

# “My Oscar team answered right away.”

- Nicole M, Oscar member



With Oscar, you get your own Concierge team – three care guides and a nurse. **You talk to the same people every time you call or message.** And you get personalized care from people who know you as more than just a member ID number.

## Oscar Concierge

### Fast responses

Reach your team right away every time you call. No wait. No transfers.

### We guide you

Your team finds the best in-network doctor for your condition and tells you where to go.

### Clear costs

Your team gives you a cost estimate, so you're informed before your appointment.

### We're on your side

Your team sorts out unexpected bills for you, whether they're from us or your doctor.

VS

## Traditional customer service

### Please hold...

You wait. And wait. Then you get transferred to an automated phone system.

### You're on your own

You're not sure if you need to go to a doctor, an urgent care center, or an emergency room.

### Confusing costs

You don't always know what you'd pay until you get to the doctor's office.

### Surprise bills

You get hurt. Then you get an unexpected bill weeks later... that you have to sort out yourself.