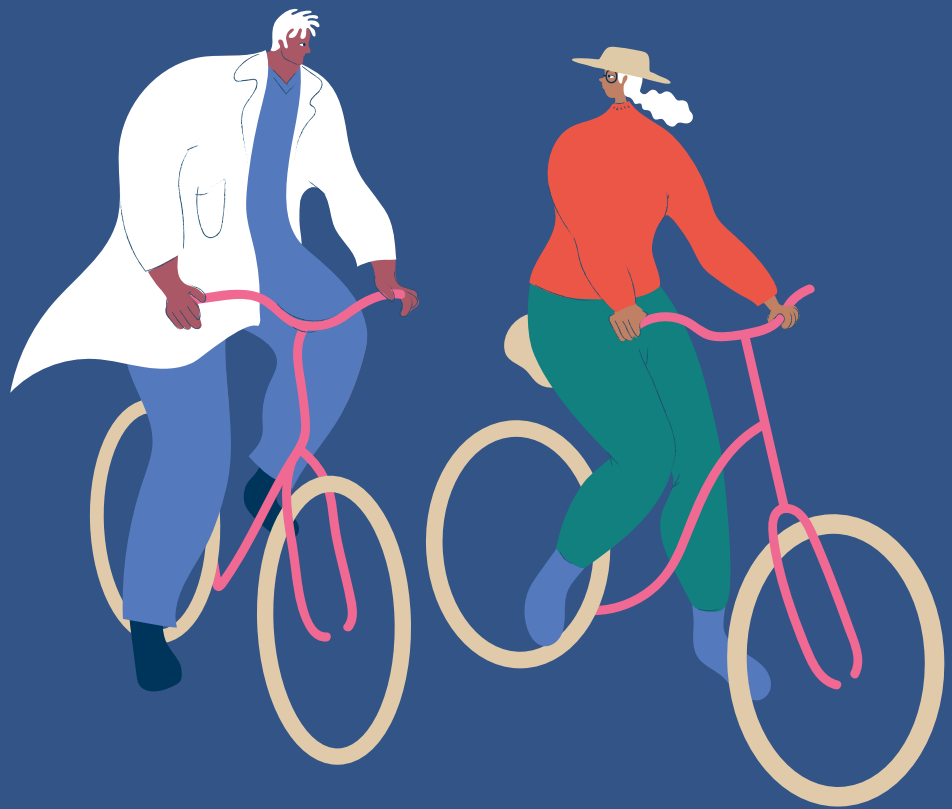


Oscar Medicare Advantage

2021 First Look



oscar

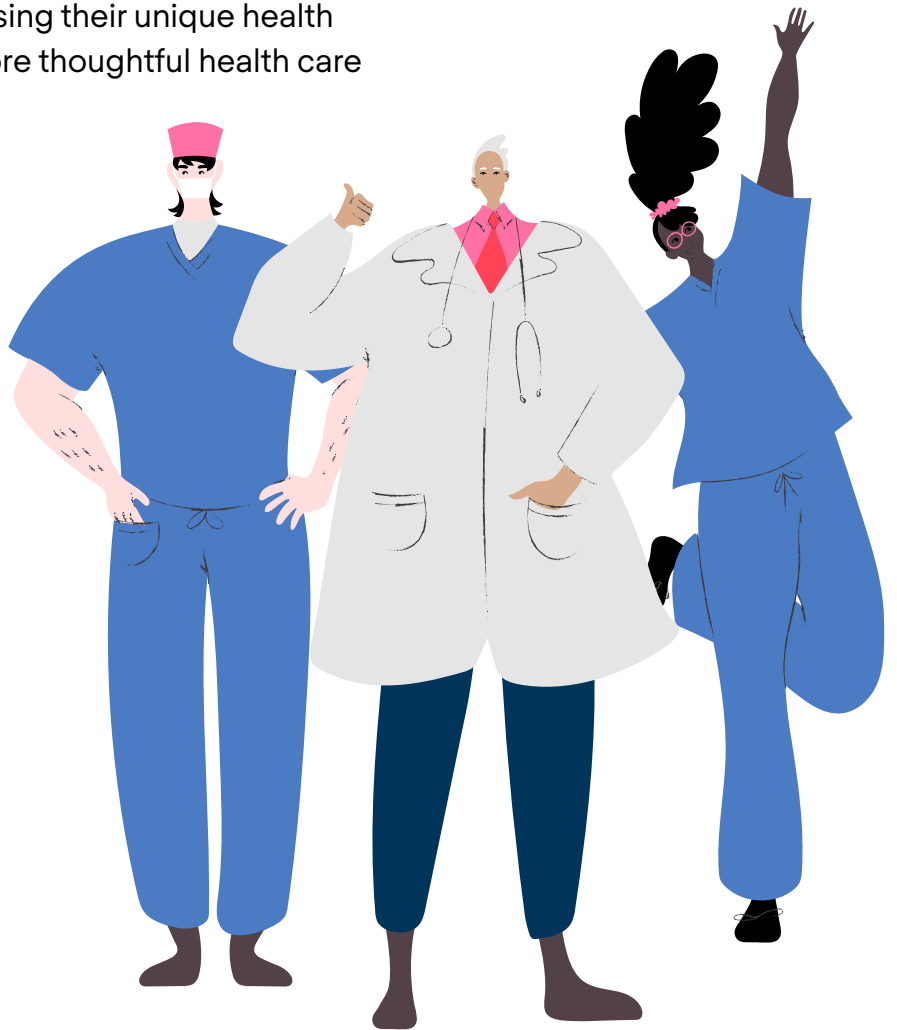
Table of contents

- 01 Who is Oscar?
- 02 Why sell Oscar?
- 03 Oscar's Medicare Advantage Experience
- 04 The Broker Experience
- 05 Oscar's Medicare Advantage Partners
- 06 Plan Benefits
- 07 Contact us

Who is Oscar?

Oscar Health is a consumer-focused, technology-driven insurance company founded in 2012, backed with over \$1.4 billion investment from top investors such as Alphabet, Fidelity Investments and Goldman Sachs. Since launching in our first ACA market in 2014, we've made great progress against our mission of creating a simpler and more affordable health insurance experience. Last year, our membership grew to over 420,000 members across 15 states and 29 markets.

In 2019, we launched in our first Medicare Advantage markets, and we're excited to continue growing our footprint. Through our unique approach, we're dedicated to meeting members where they are, addressing their unique health needs, and providing a better, more thoughtful health care experience.



Who is Oscar?



We make engagement easy

We're more than a health insurance company: we meet our members where they are, guiding them to the care they need using our digital tools and dedicated care teams. Thirty-nine percent of our Medicare Advantage members have online accounts compared to the health insurance industry average of 7%.



We earn our members' trust

Oscar strives to keep our members at the center of their health care experience, every time. That's why our member satisfaction rating is 2x above the industry average. Our members gave us a 4.5 out of 5 on average for customer service satisfaction in 2019¹.



We're driven by technology

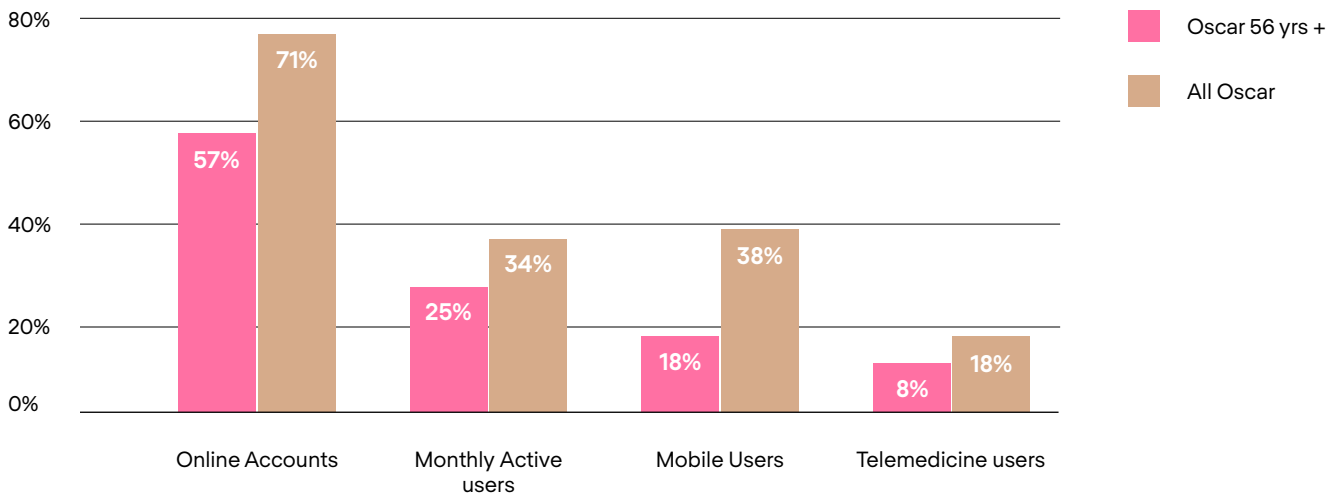
We've built our own insurance and delivery functions from the ground up, so everything gets done faster and better - claims processing, telemedicine, and giving members great and affordable coverage.

¹Based on surveyed ACA Oscar membership in 2019.

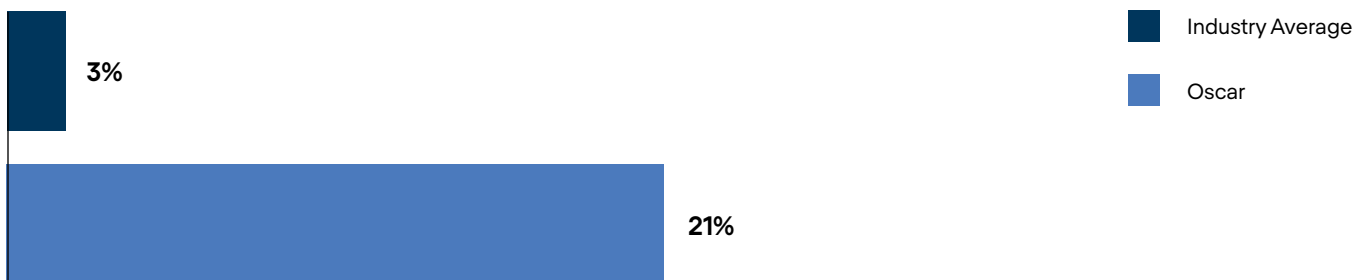
Why sell Oscar?

Oscar has a history of providing best-in-class engagement for our ACA members, which is consistent across age groups¹:

When members engage more with Oscar, it translates into cost savings².



The average Oscar member saves \$129 every time they use telemedicine³.



Telemedicine Utilization

¹Figures based on total Oscar ACA membership. Customer satisfaction ratings not collected for Medicare Advantage members in 2020.

²MedCityNews conservatively places average telemedicine usage at 2-3%, compared to Oscar’s more than 20% utilization. McKinney, Blake. “Why Is Telemedicine Utilization so Low?” MedCity News, MedCity News, 12 Sept. 2016.

³Based on 2018 data. Cost savings based on % of consultations that would have gone to PCP/UCC/ER, respectively.

The Oscar Medicare Advantage Member Experience



Affordable care that members can count on

\$0

Medical and drug deductibles¹, so members know what they'll pay from day one.

Up to \$4,000

In additional health benefits across dental, vision, hearing, and over the counter allowances.

85%

Of the most utilized drugs in the US are on the lowest cost tiers, Tier 1 or Tier 2.



Virtual, personalized access & convenience

Oscar members can find high-quality, in-network doctors quickly and access care when and where it's convenient, including from home. Our Medicare Advantage members have access to virtual care 24/7 at no cost to them.



Trusted partners in the community

Oscar has built deep roots in New York with a history of strong provider partners, growing brand awareness, and an understanding of the communities we serve in our specific markets. We work with hospitals like Montefiore New Rochelle and Saint Joseph's Medical Center, and physician groups like Crystal Run.

The Broker Experience

Everything you need to sell Oscar

01 Your Oscar Broker account

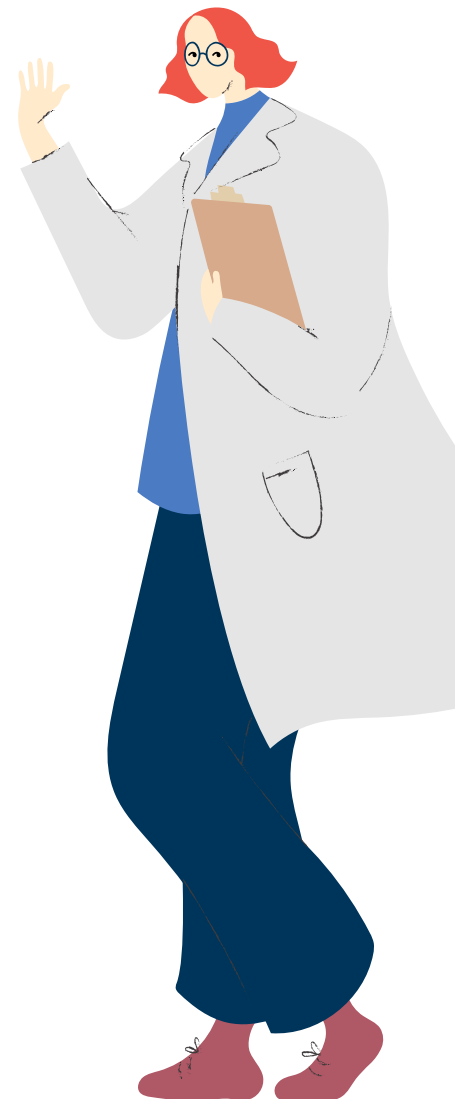
Create your account or log in at business.hioscar.com. Get appointed, access the enrollment portal, view commissions, update your information, and more.

02 [Hioscar.com/brokers](https://hioscar.com/brokers)

Find information about our plans, network, and rates at hioscar.com/brokers. You can also find FAQs, event registration, and other helpful resources.

03 The Oscar Medicare enrollment portal

Oscar uses a separate portal to accept Medicare enrollments. You can access it via your Broker Account at business.hioscar.com. In the enrollment portal, you can enroll clients, manage leads, and order sales kit materials.



The Broker Experience



Still need help?

Our dedicated Broker Support Team is here to help! You can reach them Monday - Friday from 9am - 8pm EST at 1-855-672-2713 or brokers@hioscar.com.



Getting certified

To get certified to sell Medicare Advantage, just follow these simple steps:

- Create your Oscar Broker account or log in at business.hioscar.com.
- Click on "Medicare Book" in the top right hand corner, or if you're already appointed, click on "Medicare Certification" on your account detail page.
- Start your Medicare certification by clicking the "Get Certified" button and follow the steps to complete your certification checklist. Look for the green check marks at completion of each step.
- If you work with an FMO, please be sure to indicate your affiliation when prompted.



2021 Medicare Commissions

Oscar Medicare Advantage

The following Commission Schedule shall apply to Oscar Medicare Advantage Market policies in effect beginning January 1, 2021 and shall remain in effect until terminated or replaced by Oscar in writing and with the Company’s sole discretion. The Commission Schedule for each respective market in effect at the time the commission is paid shall govern for the respective market.

Oscar may prorate commissions according to applicable laws and regulations, including:

1. Oscar will prorate Initial Compensation when (i) a beneficiary changes plans during their initial enrollment year, or (ii) A beneficiary makes an “unlike plan change” (as defined in 2 CFR § 422.2274). Oscar will only pay commissions for months in which a beneficiary is enrolled. Oscar will charge-back or recoup commissions if a member disenrolls or switches plans in accordance with applicable law.
2. Oscar will prorate Renewal Compensation for all “like” plan changes based on the months the beneficiary is actually enrolled in the plan.
3. Oscar does not prorate Initial Compensation based on when a beneficiary enrolls in an Oscar plan during a plan year. These enrollments are still subject to disenrollment proration.

Oscar reserves the right to seek charge-backs, clawbacks or recoupment of unearned commissions in accordance with applicable laws and regulations.

To the extent that a Producer earns a commission as set forth in the applicable Appointed Producer Agreement, the commission amount shall be as follows.

Initial Year	Renewal Year
\$539	\$270

Oscar's Medicare Advantage Partners

Benefit Partners

- CVS*
- TruHearing
- Davis Vision
- Liberty Dental
- Silver&Fit
- InComm - OTC card network
- Circulation - transportation

*CVS is Oscar's pharmacy benefit manager, for a full list of in-network pharmacies visit hioscar.com/search

Key Provider Groups & Hospitals

- Montefiore New Rochelle Hospital
- Montefiore Nyack Hospital
- White Plains Hospital
- St. John's Riverside Hospital
- St. Joseph's Hospital
- St Luke's Cornwall Hospital
- Crystal Run Healthcare
- Highland Medical
- Northern Westchester Hospital
- Phelps Memorial Hospital
- Westchester Medical Center
- Good Samaritan Hospital
- Orange Regional Medical Center



Plan Benefits

Plan details and benefits	Oscar Easy Care (HMO) H7322-002 Orange, Rockland and Westchester Counties
Premium	\$0
Part B	\$0
Part D	\$0
Rx Benefits (Tiers 1-5)	\$0 / \$10 / \$45 / \$95 / 33% of cost
Max-out-of-pocket (MOOP)	\$6,700
Referrals Required	No
PCP	\$0
Specialist	\$40
Inpatient Hospital	\$370 per day for days 1-5; \$0 for days 6-90
Telehealth Services	\$0
OTC (over-the-counter)	\$50 every 3 months
Dental	\$2,000 yearly allowance
Vision	\$300 yearly allowance for eyewear
Hearing	\$2,000 yearly allowance for 2 aids
Meals	Post discharge meals
Benefits Beyond Medicare	<ul style="list-style-type: none"> • Erectile Dysfunction prescription coverage • Fitness benefits including access to fitness centers nationwide • Chiropractic and Acupuncture services • Transportation for post acute follow up services and certain chronic conditions only • World Wide ER/UC coverage up to \$25k • Rewards and incentives program to earn up to \$250



Contact us

We have dedicated Oscar sales teams in each market. Your representatives can answer your sales-related questions and provide support, training, and presentations upon request. Feel free to contact us anytime. We can't wait to get to know you!

New York Sales Team



Sean Egan
Sales Director, Northeast Region
segan@hioscar.com



Michelle Ludwig
Senior Sales Executive, Medicare
mludwig@hioscar.com
1-914-582-6713



Yasmin Chaljub-Martinez
Medicare Sales Manager
yasmin@hioscar.com
1-347-303-0083

Broker Support

Contact information
brokers@hioscar.com
1-855-672-2713

Business hours
Monday through Friday
9:00 AM - 8:00 PM EST