

# Oscar + Holy Cross + Memorial Medicare Advantage

2022 Broker First Look

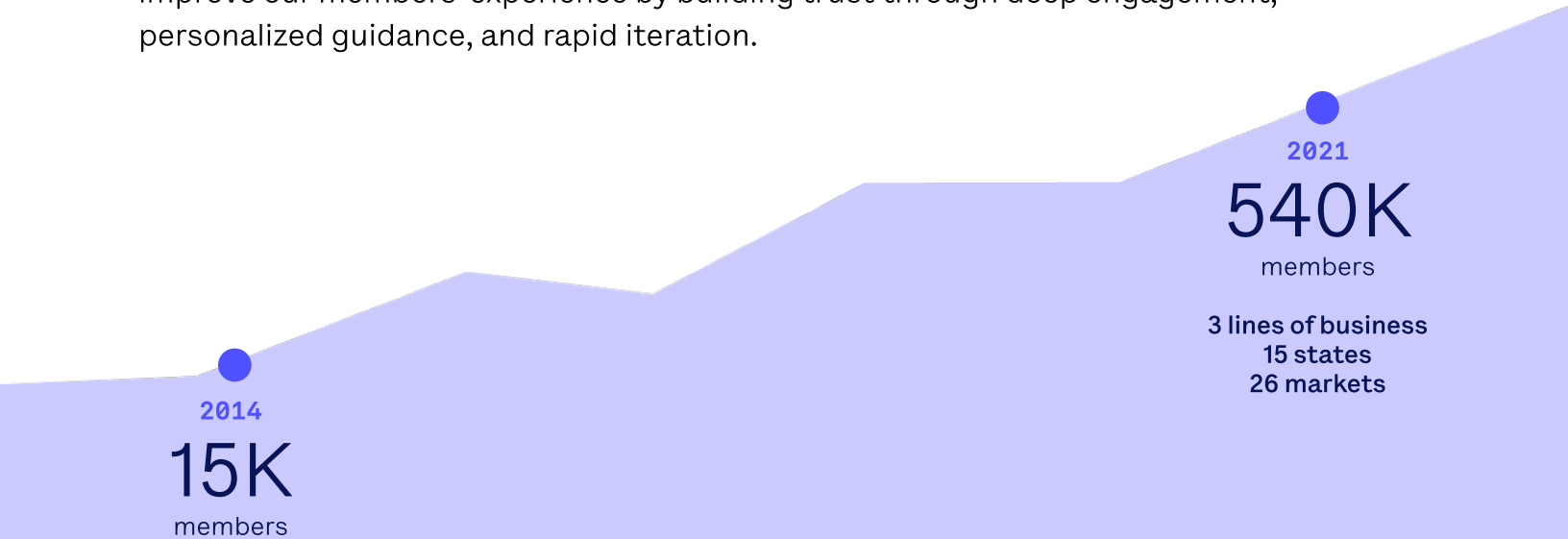
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Plan benefits must not be shared with your Medicare clients prior to October 1, 2021 as required by the Centers for Medicare and Medicaid Services (CMS). Benefits are pending CMS approval.

# Who is Oscar?

Oscar is the first health insurance company built around a full stack technology platform and a relentless focus on serving its members. At Oscar, our mission is to make a healthier life accessible and affordable for all. Headquartered in New York City, Oscar has been challenging the health care system's status quo since our founding in 2012. The company's member-first philosophy and innovative approach to care has earned us the trust of approximately 540,000 members as of March 31, 2021. We offer Individual & Family, Small Group, and Medicare Advantage plans, and +Oscar, our full stack technology platform to others within the provider and payor space. Our vision is to refactor health care to make good care cost less. Refactor is a term used in software engineering that means to improve the design, structure, and implementation of the software, while preserving its functionality. At Oscar, we take this definition a step further. We improve our members' experience by building trust through deep engagement, personalized guidance, and rapid iteration.



**2014**—Launched Oscar, serving Affordable Care Act customers in New York

**2019**—Launched our first Medicare Advantage offering for Plan Year 2020

**2020**—Announced partnership with Holy Cross and Memorial Health for Plan Year 2021

**2021**—Listed Oscar on the New York Stock Exchange on March 3, 2021

# What makes Oscar different?



## **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. As of December 31, 2020, 89% of our subscribing members have interacted with our digital or Care Team channels, 81% have a digital profile, almost half have downloaded our app, and our per member app download rate as of December 31, 2020 is approximately nine times higher than for other insurers<sup>1</sup>. As a result, Net Promoter Score (NPS) has gone up from 29.8 in Q4 2020 to 38.6 in Q1 2021 among respondents 55 and older.



## **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 2019.



## **We're driven by technology**

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



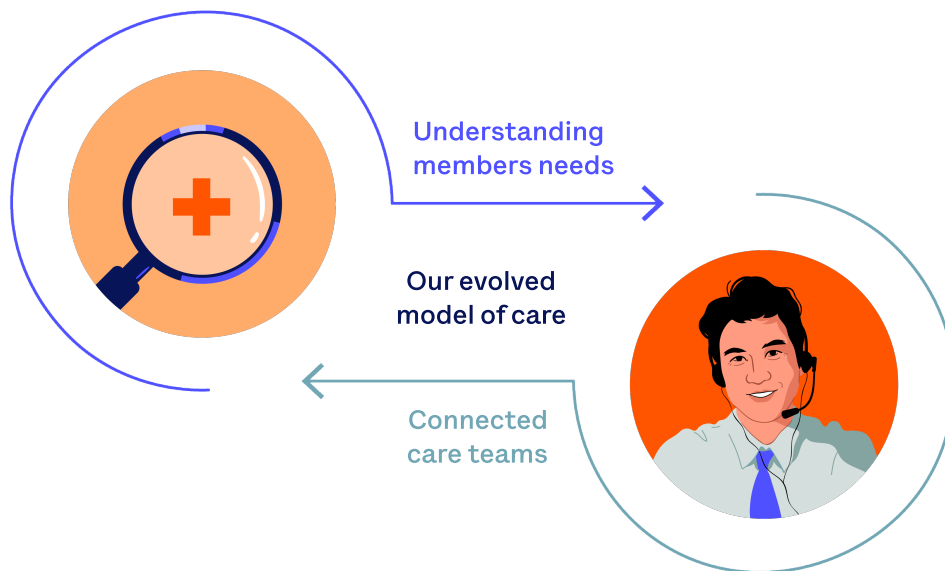
## **We're committed to diversity and culturally competent care for our members**

Oscar is committed to providing the best care possible for our diverse member population by taking their individual needs into account.

<sup>1</sup>All member engagement statistics based on subscribing members, and are as of December 31, 2020.

# The Power of Partnership: Oscar + Holy Cross + Memorial

Oscar teamed up with Holy Cross and Memorial Health Systems to develop a new kind of Medicare Advantage option for Broward county. With deep knowledge of our patients and their unique needs, we're able to offer members a best-in-class experience that costs less.



**When we combine deep patient understanding and a highly engaged care team experience, we're able to offer members a better experience at less cost.**

Our teams collaborate to get a 360° view of members' needs. This helps us ensure every member gets access to high-quality care specific to their needs at an affordable cost.

Our Care Teams are familiar with the Holy Cross and Memorial Healthcare systems and can direct members to the right care.

# Why sell Oscar + Holy Cross + Memorial Medicare Advantage?

To break through in Broward, we couldn't settle for the status quo. We saw a community that was in need of a better approach to Medicare: one that offers a lot more value and treats people less like numbers on a spreadsheet and more like, you know, people.



\$0 premiums for the care you need, including up to \$2,600 in dental, vision and hearing benefits - even gym membership!<sup>1,2</sup>



A complete approach to dental care - including plans with no maximum for preventative and comprehensive dental (even implants)<sup>3</sup>



\$0 medical and drug deductibles, so members know what they'll pay from day one



No referrals required to see a specialist, plus a Care Team to help Members navigate the system



Day-to-day savings, like \$0 transportation and an "OTC Card" that covers up to \$200 in over-the-counter expenses every three months<sup>4</sup>



\$0 copays on 85% of the most utilized prescriptions in the US (Tier 1 or Tier 2 drugs)<sup>5</sup>

<sup>1</sup>Available on the Oscar + Holy Cross + Memorial - with Refund Bonus (HMO) plan

<sup>2</sup>Available on the Oscar + Holy Cross + Memorial with \$1500 O-Card (HMO) plan

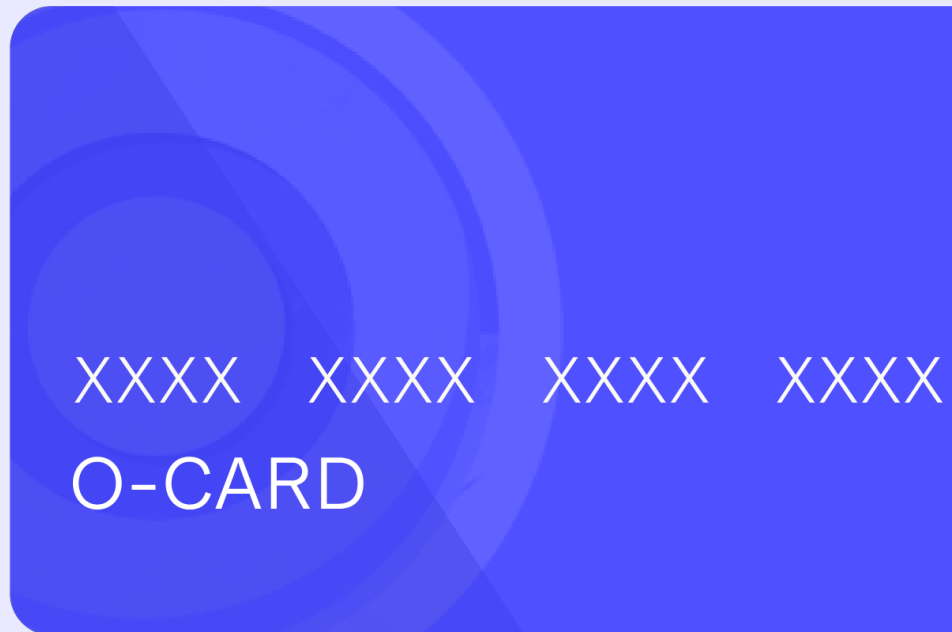
<sup>3</sup>Available on the Oscar + Holy Cross + Memorial (HMO) plan

<sup>4</sup>OTC card maximums vary by plan

<sup>5</sup>Formulary benefits based on CVS Core Formulary

# The biggest breakthrough of the year: The O-Card

Like a pre-loaded savings account, the O-Card offers members \$1,500 to cover both medical and supplemental out-of-pocket costs<sup>1</sup>, radically changing the total amount a member will pay all year for care.

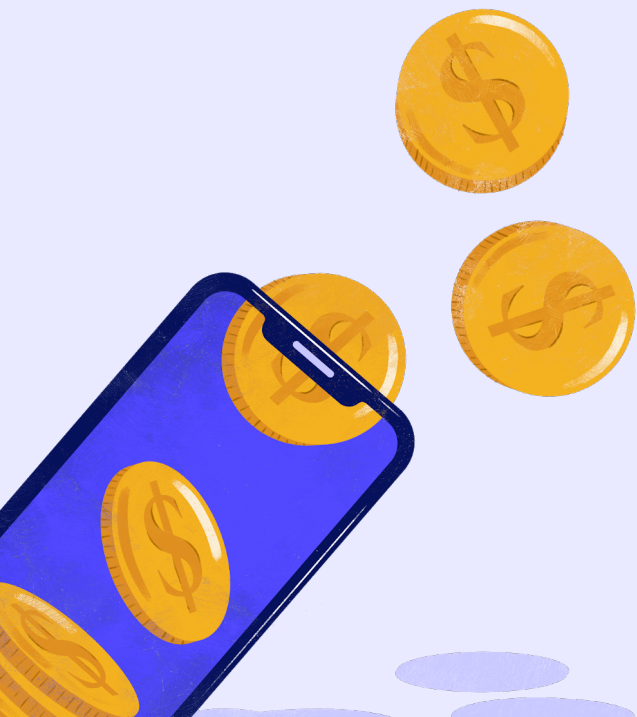


<sup>1</sup>Out of pocket costs limited to Medicare-covered medical services as well as dental, vision, and hearing services.

# How the O-Card Works

Whether it's to cover a specialist copay, a surprise doctor visit while traveling out-of-network, or a new pair of glasses, the O-Card gives members an easy way to save on the things that matter to them.

- We send new members\* an O-Card in the mail. It's a physical Visa card that comes pre-loaded with \$1,500 in healthcare funds by Oscar on an annual basis, which will expire at the end of the member's plan year. Members activate the card, similar to most debit and credit cards.
- Members can use their O-Card at the office to pay for any medical, dental, vision, or hearing cost-shares, just like a typical debit card. It's the first Medicare Advantage benefit that allows the member to use dedicated healthcare funds to help reduce their out-of-pocket costs for medical services (e.g., specialists, inpatient, DME, etc.) in addition to supplemental dental, vision, and hearing services.
- Members can check their balance any time.



\*Applies to members who enroll in an O-Card Plan Type (H8961-002 in Broward).



# New for 2022: The Refund Bonus

Our "Refund Bonus" plan, also referred to as a "Part-B Giveback", helps reduce the member's CMS Part B monthly premium out-of-pocket cost.

- The Oscar + Holy Cross + Memorial with Refund Bonus (HMO) plan is a Medicare Advantage Part B Giveback product in which Oscar contributes \$100 to the member's CMS Part B monthly premium and, as a result, the member receives \$100 back into their Social Security check each month.
- This plan is valuable for Medicare Advantage users who are looking to save money with a \$0 premium and \$100 reduction to their CMS Part B monthly premium and don't anticipate high out of pocket medical expenses.

\*Applies to members who enroll in a Refund Bonus Plan Type (H8961-003 in Broward).

# The Member Experience

To deliver a best-in-class member experience, we focused on the unique needs of our Medicare Members and developed tools to make care less confusing and more convenient.

## More convenient care, right from the app

Oscar members can connect with their care team, find in-network doctors quickly, and even order prescription refills right from the app with \$0 next-day delivery.<sup>1</sup> And with our virtual urgent care, members can connect with a doctor 24/7, in as little as 15 min, at no cost to them.

## A fully translated experience

Oscar has set out to improve the experience for Spanish-speaking members. We have bilingual Care Teams to help members navigate their care and providers as a part of our virtual urgent care team. The Oscar app, online accounts, and HolaOscar.com are also fully translated resources that make things simpler for Spanish-speaking members.



<sup>1</sup>Same-day prescription delivery covered in Bronx, Rockland, Broward, Fort Bend, Montgomery and Harris counties through a partnership with Capsule pharmacy. Not all prescriptions are eligible for refills over the phone.

# The Broker Experience

Oscar's broker experience is as easy as our member experience. We built tools to simplify your to-do list and save you time.

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## Your Oscar Broker Account

Create your account or log in at [business.hioscar.com](https://business.hioscar.com). Get appointed, access the enrollment portal, view commissions, update your information, and more.

## Hioscar.com/brokers

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

## Medicare Enrollment Portal

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

## 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](mailto:brokers@hioscar.com).



# Getting Certified

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

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1. Create your own Oscar Broker account or log in at [business.hioscar.com](https://business.hioscar.com).
2. 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.
3. 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.
4. If you work with an FMO, please be sure to indicate your affiliation when prompted.



# 2022 Medicare Advantage Commissions

The following commission schedule shall apply to Oscar Medicare Advantage Market policies in effect beginning January 1, 2022 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.

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**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" 422.2274 (as defined in 42 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.
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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: \$573**

**Renewal Year: \$287**

# Our Medicare Advantage Partners

We work with quality partners to deliver great care for our members.

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**CVS** is our pharmacy benefits manager network\*



**Silver&Fit**® is our partner for nationwide gym membership



**TruHearing** is our hearing partner



**American Specialty Health (ASH)** is our partner for chiropractic and acupuncture



**Liberty** is our partner for dental services and benefits



**InComm**

**InComm** is our partner for the "OTC Card" network



**DavisVision** is our partner for eyewear and vision.



**Circulation** is our partner for transportation services



**GA Foods** is our partner for meal delivery

\*CVS is Oscar's pharmacy benefit manager, for a full list of in-network pharmacies visit [hioscar.com/search](https://hioscar.com/search)

# Plan Benefits

	Updated for 2022	New for 2022	New for 2022
Plan Detail and Benefits	Oscar + Holy Cross + Memorial (HMO)	Oscar + Holy Cross + Memorial - with \$1500 O-Card (HMO)	Oscar + Holy Cross + Memorial - with Refund Bonus (HMO)
Contract + Plan ID	H8961-001	H8961-002	H8961-003
Service Area	Broward County	Broward County	Broward County
Part B Deductible	\$0	\$0	\$0
Part D Deductible	\$0	\$0	\$0 Tiers 1-2; \$200 Tiers 3-5
Retail Rx Copay	T1 - \$0 T2 - \$0 T3 - \$25 T4 - \$75 T5 - 33%	T1 - \$0 T2 - \$0 T3 - \$25 T4 - \$75 T5 - 33%	T1 - \$0 T2 - \$0 T3 - \$25 T4 - \$75 T5 - 25%
Plan Premium	\$0	\$0	\$0
Max Out-of-Pocket (OOP)	\$2,900	\$2,900	\$3,400
Referrals	No	No	No
PCP Copay	\$0	\$0	\$0

# Plan Benefits, Continued

Plan Detail and Benefits	Oscar + Holy Cross + Memorial (HMO)	Oscar + Holy Cross + Memorial - with \$1500 O-Card (HMO)	Oscar + Holy Cross + Memorial - with Refund Bonus (HMO)
Specialist Copay	\$0	\$0	\$5
Inpatient Hospital	\$0 with unlimited additional days	\$100 per stay with unlimited additional days	\$250 per stay with unlimited additional days
Telehealth services	\$0	\$0	\$0
OTC (over-the-counter)	\$150 every 3 months	\$200 every 3 months	\$100 every 3 months
The O-Card - Visa card for reduced cost sharing on medical, dental, vision, and hearing services	N/A	\$1,500 Visa card for medical, dental, vision, and hearing services	N/A
Dental	No maximum for preventative and comprehensive dental, including dental implants	\$2,000 yearly allowance	\$2,000 yearly allowance
Vision	\$300 yearly allowance for eyewear	\$100 yearly allowance for eyewear	\$100 yearly allowance for eyewear
Hearing	\$2,000 yearly allowance for 2 aides	\$500 yearly allowance for 2 aides	\$500 yearly allowance for 2 aides
Meals	1 week post discharge	1 week post discharge	1 week post discharge
Transportation	Unlimited one way routine trips	Unlimited one way routine trips	Not covered
Additional Benefits	Erectile Dysfunction prescription coverage Fitness benefit, including access to fitness centers nationwide Chiropractic and Acupuncture services World Wide ER/UC coverage up to \$25,000 Additional annual physical	Erectile Dysfunction prescription coverage Fitness benefit, including access to fitness centers nationwide World Wide ER/UC coverage up to \$25,000 Additional annual physical	Erectile Dysfunction prescription coverage Fitness benefit, including access to fitness centers nationwide World Wide ER/UC coverage up to \$25,000 Additional annual physical



# Contact us

We have dedicated Oscar sales teams in your market. Your representatives can answer your sales-related questions and provide support, training, and presentations upon request. Feel free to contact us anytime. We look forward to working with you!

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## Contact Information:

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### Business Hours

Monday through Friday

9:00 AM - 8:00 PM EST

