

Out-of-area coverage.

All Oscar for Business members get access to Oscar's New York network, including Mount Sinai, Montefiore, Long Island Health Network, and access to the QualCare network in New Jersey. We also offer an out-of-area option for employees who may need national coverage.

Who should consider out-of-area coverage?

If you have employees who live outside of the New York or New Jersey service areas, travel often, or are parents with college kids out of state, you should consider providing the option of out-of-area coverage.

What's the cost?

Cost varies depending on the plan selection. Please contact Oscar at 855-672-2784 to get a quote, or contact your broker.

Who's in Oscar's out-of-area network?

Oscar's out-of-area coverage includes access to the National Multiplan PHCS Network. To view providers included in the Multiplan network, visit hioscar.com/ooa-directory.

What else should you know?

- Only employees who select the out-of-area plan will be impacted by the increased rates.
- Multiplan's network can only be used when the member travels outside of their service area. They still need to see an in-network doctor when they're in **Oscar's** service area.
- Groups can offer both an out-of-area option and a non-out-of-area option of the same plans within the same employee class.
- You can offer out-of-area coverage to specific employee classes (i.e. can create a class specifically for out-of-state employees and provide the buy-up option).
- No more than 20% of enrolling employees may live outside of Oscar's New York and New Jersey service areas* if you'd like to offer out-of-area coverage.
- Residents living in Alaska, Montana, Wyoming, Hawaii, and Minnesota are not eligible to enroll in our out-of-area coverage.

*Oscar's New York service area includes New York (Manhattan), Kings, Queens, Bronx, Richmond, Nassau, Suffolk, Westchester, and Rockland counties.
Oscar's New Jersey service area includes Bergen, Middlesex, Union, Hudson, Essex, Morris, Passaic, Monmouth, Somerset, Mercer, Sussex, Hunterdon, Warren, and Ocean counties.