

# Hi, we're Oscar – nice to meet you!

Oscar Plan Brochure  
2024 Individual and Family Plans



oscar

# Hi, we're Oscar!

Here are some things you might want to know about us:



**“We started Oscar in 2012 to create the kind of health insurance company we would want for ourselves – one that behaves like a doctor in the family.”**

- Mario Schlosser, Co-Founder & President of Technology

## WHAT WE'RE DOING

We're making a healthier life accessible and affordable for all. We stand by your side no matter the question or the issue, so getting care is easy and you don't have to jump through hoops. It's health insurance that actually works for you.

## WE'VE BUILT AN EXPERIENCE THAT WORKS FOR PEOPLE JUST LIKE YOU. HERE'S HOW:



### Meds for \$3\*!

We talked to doctors and members to figure out how to reduce Rx costs for the most commonly prescribed meds. So you'll be able to afford the prescriptions you need!



### A team that has your back

You'll have the support of a Care Team, whose only job is to help you make the most of your plan. They do things like find doctors, coordinate your appointments, make sense of bills, and more.



### Talk to a provider 24/7 for \$0\*

Get the help you need without leaving the couch. Just request a Virtual Urgent Care visit and a provider will be in touch in as little as 15 minutes. They can help you with a diagnosis, new prescriptions, refills, and more.



### Virtual primary care for the long haul

Visit your primary care provider right from home by logging into the app or site. You'll see the same team every time, and they're with you for the long term. Oscar Primary Care visits are always \$0\*. Yes!



Want to know more about us? Just visit our website by scanning this code with your smartphone

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

\*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.

\*In Northern and Central FL markets there may be a cost share associated with your Oscar primary care visit. Please view plan details [here](#) for more detailed information



# Let's talk health insurance basics

Health insurance lingo can be confusing. So before we take a look at your plan options, let's go over some things that are helpful to understand!

## HERE ARE SOME KEY TERMS TO KNOW

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### **Premium**

The fixed monthly fee you'll pay for your health insurance plan.

### **Copay**

A fixed dollar amount you're responsible for paying for a covered service.

### **Co-insurance**

How much you owe for a covered healthcare service or prescription.

### **Deductible**

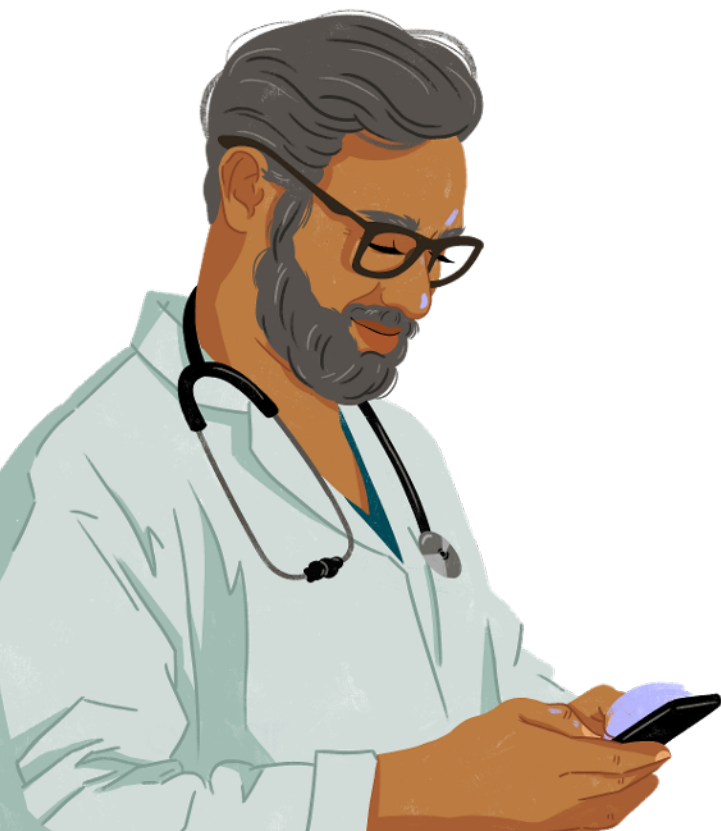
The amount you'll spend on certain covered services before your plan starts paying for your care.

### **Out-of-pocket**

Any money you'll pay towards covered healthcare expenses – like deductibles, copays, and coinsurance.

### **Maximum out-of-pocket**

The maximum amount you'll pay for covered healthcare expenses during the year. It's sometimes called MOOP. After you meet this amount, your plan will pay for all of your covered medical expenses.



# Here's how our plans work

Oscar offers EPO plans with a range of premiums, deductibles, cost shares, and plan types – so you have options.

## **EPO (Exclusive Provider Organization)**

EPOs cover care from a network of providers that work for Oscar or contract with us. If you get care with doctors outside the network, it's usually not covered – except in certain situations (like emergencies or if there are no in-network options available). The best part is no referrals are required to see a specialist.

**That's it!** We're also here to help you make the most of your plan – just visit [hioscar.com](https://hioscar.com) with any questions.



# Here's how our plans work

With an EPO, your health insurance kicks in when you see an in-network doctor. If you get care with a doctor outside the network, the visit isn't usually covered. The only exceptions include 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 DO EPO PLANS WORK?

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



You can make an appointment to see an in-network dermatologist directly. And since no referral is needed, you can get that mole checked out ASAP.

## HMO VS. EPO VS. PPO

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### HMO

Full access to the network  
No out-of-network benefits  
No referral required to see a specialist

### EPO

Full access to the network  
No referral required  
Limited out-of-network

### PPO

Full access to the network  
Out-of-network benefits  
No referral required to see a specialist


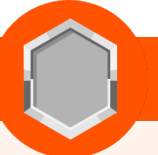
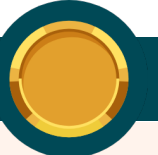
# How to choose a plan

Understanding what health plan is right for you can be overwhelming and confusing. So, we put together a little guide that will help make it easier.

## FIRST, PICK A PLAN TIER

There are 3 different metal tiers when it comes to our health plans: Bronze, Silver, and Gold. **You'll receive the same quality of care and the same benefits for all tiers.** The difference between them is the monthly cost and the amount you'll pay for care.

When you're deciding which tier is right for you, think about how often you'll use your plan and how you'll use it.

<b>Bronze plan</b> 	<b>Silver plan</b> 	<b>Gold plan</b> 
<p><b>Lower premium, higher out-of-pocket expenses</b></p> <p>Good choice if you don't expect to use your plan often, but still want coverage to protect you from very high costs</p> <p>60% of covered health costs paid by Oscar, 40% paid by you</p>	<p><b>Moderate premium, moderate out-of-pocket expenses</b></p> <p>Good choice if you're willing to pay a slightly higher monthly premium and get more care covered</p> <p>70% of covered health costs paid by Oscar, 30% paid by you</p> <p>Cost share reductions available if you're eligible</p>	<p><b>Highest premium, lowest out-of-pocket expenses</b></p> <p>Good choice if you seek a lot of care</p> <p>80% of covered health costs paid Oscar, 20% paid by you</p>



# Next, pick a plan type *(aka suite)*

Within each tier there are 3 plan suites you can choose from at Oscar. The plan suites range from Simple to Elite. You'll see that the plans go from having coinsurance (a % of the cost for care) to just copays (a fixed cost for care).

## HERE ARE THE DETAILS FOR EACH:

Simple	Classic	Elite
<b>Least expensive premium</b> Most coinsurance Simple ( <i>mostly available in Bronze and Silver metal tiers</i> ) Condition-specific ( <i>Diabetic and COPD plans</i> )	<b>Mid-expensive premium</b> Mix coinsurance & copays. ( <i>You may have copays for labs but coinsurance for a hospital stay, for example.</i> )	<b>Most expensive premium</b> Mostly copays, less coinsurance \$0 medical deductible Rx deductible included

## SO, YOU WANT A HEALTH SAVINGS ACCOUNT (HSA)?

But first, what's an HSA? It's a long-term savings account you can set up to pay for healthcare expenses with pre-tax contributions (that's money before it's taxed).

If you'd like to have a health savings account, look for a plan with "HSA" in the title. Then, all you need to do is choose an HSA provider and set one up. You can do so with your bank, [healthequity](#), optum, etc.

# Houston, Discover Our Select and Choice Dual Networks

## HEALTH CARE THAT JUST MAKES SENSE.

In 2024, Oscar is proud to offer individuals and families even more options for new members by offering two comprehensive networks in select Texas markets.\*

## IF YOU LIVE IN HOUSTON, YOU CAN CHOOSE BETWEEN TWO PROVIDER NETWORKS:

### Oscar Choice Network

The Choice network is broad and offers an expansive network of doctors, specialists, hospitals and clinical facilities. This network is available in Harris, Fort Bend, Montgomery, Galveston or Brazoria counties in partnership with Memorial Hermann, HCA Gulf Coast – plus several community hospitals.\*\*

### Oscar Select Network

The Select network provides a locally curated network of doctors, specialists, hospitals and clinical facilities that offer cost-effective medical care without sacrificing the quality our members expect. This network is available in Harris, Fort Bend, Montgomery, Galveston or Brazoria county in

## WHY DUAL NETWORK OPTIONS?

Oscar offers two network options with high-quality health systems and providers so you can choose the network with the right doctors for you and your family.

To learn more about Oscar's Choice and Select networks, contact your local broker or visit [hioscar.com/search](https://hioscar.com/search) to find in-network providers and prescription drugs in your area.

\*In Texas, the Choice network and the Select network are available in Harris, Fort Bend, Montgomery, Galveston and Brazoria counties.

\*\*Provider listings are not all-inclusive and are as of September 2021; subject to change. For a listing of doctors and facilities that participate in the Select and Choice networks, contact your local broker or visit [hioscar.com](https://hioscar.com).



# Know Your Network/Plans

## Plans in Texas

View plans available in your state by scanning the QR code below or log into your account at [hioscar.com](https://hioscar.com) to view your plan information.



## Hospitals in Texas

Download your network overview for safe keeping by scanning the QR code below, or visit [hioscar.com/search](https://hioscar.com/search) to view providers and doctors near you.



# What's going on virtually

## WELCOME TO OSCAR PRIMARY CARE

- Get convenient, high-quality primary care right from home with a provider dedicated to supporting you for the long haul by phone, video, or messaging — all for \$0\* per visit.
- **A whole team is by your side.** Your Oscar Primary Care team includes a licensed provider, a nurse, and a medical assistant. When something comes up, simply message your medical team right through the app and they'll be in touch.
- **Get in-person care whenever you need it.** Sometimes to get a full picture of your health you'll need in-person care. When that time comes, we'll guide you to the right specialist, lab, or imaging facility in our network. Some screenings and tests may be available to be done right in the comfort of your home too.
- **Ongoing support for chronic conditions.** Your team can help you develop a tailored care plan and coordinate your care so you never miss anything. From ongoing diabetes management and resources to mental health support, and more.

## VIRTUAL URGENT CARE IS HERE FOR YOU

- With Oscar's Virtual Urgent Care, you can talk to a provider about urgent issues for \$0, 24/7.
- Get care for things like urinary tract infections, sore throats, medication refills, or other common concerns
- Request a phone or message consultation through the Oscar app or your online account and a provider will reach out in as little as 15 minutes. If you need extra help getting an appointment, you can also call your Care Team at (855) 672-2755.

Learn more at [hioscar.com/OSCAR-CARE](https://hioscar.com/OSCAR-CARE)



For 2024, Oscar Primary Care is available in TX (excluding HSA, Secure, and non-elite Bronze plans), NY (excluding Standard Silver, Standard Bronze, and Secure plans), South FL (Palm Beach, Miami-Dade, and Broward, excluding HSA and Secure plans), Northern/Central FL (excluding HSA and Secure plans), AZ (excluding HSA and Secure plans), GA (excluding HSA and Secure plans). Oscar Primary Care providers are employed by Oscar Medical Group, not Oscar Insurance Company or its insurance plan affiliates. Oscar Primary Care is only available to members 18 years of age and older. Prescriptions, visits and services may be limited at the provider's discretion and Oscar Primary Care is not intended to be used in conjunction with another primary care consultation. Oscar Care in-person visits in conjunction with your virtual visit may have a copayment. Due to medical licensing laws, you must be in your home state at the time of your virtual visit.

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# At Oscar, we provide convenient personalized care



## Find care super fast

Get personalized search results for in-network doctors, facilities, prescriptions, and more with Oscar's care finder tool at [hioscar.com/search](https://hioscar.com/search).

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## A Care Team who actually cares

You'll have a Care Team on your side to answer questions about in-network providers, claims, and how to make the most out of your plan.

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## Care at your fingertips with the Oscar app and website

Having an Oscar account is the best way to make the most of your benefits. You can easily see your ID card, plan details, request refills, find in-network care, estimate costs, and even see a provider online whenever something comes up.



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

HAVE QUESTIONS, OR WANT TO APPLY?



Visit us at [hioscar.com/individuals](https://hioscar.com/individuals)



Call your broker



Visit [healthcare.gov](https://healthcare.gov) or your state's health insurance marketplace

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