Meet Oscar's Spanish-first plans and programs

At Oscar, we're committed to empowering our growing number of Spanish-speaking members.

That's why we've developed **Buena Salud** and **Hola Oscar**. Two solutions, crafted by our Spanish-speaking teams, designed to help Hispanic and Latinx members fully leverage their health insurance benefits and confidently navigate the U.S. healthcare system with ease.

INTRODUCING HOLA OSCAR

A free **program** available on all plans and in all states that give members the choice to opt into Spanish-first communications and experiences. After opting in, members can access:

- Spanish-speaking providers and care, ensuring clear communication and understanding
- A Spanish-speaking Care Team to help you navigate your plan, network, and bills effortlessly
- A tailored member experience and communications that are genuine, culturally relevant, and focused on the unique realities and needs of Spanish-first members

BIENVENIDOS A BUENA SALUD

A plan type available in Arizona, Georgia, Illinois, and Texas that automatically defaults to Spanish after enrollment. Buena Salud plans include:

- Spanish communications by default, including a Spanish welcome kit
- Access to Spanish-speaking healthcare providers and dedicated Spanish-speaking customer service teams
- Tailored health programs and exclusive reward programs like $50 toward healthy groceries for completing an annual checkup

Don't just take our word for it—our Net Promoter Score of 87 among Spanish-speaking members is 200% above the industry average!

Choose a plan at hioscar.com/individuals

Net Promoter Score: The health insurance industry has an average net promoter score of 3, according to Forrester research. Oscar's average NPS in 2025 is 87 as of October 13, 2025.

Buena Salud plans: Buena Salud plans are available in Arizona, Georgia, Illinois, and Texas. For availability, costs, and complete details of coverage, contact a licensed agent or Oscar sales representative.

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

Reward eligibility: Eligibility for rewards requires an account to be in good payment standing without any overdue balance. Once account is current, the reward will be issued.

Underwriting: Oscar Medical coverage is underwritten by Oscar Insurance Company located in New York, New York. Plans sold in New York are underwritten by Oscar Insurance Corporation located in New York, New York. Plans sold in Florida are underwritten by Oscar Insurance Company of Florida. Plans sold in New Jersey are underwritten by Oscar Garden State Insurance Corporation. Administrative Services for all plans provided by Oscar Management Corporation. Plans sold in Texas use policy and associated COC form numbers OSC-TX-IVL-HMO-EOC-2026-HIX OHIN-134128348; OSC-TX-IVL-HMO-EOC-2026 OHIN-134128297; GUIDED OSC-TX-IVL-HMO-GOLD-0-GUIDED-CARE-EOC-2026 OHIN-134128360; OSC-TX-IVL-EOC-2026 OHIN-134080911;OSC-TX-IVL-EOC-2026-HIX OHIN-134080906; OSC-TX-IVL-EOC-2026-HIX OHIN-134079760; OSC-TX-S-IVL-EOC-2026 OHIN-134079760. Plans sold in Virginia use policy and associated form numbers VA ON OSC-VA-IVL-EOC-2026-HIX OHIN-134065976; VA OFF OSC-VA-IVL-EOC-2026 OHIN-134065976. HMO products are offered by Oscar Insurance Corporation and Oscar Buckeye State Insurance Corporation in Ohio, Oscar Health Plan, Inc. in Arizona and Illinois, Oscar Health Plan of Pennsylvania, Inc in Pennsylvania, Oscar Health Plan of Georgia in Georgia, Oscar Health Plan of North Carolina, Inc. in North Carolina, Oscar Health Maintenance Organization of Florida and Managed Care of South Florida, Inc. in Florida, and Oscar Managed Care in Texas. All insurance policies and group benefit plans contain exclusions and limitations. For availability, costs, and complete details of coverage, contact a licensed agent or Oscar sales representative.

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