group plans, or Medicare plans.

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

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

Oscar Member Engagement

INDUSTRY-LEADING MEMBER SATISFACTION*

TRUST

68%

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

ENGAGEMENT

81%

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

9x

higher mobile app download rate than other insurers.

89%

have interacted with our digital or Care Team channels.

37%

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

75%

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

BY THE NUMBERS



560,000+

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



22 States

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



2,000+

employees working across the U.S.



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

** Membership as of June 30, 2021.

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

Health Insurance Plan Basics

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

HERE ARE SOME KEY TERMS TO KNOW

Premium

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

Copay

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

Deductible

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

Out-of-pocket

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

Maximum out-of-pocket

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



Understand How Your Plan Works

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

EPO (Exclusive Provider Organization)

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



Understand How Your Plan Works

With an EPO (Exclusive Provider Organization) such as Oscar, your health insurance is activated only when you see a doctor in the network. If you get care with doctors outside the network, the visit won't be covered except in emergencies (or if there are no in-network options).

The good news is, you won't need a referral from your primary care doctor to see a specialist. That means one less copay, and one less trip to the doctor's office.

HOW DOES AN EPO WORK?

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



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

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



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

HMO VS. EPO VS. PPO: PROS AND CONS

EPO

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

HMO

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

PPO

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

Understand How Your Plan Works

OUR OFFERINGS



Bronze plan

**Low premium,
high deductible**

60% of covered health costs
paid by Oscar, 40% paid by you.



Silver plan

**Moderate premium,
moderate deductible**

70% of covered health costs
paid by Oscar, 30% paid by you.



Gold plan

**Higher premium,
lower deductible**

80% of covered health costs
paid Oscar, 20% paid by you.

What is a Health Savings Account (HSA) plan?

An HSA is a savings account you can set up to pay for health care expenses with pre-tax contributions. HSAs can be used only with specific HSA-compatible insurance plans that typically have high annual deductibles and lower monthly premiums. These plans can help you save on premium contributions for your health coverage.

Because an HSA works alongside an insurance plan, you'll need to purchase an HSA-eligible plan to use one. You can contribute pre- or post-tax to your HSA, and use that money to pay for qualified medical expenses throughout the year. Note that if you take money out for non-qualified medical expenses before you turn 65, you'll pay a tax penalty.

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

Know Your Plans

Michigan | 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

¹The first 2-3 non-preventive visits across these categories are subject to the copay, pre-deductible. Subsequent visits are charged at 100% of negotiated rate until member meets the plan's deductible. Note: Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details. All this information and more can be found on our Broker Resources page: hioscar.com/brokers

Know Your Plans

Michigan | 2022 | Individual & Family Plans

	Silver Simple	Silver Simple- HSA	Silver Simple- PCP Saver	Silver Simple- Specialist Saver	Silver Classic	Silver Classic- Low Ded	Silver Elite- \$0 Ded
The Basics							
Deductible (Individual / Family)	\$4,200 / \$8,400	\$4,500 / \$9,000	\$5,000 / \$10,000	\$6,450 / \$12,900	\$5,750 / \$11,500	\$1,500 / \$3,000	\$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	\$4,500 / \$9,000	\$8,375 / \$16,750	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,000 / \$16,000	\$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	\$35	\$65	\$40
Specialist Office Visits	\$90 after deductible	\$0 after deductible	40% after deductible	\$40	\$95	\$95	\$100
Urgent Care	\$75	\$0 after deductible	\$75	\$75	\$50	\$75	\$50
Emergency Room	50% after deductible	\$0 after deductible	40% after deductible	50% after deductible	\$750 after deductible	40% after deductible	50%
Mental Health Office Visits	\$75	\$0 after deductible	40% after deductible	\$40	\$80	\$95	\$40
Labs (Preferred)	\$10	\$0 after deductible	\$10	\$10	\$10	\$10	\$10
Labs (Non-preferred)	\$60	\$0 after deductible	40% after deductible	\$65	\$50	\$50	\$50
X-rays & Diagnostic Imaging	\$50 after deductible	\$0 after deductible	40% after deductible	50% after deductible	\$95	\$75	\$95
MRIs & Advanced Imaging	50% after deductible	\$0 after deductible	40% after deductible	50% after deductible	50% after deductible	40% after deductible	50%
Inpatient Facility Fee	50% after deductible	\$0 after deductible	40% after deductible	50% after deductible	50% after deductible	40% after deductible	50%
Outpatient Facility Fee	50% after deductible	\$0 after deductible	40% after deductible	50% after deductible	50% after deductible	40% after deductible	50%
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	\$25	\$25	\$30
RX Brand: Preferred (Tier 2)	\$60 after deductible	\$0 after deductible	40% after deductible	\$75 after deductible	\$100	\$100	\$150
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%
RX Brand: Specialty (Tier 4)	50% after deductible	\$0 after deductible	40% after deductible	50% after deductible	50% after deductible	50% after deductible	50%

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

Michigan | 2022 | Individual & Family Plans

	Silver Elite- \$0 PCP	Silver Elite- Specialist Saver	Bronze Super Simple	Bronze Simple- HSA	Bronze Classic	Bronze Classic- \$0 PCP	Bronze Classic- \$4000 Ded
The Basics							
Deductible (Individual / Family)	\$3,500 / \$7,000	\$2,500 / \$5,000	\$8,000 / \$16,000	\$5,200 / \$10,400	\$7,500 / \$15,000	\$8,000 / \$16,000	\$4,000 / \$8,000
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	\$7,500 / \$15,000	\$8,700 / \$17,400	\$7,000 / \$14,000	\$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	Yes	No	No	No
Prices for Benefits							
Virtual Urgent Care	\$0	\$0	\$0	\$0 after deductible	\$0	\$0	\$0
Primary Care Office Visits	\$0	\$75	\$75 after deductible	\$50 after deductible	50% after deductible (1 pre-deductible visit at \$50) ¹	\$0	\$65
Specialist Office Visits	\$60	\$25	\$100 after deductible	\$90 after deductible	50% after deductible	50% after deductible	\$125
Urgent Care	\$75	\$75	\$75	\$75 after deductible	\$75	\$75	\$80
Emergency Room	\$650 after deductible	\$650 after deductible	\$1,250 after deductible	50% after deductible	50% after deductible	50% after deductible	\$1,500
Mental Health Office Visits	\$60	\$25	\$100 after deductible	\$90 after deductible	50% after deductible	50% after deductible	\$125
Labs (Preferred)	\$10	\$10	\$10 after deductible	\$10 after deductible	\$10 after deductible	\$25	\$25
Labs (Non-preferred)	\$50	\$50	\$50 after deductible	\$50 after deductible	\$50 after deductible	\$75	\$65
X-rays & Diagnostic Imaging	\$75 after deductible	\$75 after deductible	\$100 after deductible	50% after deductible	50% after deductible	50% after deductible	\$95
MRIs & Advanced Imaging	\$200 after deductible	\$200 after deductible	\$500 after deductible	50% after deductible	50% after deductible	50% after deductible	\$500
Inpatient Facility Fee	\$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	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Outpatient Facility Fee	\$350 after deductible	\$350 after deductible	\$1,200 after deductible	50% after deductible	\$1,200 after deductible	50% after deductible	\$1,000
RX Generics: Preferred (Tier 1a)	\$0	\$3	\$3	\$3 after deductible	\$3	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$25	\$25	\$30	\$25 after deductible	\$30	\$30	\$30
RX Brand: Preferred (Tier 2)	\$100 after deductible	\$100	\$250 after deductible	\$200 after deductible	\$250 after deductible	\$500 after deductible	\$250 after deductible
RX Brand: Non-preferred (Tier 3)	50% after deductible	50% after deductible	\$500 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 until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details. All this information and more can be found on our Broker Resources page: hioscar.com/brokers

Know Your Plans

Michigan | 2022 | Individual & Family Plans

	Bronze Classic- \$4700 Ded	Bronze Classic- PCP Saver	Bronze Classic- Specialist Saver	Bronze Elite- \$0 Ded	Bronze Elite- \$0 Ded+PCP Saver	Bronze Elite- \$0 Ded+Specialist Saver	Bronze Elite- \$1000 Ded
The Basics							
Deductible (Individual / Family)	\$4,700 / \$9,400	\$7,500 / \$15,000	\$3,500 / \$7,000	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$1,000 / \$2,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	\$4,500 / \$9,000	\$6,700 / \$13,400	\$6,200 / \$12,400	\$7,700 / \$15,400	\$6,700 / \$13,400
Out-of-Pocket Max (Individual / Family)	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$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	\$70	\$50	50% after deductible	\$50	\$35	\$60	\$50
Specialist Office Visits	\$125	\$90 after deductible	\$55	\$125	\$125	\$125 (2 pre-deductible visits at \$50) ¹	\$125
Urgent Care	\$80	\$75	\$75	\$75	\$75	\$75	\$75
Emergency Room	50% after deductible	50% after deductible	50% after deductible	\$1,250	\$1,250	\$1,500 (1 pre-deductible visit at \$1000) ¹	\$1,250
Mental Health Office Visits	\$70	\$90 after deductible	\$55	\$125	\$125	\$125 (2 pre-deductible visits at \$50) ¹	\$125
Labs (Preferred)	\$25	\$10 after deductible	\$25	\$25	\$25	\$25	\$25
Labs (Non-preferred)	\$70	\$50 after deductible	\$50	\$50	\$50	\$50	\$50
X-rays & Diagnostic Imaging	\$50 after deductible	50% after deductible	\$95	\$95	\$95	\$125	\$95
MRIs & Advanced Imaging	50% after deductible	50% after deductible	\$500 after deductible	\$500	\$500	\$650	\$500
Inpatient Facility Fee	50% after deductible	50% after deductible	50% after deductible	50%	\$3,000 (copay applies for a maximum of 2 days per 1 stay)	\$3,000 (copay applies for a maximum of 2 days per 1 stay)	50% after deductible
Outpatient Facility Fee	50% after deductible	\$1,200 after deductible	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
RX Generics: Preferred (Tier 1a)	\$3	\$3	\$3	\$3	\$3	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$30	\$30	\$30	\$30	\$30	\$30	\$30
RX Brand: Preferred (Tier 2)	\$250 after deductible	\$250 after deductible	\$250	\$250	\$250	\$250	\$250
RX Brand: Non-preferred (Tier 3)	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	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 until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

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Know Your Plans

Michigan | 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) ¹	50% after deductible	40% after deductible	50% after deductible

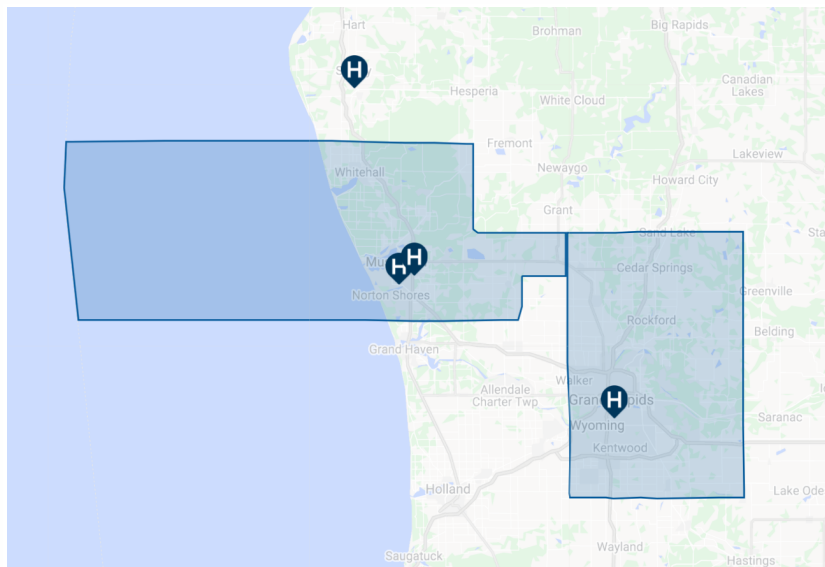
¹The first 2-3 non-preventive visits across these categories are subject to the copay, pre-deductible. Subsequent visits are charged at 100% of negotiated rate until member meets the plan's deductible. Note: Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

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Know Your Network

We provide high-quality care in Western Michigan, with partners like Trinity.

Oscar's Western Michigan service area includes Kent and Muskegon counties.



Our 2022 Participating Hospital List

Mercy Health Saint Mary's

Mercy Health Muskegon -
Hackley Campus

Mercy Health Muskegon -
General Campus

Mercy Health Lakeshore
Campus

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.

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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.



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