

Oscar Medicare Advantage 2020

Medicare made easy.



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— 01 —

What is Medicare Advantage?

Medicare is broken up into four parts

Part A

Original Medicare or Medicare Advantage

Coverage for hospital stays and nursing facilities.

Home health care.

Part B

Original Medicare or Medicare Advantage

Coverage for doctor and outpatient visits for specialists and mental health care.

Labs and medical equipment.

Part C

Medicare Advantage

Covers all benefits listed under Part A & Part B.

Extra benefits like dental & vision coverage provided by most plans.

Most plans provide prescription coverage.

Wellness perks offered by many plans, like gift cards for being physically active.

Part D

Prescription drugs, Medicare Advantage or prescription drug plans.

Coverage of prescription drugs.

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Why Choose a Medicare Advantage Prescription Drug Plan?

Why choose a Medicare Advantage Prescription Drug Plan?

There are 4 big differences between Medicare Advantage Prescription Drug plans and Original Medicare:

1. The MOOP
2. Coinsurance
3. Extra benefits and perks
4. Prescription coverage



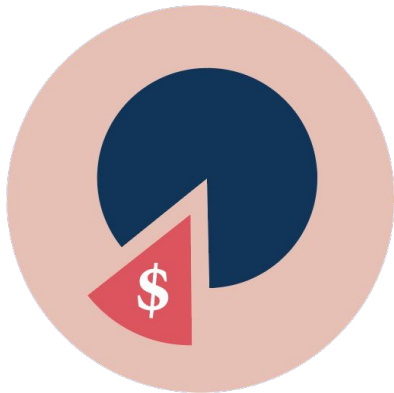
Maximum out-of-pocket limit (MOOP)



The maximum out-of-pocket limit, or MOOP, is the most money you'll be required to pay for covered medical services within a calendar year. Medicare Advantage plans have a set maximum out-of-pocket limit, while Original Medicare does not have a set limit.

One way to think of a MOOP is that it acts as a safety net that protects you in the event you get some steep medical bills you weren't planning on. Once you hit your MOOP limit, your insurance company pays 100% for your covered health care services. Original Medicare doesn't limit your out-of-pocket spending, so you could be on the hook for thousands of dollars if you need complex care.

Coinsurance



Coinsurance is the percentage you'll need to pay for covered health services, and this amount varies based on the total cost of the service you'll receive. So an office visit will require a smaller amount of coinsurance than a complicated surgical procedure. Under Original Medicare, beneficiaries typically pay 20% coinsurance, which means they are responsible for paying 20% of the total bill.

Again, this may not be a lot for an office visit, but the prices can get high very quickly for complicated procedures, chronic illnesses, and emergencies. The big difference here is that Medicare Advantage plans give members an opportunity to plan ahead, because they typically have set dollar amounts for most services. This way members can anticipate the costs of services and procedures, which makes financial forecasting a whole lot easier.

Extra benefits and perks



Some Medicare Advantage plans include benefits like dental and vision, which can help cover costs for routine dental care and eyeglasses. Other extra benefits include hearing aids and an allowance for over-the-counter items like pain relievers and personal care products.

Some plans may also offer wellness benefits and perks, like memberships to fitness facilities or programs that reward physical activity, which can be a handy way to earn some gift cards.

Prescription coverage



Another big distinction between Medicare Advantage and Original Medicare is prescription drug coverage. Most Medicare Advantage plans include prescription coverage, while beneficiaries who have Original Medicare must buy a separate Part D prescription plan.

Some Medicare Advantage plans offer prescription delivery as well, but these benefits (as well as the drug formulary) vary by plan.

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Introducing Oscar

Health insurance made easy.

We were built to make
health care easy for consumers...

using our own insurance technology...

to provide members great
and affordable coverage.



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Top Investors

\$1.2B

Raised to Date

One of our biggest investors is
Google's parent company, Alphabet.

Alphabet



oscar

Top Providers & Hospital Partners



Village
Family Practice



oscar

Top Talent & Dedicated Support

200+

concierge nurses
and care guides

1,000+

Employees, many from top
companies like Aetna, Google,
UnitedHealthcare and AIG.

10,000+

Doctors in
network

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The Oscar Member Experience

Through industry-leading technology and customer service, Oscar makes it easy for members to navigate their health care.

Message your dedicated health team of care guides and a nurse.

An app with everything you need.

Same-day delivery for your prescription drugs.*

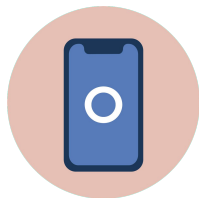
Talk to a doctor over the phone for \$0, 24/7.

*Same-day prescription delivery covered in Montgomery, Fort Bend and Harris counties through a partnership with Capsule pharmacy.



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Oscar combines digital and human touch to meet our members where they are—to provide a better member engagement experience from Day 1.



An app with
everything they need.

The Oscar app makes it easy to find great care and see everything in one place. With the app, you can access their digital member ID card anywhere and anytime needed.



Call or message a
dedicated care team.

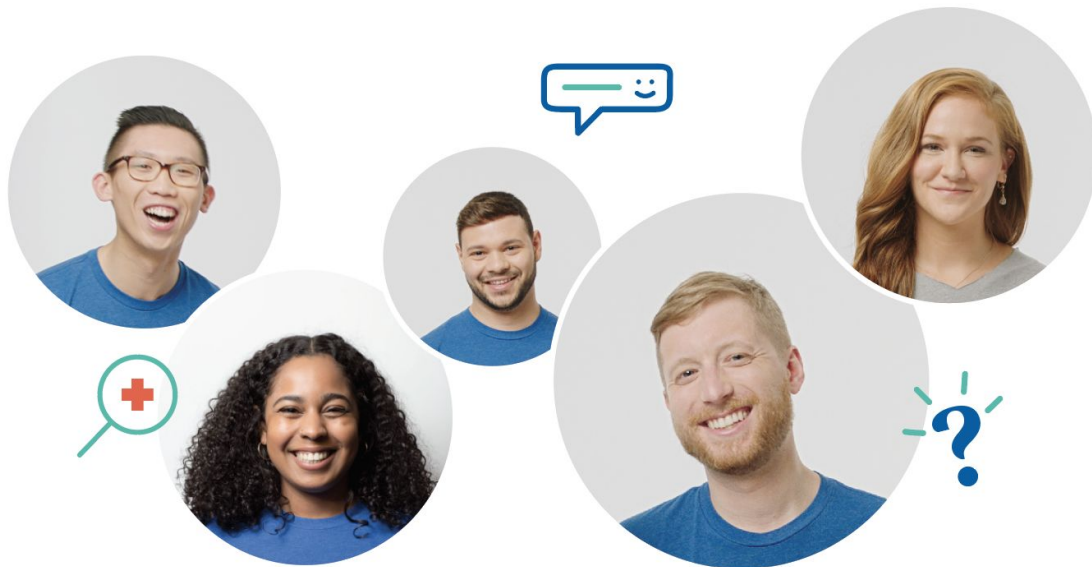
Members have a dedicated team of care guides and a nurse. They're experts on plan benefits and know local care options like the back of their hand.



Talk to a doctor
for \$0, 24/7,

Talk to a board-certified doctor to get medical advice and prescriptions over the phone with Doctor on Call.

Oscar's Concierge Team



Every member is assigned a personalized team of care guides and clinical professionals—a nurse and social worker.

Every time you call or message Oscar, you will connect with the same team of people who know your health history.

Hear from Oscar's
Concierge team of
clinical professionals
and care guides.



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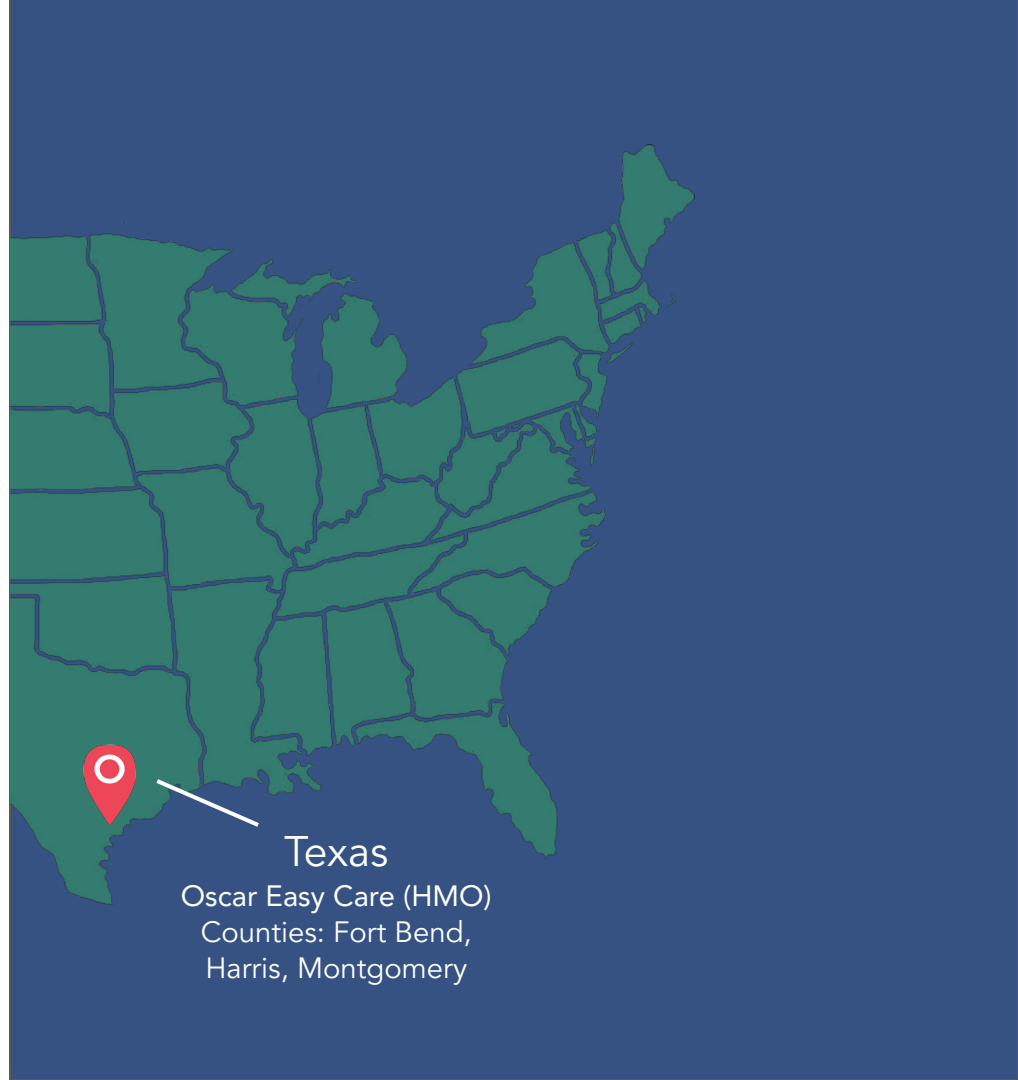
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Introducing Oscar Easy Care (HMO)



**We are excited to bring the Oscar
member experience to Medicare
Advantage, to make Medicare easy
and affordable for you.**

**Oscar's Medicare
Advantage will be available
in the following service
areas.**



Texas

Oscar Easy Care (HMO)
Counties: Fort Bend,
Harris, Montgomery

Even our benefits have perks.

Save money and stay healthy at the same time.

Monthly premium, medical deductible	\$0/\$0
Copay for primary care visits	\$0
Talk with a doctor, anytime, 24/7 with Doctor on Call	\$0
Membership to Silver&Fit® fitness facilities nationwide	\$0



No referrals required.

See a specialist
without the red tape.



Up to \$4,200

Towards additional health benefits
each year across dental, vision
hearing, and over-the-counter items.



Silver&Fit®, The Silver Slate®, Silver&Fit design logo® ("Silver&Fit Marks") are trademarks of American Specialty Health Incorporated and is licensed by Oscar Health Insurance Corporation for use herein.

Prescriptions made easy.
Think of Oscar as your trusted prescription partner—
a partner who delivers right to your front door.

Prescription drug deductible	\$0
Copay for Tier 1 generic drugs	\$0
Get help with prescription refills right over the phone	\$0
Same-day home delivery service for prescriptions*	\$0

*Same day prescription delivery covered in Harris, Fort Bend, and Montgomery counties through partnership with Capsule pharmacy.

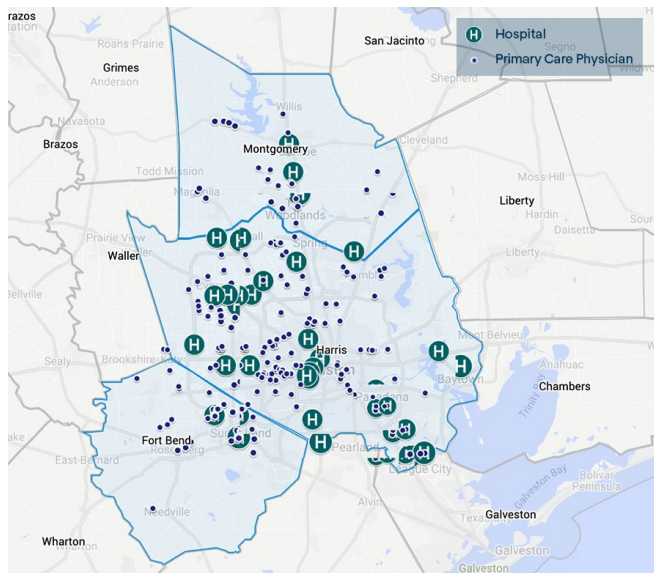
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Provider and Hospital Networks

Our network is strong— and members have full, unrestricted access.



Service Area:

Montgomery, Fort Bend, and Harris Counties in Texas

688

Primary Care Physicians

2,670

Specialists

- HCA Houston Healthcare
- Houston Methodist
- St. Joseph's Medical Center
- VillageMD
- Privia
- IntegraNet Health
- Houston Methodist

IntegraNet
HEALTH

PRIVIA
HEALTH

HCA 
HealthcareSM

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Oscar works with quality partners to delivery great care for our members.

TruHearing is our hearing partner

CVS is our pharmacy benefits manager network

Silver&Fit® is our partner for nationwide gym membership



Liberty is our partner for dental services and benefits

Davis is our partner for eyewear and vision coverage

Optum is our partner for accessing a wide mental health network



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Over-the-counter (OTC)

50,000+ national retailers footprint



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Example of gym network



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Pharmacy and Drug Coverage

We're proud to offer competitive pharmacy benefits.

85% of Top 100 most utilized drugs are Tier 1 or Tier 2.

All Tier 1 drugs are \$0.

Help with prescriptions refills through Doctor on Call.

Doctors provide easy prescription refills over the phone*.

*You will still pay your normal drug copays and coinsurance amounts.



A deeper look at Oscar's prescription drug shares for 2020—

With no prescription drug deductible, members will start using these cost shares from day 1.

Benefit details	Houston
Deductible	\$0
Tier 1	\$0
Tier 2	\$10
Tier 3	\$40
Tier 4	\$95
Tier 5	33%

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Plan Cost Shares and Benefit Highlights

Houston Oscar Easy Care (HMO)

(Fort Bend, Montgomery and Harris Counties)



Monthly Premium	\$0
Medical Deductible	\$0
Max-out-of-pocket (MOOP)	\$6,700
Primary Care Physician (PCP)	\$0
Specialist Copay	\$45
Urgent Care (UC)	\$45
Inpatient Hospital	\$499 per stay
Prescription Drug Deductible	\$0
Tier 1 Retail (30-day)	\$0
PCP Referrals	No

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Dental—Preventive & Comprehensive	\$1,500 annual limit \$0 copays
Vision—Routine exam	\$0 copay (1 per year)
Vision—Routine eyewear	\$300 allowance per year
Hearing—Exam	\$0 copay (1 per year)
Hearing—Aids	\$2,000 allowance per year
OTC	\$100 per quarter
Fitness	Silver&Fit®
Telehealth	\$0 copay (incl. Behavioral Health)
Acupuncture & Routine Chiropractic	20 visits per year
Rewards and Incentives Programs	Up to \$200 in gift cards for completing qualifying wellness activities and preventive screenings.
Worldwide Emergency	\$90 copay (\$25k annual max)

An illustration of two people swimming in the ocean. The background consists of large, abstract, wavy shapes in shades of dark blue and teal, representing water. In the upper right, a person with dark skin and curly hair is swimming on their back, wearing a white and blue striped shirt and pink shorts. Below them, a person with light skin and blonde hair is swimming on their back, wearing a pink shirt and orange shorts, and is holding a large, light-colored life ring. Both people are smiling and appear to be enjoying the water.

Thank you.

To learn more about Oscar visit hioscar.com/medicare.

Questions?

Oscar is an HMO with a Medicare contract. Enrollment in Oscar depends on contract renewal. Other providers are available in our network. Oscar complies with applicable Federal civil rights laws and does not discriminate, exclude, or treat people differently based on their race, color, national origin, age, disability, or sex. Oscar provides free aids and services to people with disabilities and to people who need language assistance. If you need a qualified interpreter, written information in other formats, translation or other services, contact the phone number listed in this material.

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