

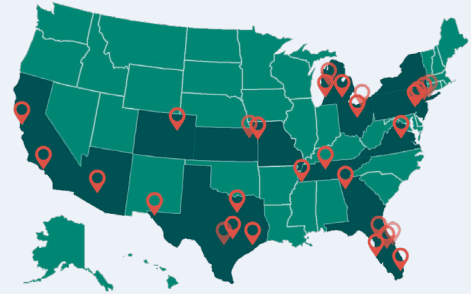
By the numbers

Oscar is the first direct-to-consumer health insurer pairing member engagement with our own full-stack technology. Since launching in our first market in 2014, we've made great progress against our mission of creating a simpler and more affordable health insurance experience for more people across the U.S.

2019 was a year of sustainable growth for our company. We nearly doubled membership and revenue, bolstered by our most significant market expansion to-date and entrance into the Medicare Advantage market.

~420K
Total members
across **15** states and
29 markets.*

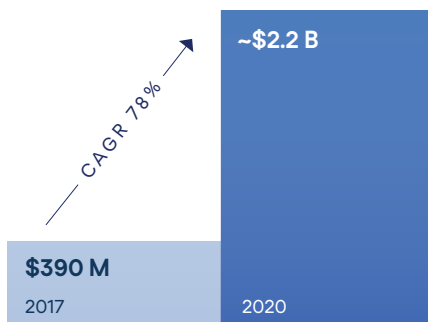
~1,500
Employees across
four offices.



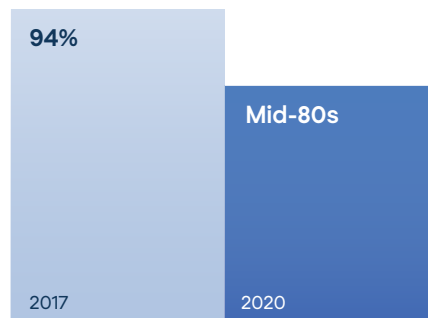
3 Product lines in individual, MA, and small group.

GROWING SUSTAINABLY

Gross premiums



Medical loss ratio



In 2019, Oscar saw exceptional performance across the key indicators we use to evaluate the success of our business. From a financial perspective, we generated \$2.2 billion in gross premium revenue and maintained an MLR in the mid-80s for the second year in a row.

TRUST DRIVES INDUSTRY-LEADING ENGAGEMENT

Trust



33 Net Promoter Score compared to an average score of -19 across the ACA.**

4.5 out of 5 average customer service satisfaction rating by members for 2019.

Engagement



90% of members have an online account.

83% have contacted their Concierge Team.

52% of members downloaded our mobile app in 2019, nearly 5x the industry average.

Care Routing



~30% of all members have utilized our telemedicine offering.

40% of members' first visits were routed by our Concierge Team in 2019.

Since 2018, visits routed by Oscar are estimated to be 2% cheaper than unrouted visits.

* Deft Research analysis of NPS score as of the end of 2020 OE compared to consumers enrolled in ACA plans in 2018, who gave health insurance companies an average score of -19.
** Based on iOS + Android downloads in 2019 compared to membership numbers at the end of 2018 for Aetna, United, Molina, Cigna, Humana, Anthem, and Centene.