



Broker Toolkit

Open Enrollment 2026 Broker Guide

oscar

Intended for Broker Use Only

Table of Contents

Oscar: Built for the ACA

Doing Business with Oscar

Commission & Bonus Information

Plans & Network

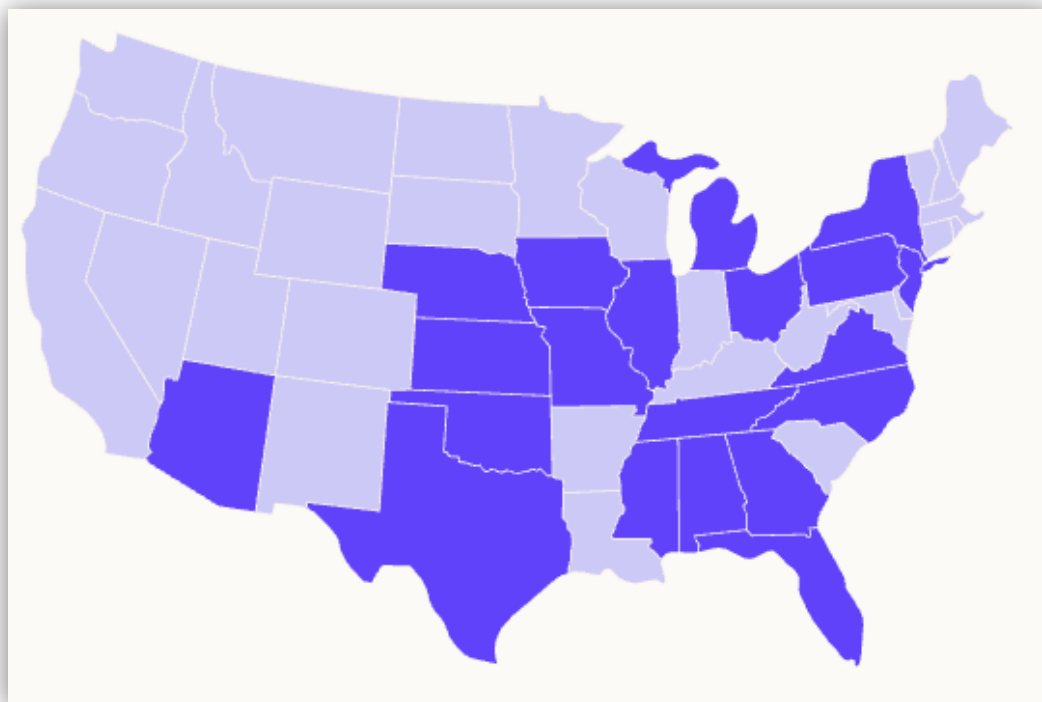
Tools for Brokers

Tools for Members

Oscar Support for You

Oscar: Built for the ACA

Oscar's Footprint Today



Today Oscar serves 20 states and 573 counties across the United States:

AL, AZ, FL, GA, IA, IL, KS, MI, MO, MS, NC, NE, NJ, NY, OH, OK, PA, TN, TX, VA

OSCAR IS SHAPING THE FUTURE OF THE ACA



Advocating
at the state and federal levels with a strong policy voice



Strengthening
our market-leading tools and technology

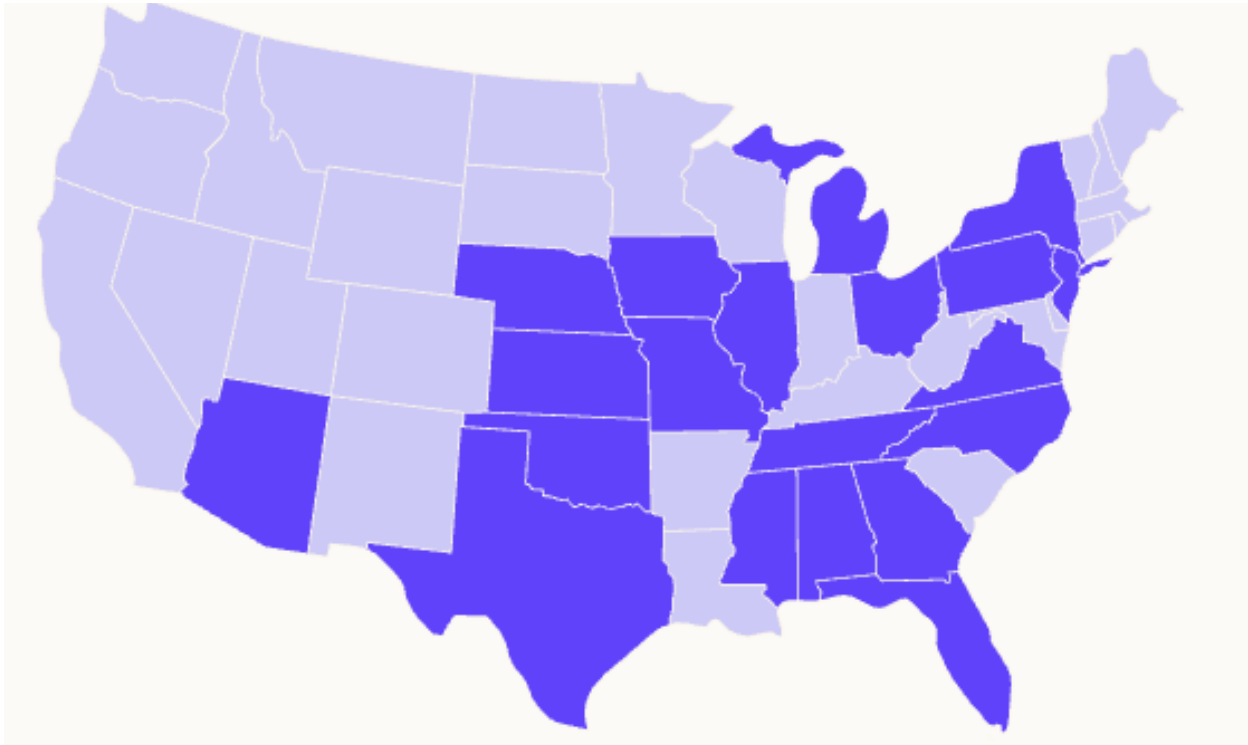


Launching
new and innovative products for both IFP and ICHRA

oscar

Oscar 2026 Plan Availability

Oscar is offering Individual & Family plans in 2026 across 20 states and 573 counties.



STATE	EXISTING COUNTIES	NEW COUNTIES
Alabama	N/A	Walker, Shelby, Jefferson, Madison, Limestone
Arizona	Maricopa, Pima, Pinal, Santa Cruz	N/A
Florida	Alachua, Bay, Brevard, Broward, Charlotte, Citrus, Clay, Duval, Escambia, Flagler, Hernando, Hillsborough, Lake, Leon, Manatee, Marion, Martin, Miami-Dade, Okaloosa, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Saint Lucie, Santa Rosa, Sarasota, Seminole, Volusia	Walton, St. Johns

STATE	EXISTING COUNTIES	NEW COUNTIES
Georgia	Bartow, Butts, Chattahoochee, Chattooga, Cherokee, Clayton, Cobb, DeKalb, Douglas, Floyd, Forsyth, Fulton, Gordon, Gwinnett, Harris, Heard, Lamar, Marion, Meriwether, Muscogee, Paulding, Pike, Polk, Spalding, Stewart, Talbot, Taylor, Troup, Upson, Webster	Appling, Atkinson, Berrien, Bleckley, Clinch, Coffee, Cook, Crisp, Dodge, Dooley, Echols, Emanuel, Glascock, Hancock, Houston, Jeff Davis, Johnson, Lanier, Lowndes, Pulaski, Telfair, Tift, Turner, Washington, Wheeler, Wilcox.
Iowa	Adair, Adams, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clayton, Clinton, Dallas, Decatur, Delaware, Dubuque, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Harrison, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Jones, Keokuk, Kossuth, Lucas, Madison, Mahaska, Marion, Marshall, Mills, Mitchell, Monona, Monroe, Montgomery, Palo Alto, Plymouth, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Sioux, Tama, Union, Van Buren, Wapello, Warren, Wayne, Winnebago, Woodbury, Worth, Wright	N/A
Illinois	Cook, DuPage, Kendall, Lake, Will	Kane
Kansas	Allen, Anderson, Atchison, Douglas, Franklin, Jackson, Jefferson, Johnson, Linn, Miami, Morris, Osage, Shawnee, Wabaunsee, Woodson, Wyandotte	N/A
Michigan	Oceana, Ottawa, Kent, Muskegon	N/A
Mississippi	N/A	Benton, DeSoto, Hinds, Lafayette, Madison, Marshall, Panola, Rankin, Tate, Tunica, Warren
Missouri	Bates, Cass, Clay, Clinton, Henry, Jackson, Johnson, Lafayette, Platte, Ray, Saint Charles, Saint Louis, Saint Louis City	Lincoln, Warren
North Carolina	Alamance, Buncombe, Guilford, Henderson, Madison, McDowell, Mitchell, Polk, Rockingham, Transylvania, Yancey, Anson, Cabarrus, Cleveland, Davidson, Davie, Forsyth, Lincoln, Mecklenburg, Stanly, Union, Wilkes, Yadkin	N/A

STATE	EXISTING COUNTIES	NEW COUNTIES
Nebraska	Adams, Antelope, Arthur, Banner, Blaine, Boone, Box Butte, Boyd, Brown, Buffalo, Burt, Butler, Cass, Cedar, Chase, Cherry, Cheyenne, Clay, Colfax, Cuming, Custer, Dakota, Dawes, Dawson, Deuel, Dixon, Dodge, Douglas, Dundy, Fillmore, Franklin, Frontier, Furnas, Gage, Garden, Garfield, Gosper, Grant, Greeley, Hall, Hamilton, Harlan, Hayes, Hitchcock, Holt, Hooker, Howard, Jefferson, Johnson, Kearney, Keith, Keya Paha, Kimball, Knox, Lancaster, Lincoln, Logan, Loup, Madison, McPherson, Merrick, Morrill, Nance, Nemaha, Nuckolls, Otoe, Pawnee, Perkins, Phelps, Pierce, Platte, Polk, Red Willow, Richardson, Rock, Saline, Sarpy, Saunders, Scotts Bluff, Seward, Sheridan, Sherman, Sioux, Stanton, Thayer, Thomas, Thurston, Valley, Washington, Wayne, Webster, Wheeler, York	N/A
New Jersey	Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren	
New York	Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk, Westchester	N/A
Ohio	Ashtabula, Butler, Carroll, Clermont, Clinton, Cuyahoga, Delaware, Fairfield, Fayette, Franklin, Geauga, Hamilton, Harrison, Hocking, Holmes, Lake, Licking, Lorain, Madison, Medina, Morgan, Morrow, Perry, Pickaway, Portage, Stark, Summit, Tuscarawas, Union, Vinton, Warren, Wayne	Brown, Champaign, Clark, Coshocton, Darke, Greene, Highland, Logan, Miami, Montgomery, Preble, Shelby
Oklahoma	Blaine, Canadian, Cleveland, Kingfisher, Lincoln, Logan, McClain, Okfuskee, Oklahoma, Pottawatomie, Seminole, Tulsa	

STATE	EXISTING COUNTIES	NEW COUNTIES
Pennsylvania	Bucks, Carbon, Chester, Delaware, Lackawanna, Lancaster, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming	N/A
Tennessee	Bedford, Cheatham, Coffee, Davidson, Dickson, Fayette, Giles, Haywood, Hickman, Houston, Humphreys, Lauderdale, Lawrence, Lewis, Lincoln, Marshall, Maury, Montgomery, Moore, Perry, Robertson, Rutherford, Shelby, Stewart, Sumner, Tipton, Trousdale, Wayne, Williamson, Wilson	Benton, Carroll, Chester, Crockett, Decatur, Dyer, Gibson, Hardeman, Hardin, Henderson, Henry, Lake, Madison, McNairy, Obion, Weakley
Texas	Atascosa, Bandera, Bastrop, Bexar, Blanco, Burnet, Caldwell, Cameron, Collin, Comal, Cooke, Dallas, Denton, El Paso, Ellis, Galveston, Gonzales, Guadalupe, Harris, Hays, Hidalgo, Hudspeth, Jack, Kendall, Kenedy, La Salle, Lee, Llano, McMullen, Medina, Milam, Parker, Rockwall, Tarrant, Travis, Willacy, Williamson, Wilson, Wise	N/A
Virginia	Alexandria city, Amelia, Arlington, Caroline, Charles City, Chesterfield, Colonial Heights city, Cumberland, Dinwiddie, Fairfax, Fairfax city, Falls Church city, Goochland, Hanover, Henrico, Hopewell city, King and Queen, King William, Loudoun, New Kent, Petersburg city, Powhatan, Prince George, Richmond City	Prince William

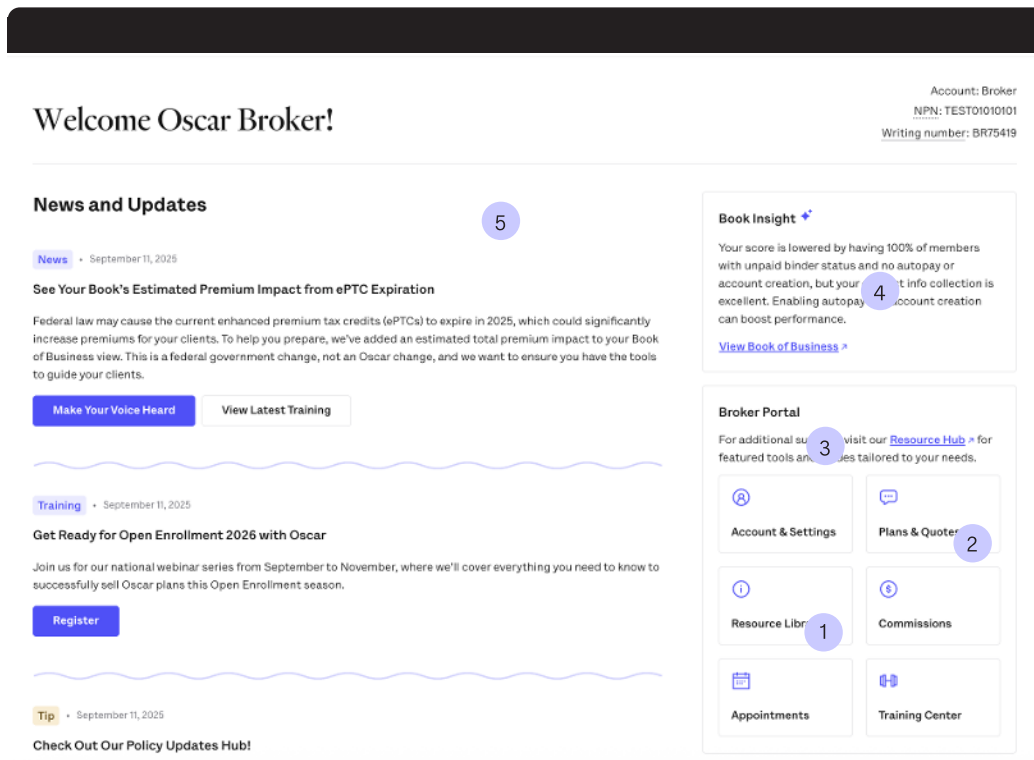
For any questions, contact our Broker Support team at 1-855-672-2713 or brokers@hioscar.com.

Oscar Medical coverage is underwritten by Oscar Insurance Company and its affiliates. Administrative Services for all plans provided by Oscar Management Corporation. All insurance policies and group benefit plans contain exclusions and limitations. For availability, costs, and complete details of coverage, contact Oscar at 855-672-2788.

Doing Business with Oscar

Broker Portal - Overview

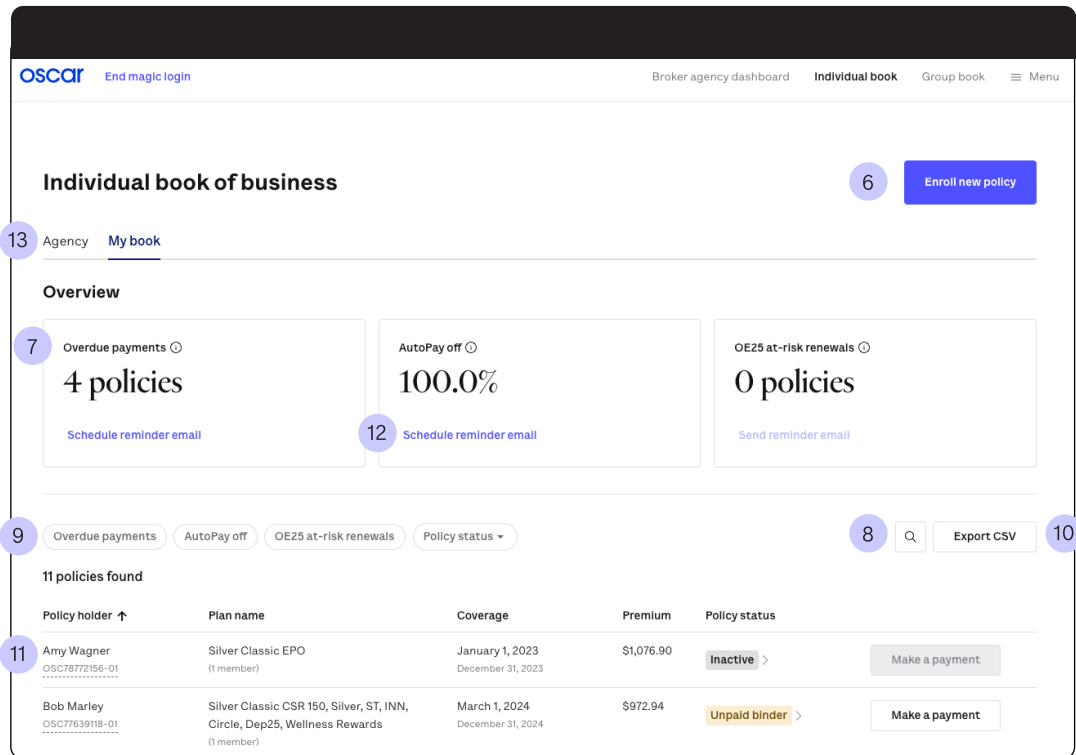
The Oscar Broker Portal (business.hioscar.com) is where you'll do business with Oscar. It's your one-stop-shop for getting appointed, quoting & enrolling clients, managing your book of business, and viewing commissions.



Disclaimer: All pictures are used for illustrative purposes only.

- 1 Get appointed to sell Oscar in as little as 5 minutes and manage your existing appointments. Find full instructions [here](#).
- 2 View and download your commissions statements.
- 3 Update your personal details, including commission payment method and marketing preferences.
- 4 Access your Book of Business Insights and take action on behalf of your members

Broker Portal – Individual book of business



- 6 Quote and enroll clients in minutes.
- 7 View metric cards, which allows you to view at a glance important insights into your book of business. **NEW**
- 8 Search by name or Oscar ID, or filter by status to find clients.
- 9 Filter client list by various metrics allows you to filter your client list by these metrics and export a filter CSV file.
- 10 Export your book of business, including filtered views, to see more details.
- 11 Click on any client to view more details, including plan information, dependents, contact information, billing & payment history, and engagement.
- 12 Schedule reminder emails to members to pay their bill or enable autopay. In addition, during OE brokers will be able to send out immediate emails for members with at-risk renewals. **NEW**
- 13 **For agency principals:** View and manage any policies attributed to your agency.

How to get appointed with Oscar

To get appointed to write through an agency with Oscar:

Step 1

Log in to your Oscar Broker Account at business.hioscar.com.

Step 2

Check that the name in your Broker Account matches the name on your licenses for states you want to request appointments in.

Step 3

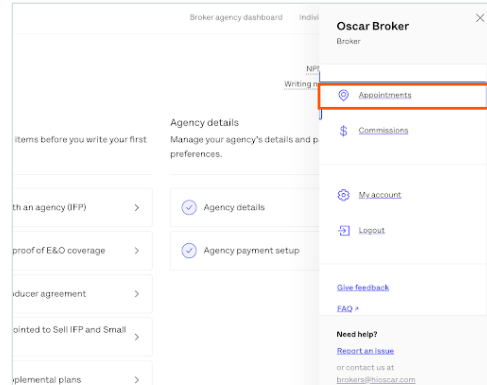
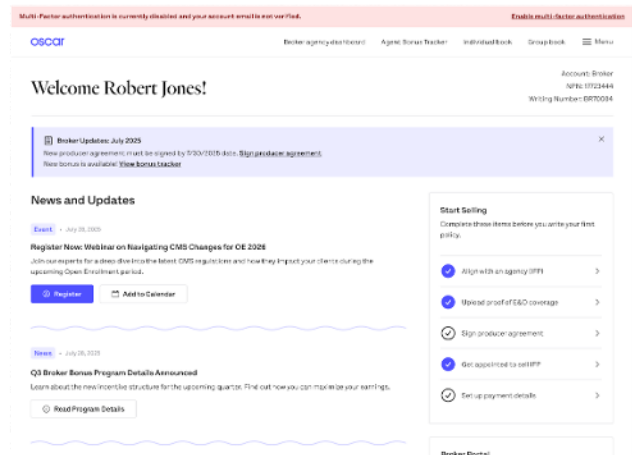
Click on the Menu in the top right corner. Then, select '[Appointments](#)'.

Step 4

Select '**Request Oscar appointment**'.

Step 5

Select the state you wish to be appointed in.



Request appointment

Select the state in which you would like to be appointed. Appointments can be requested one state at a time.

State

Florida

○ Florida license numbers are 1 letter followed by 6 numbers.

Broker license number

Step 6

Complete the form for the state you wish to get appointed for and attach a certificate of E&O coverage. If you have already uploaded this certificate, you generally will not need to again.

If you are getting appointed with an agency, select '**Yes**' to '**Are you writing through an agency?**' on the appointment form. You will then be prompted to enter the agency. You can either enter the agency name or agency NPN.

If you are writing through an agency that is already appointed with Oscar, you will see the agency in the dropdown menu. If you do not see the agency in the dropdown menu, select '**Add agency**'.

In the '**Add agency**' field, enter the agency name, license number and NPN. Confirm whether or not you are the agency principal.

Step 7

Submit the appointment form by clicking '**E-sign contract**' (for the first requested appointment) or '**Submit**' for appointments requested after signing the Producer Agreement.

If you are appointed with an agency, all commissions for business you write will be paid to that agency. This assignment of commissions may only be revoked by the agency's principal agent.

What type of license is this?

☐ Resident

☒ Non-resident

Do you plan to sell Florida policies in person?

☐ Yes

☒ No

Are you writing through an agency?

If you're writing through an agency and would like to assign your commissions to that agency, you will need to provide agency details in order to be appointed.

☒ Yes

☐ No

Are you writing through an agency?

No results found

[Add agency](#)

Agency

Generic Broker Agency

Add new agency [Cancel](#)

Agency name
Generic Broker Agency

Agency EIN
0000000000

Agency NPN
1234567

Agency license number
999999999

🔍 You can look up your agency's NPN using [NIPR search](#) ▶

Are you the principal of the agency?

☒ Yes

☐ No

Do you have errors & omissions coverage?

All brokers must have errors & omissions insurance in the amount of \$1 million per incident and \$1 million in aggregate. We reserve the right to audit this documentation throughout the year and terminate appointment if the coverage is not valid.

Errors & omissions document

[Screen Shot 2021-11-17 at 1:42:30 PM.png](#) 📎

Who does this policy cover?

☒ Myself

☐ Enrolled agents of Generic Broker Agency

How long is this policy valid for?

Coverage start date
10 / 21 / 2009

Coverage end date
10 / 21 / 2029

[Back](#) [E-sign contract](#)

How to add agency affiliation:

Step 1

Login to your Oscar Broker Account at business.hioscar.com.

Step 2

Click '**Align with an agency (IFP)**'

This process can only be done for states in which you are not already aligned with an agency.

STEP 3

Select '**Align with an agency**'

Step 4

Enter the agency's information. The NPN or name will pull the agency or click '**Add a new agency**' if none are displayed.

Step 5

Enter the agency information requested. If you will be acting as the principal broker check the box next to 'I'm the principal of the agency'.

Select all states the agency is licensed in and provide the license numbers for each state.

Then click '**Next**' to review and submit changes.

The screenshot shows the 'Welcome Oscar Broker' dashboard. Under the 'Start Setting' section, the 'Align with agency (IFP)' button is highlighted with a red box. Other buttons visible include 'Basic details', 'Agency details', 'Agency payment setup', 'Account password', 'Upload proof of T&E coverage', 'Sign producer agreement', 'Get paid commissions', and 'Get appointed to sell IFP and Direct Group'.

The screenshot shows the 'IFP Agency alignments' page. It includes a heading 'IFP Agency alignments', a subheading 'Keep your agency alignment accurate and up-to-date to ensure timely commissions payments.', and a note 'Not sure which alignment type to choose?'. Below this is an illustration of three people. At the bottom, the 'Align with an agency' button is highlighted with a red box, with a smaller link 'Align with a general agency' below it.

The screenshot shows a search page titled 'Let's check if the agency is appointed with us'. It prompts the user to 'Search for the agency by its name or NPN below.' There is a search bar with the placeholder text 'Search for agency by name or NPN generic broker agency'. Below the search bar, it says 'No results found' and the 'Add a new agency' button is highlighted with a red box.

The screenshot shows the 'Agency basic info' form. It includes fields for 'Agency name' (Generic broker agency), 'Agency TIN' (000000000000), and 'Agency NPN' (123456). There is a checkbox for 'I'm the principal of this agency'. Below this is the 'Mailing Address of the agency (Optional)' section with fields for 'Street address 1' (123), 'Street address 2', 'City' (New York), 'State' (NY), and 'Zipcode' (11111). There is a section for 'Select the states in which you'd like to align with this agency.' with a dropdown menu showing 'FL'. Below this is the 'Agency state licenses' section with a field for 'FL state license number' (12345656). There is a section for 'Does your agency have an upline general agency?' with radio buttons for 'Yes' and 'No' (selected). At the bottom, the 'Next' button is highlighted with a red box.

Broker Payment Pathways

Three easy ways to make client payments



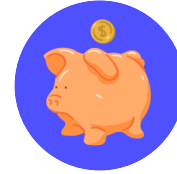
PayNow

We're fully integrated with healthcare.gov. So you and your clients can make payments right after enrollment.



Broker Payment Center

Choose to pay the total balance due, total overdue balance, or a custom amount. You can also enroll in autopay.



Autopay

Starting November 1, you can turn on autopay for your clients right from the Broker Payment Center.

During Open Enrollment 2026, we'll also support binder payments immediately after enrollment across most channels.

Enrollment Channel	User / Submitter	Payment Method	Autopay
Healthcare.gov	Broker or Member	ACH, Debit	No
State-Based Exchanges	Member	N/A	Yes (ACH, Debit)
Enhanced Direct Enrollment	Broker or Member	ACH, Debit	No
Oscar Broker Account	Broker	ACH, Debit	No
Phone	Member calls	ACH	No

**Brokers will be able to one-time pay with Credit Card for FL members only. Autopay by card is on hold.*

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Commission & Bonus

2026 Commission Schedule



OSCAR INDIVIDUAL

The following Commission Schedule shall apply to Oscar Individual Market policies, Initial Term and Renewal Term, in effect beginning January 1, 2026 and shall remain in effect until terminated or replaced by Oscar in writing and within 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.

For purposes of this Commission Schedule, "Initial Term" shall include the months of the first calendar year that the applicable coverage is in effect, up to and including December 31 of the first calendar year.

"Renewal Term" shall refer to any months after the "Initial Term" for which the applicable coverage is in effect. Minimum Lives refers to the minimum number of individuals a producer must have enrolled in Oscar Individual Market policies in a specific state in order to be eligible for commissions in that state. A producer must be listed as Agent of Record for an individual on the 1st day of the commissionable month in order for them to be counted towards the producer's Minimum Lives. All policies must be effectuated and premiums paid by the 1st of the month in order to be included in a producer's Minimum Lives. If a producer has 25 lives across all commission-eligible states, they are considered to have met the Minimum Lives requirement for all states. In the event a producer's Minimum Lives falls below the minimum for a state, they will no longer be commission-eligible in that state until they once again achieve the Minimum Lives required in that state. Producers may not aggregate business with other producers in order to meet the Minimum Lives threshold. ***Please see below for an example scenario.***

No commissions or other compensation will be paid on Initial Term or Renewal Term Individual Market Policies in any state which are demarcated as such in the below table. This includes Catastrophic Plans. Unless specifically noted as not being commission eligible, all Individual Market policies are considered commission eligible.

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 Oscar Universal Producer Agreement, the commission amount shall be as follows.

In order to ensure timely commissions payments, members must be effectuated and up-to-date on their premium payments by the first of the month.

MINIMUM LIVES EXAMPLE SCENARIO:

As of 1/1/2026, Producer Paula has enrolled 9 lives in Oscar Individual Market policies in the state of Florida, 13 lives in Georgia and 1 life in Pennsylvania. All of Paula's lives are effectuated and premiums paid by the 1st of the month, and she is listed as Agent of Record on the lives. Paula will be eligible to receive Pennsylvania and Georgia January commissions, but she will not be eligible to receive Florida January commissions. As of 2/1/2026, Paula now has enrolled an additional Florida life, which is also effectuated and premiums paid by the 1st of the month. This brings Paula's total Florida lives to 10, meaning that she will now be eligible to receive February Florida commissions in addition to Pennsylvania and Georgia Commissions. However, Paula will not receive backpaid January Florida commissions.

2026 Commission Schedule



OSCAR INDIVIDUAL

INDIVIDUAL & FAMILY PLANS: BROKER COMMISSIONS

State	Initial Term	Renewal Term	Max. Lives per Policy	Minimum Lives
AL	\$20 PMPM	\$20 PMPM	5	1
AZ	\$20 PMPM	\$20 PMPM	5	1
FL	\$25 PMPM	\$25 PMPM	5	10
GA	\$25 PMPM	\$25 PMPM	5	10
IL	\$25 PMPM	\$25 PMPM	5	1
IA	\$20 PMPM	\$20 PMPM	5	1
KS	\$20 PMPM	\$20 PMPM	5	1
MI	\$20 PMPM	\$20 PMPM	5	1
MO	\$20 PMPM	\$20 PMPM	5	1
MS	\$20 PMPM	\$20 PMPM	5	1
NC	\$25 PMPM	\$25 PMPM	5	1
NE	\$20 PMPM	\$20 PMPM	5	1
NJ	\$20 PMPM	\$20 PMPM	5	1
OH	\$18 PMPM	\$18 PMPM	5	1
OK	\$20 PMPM	\$20 PMPM	5	1
PA	\$20 PMPM	\$20 PMPM	5	1
TN	\$18 PMPM	\$18 PMPM	5	1
TX	\$25 PMPM	\$25 PMPM	5	1
VA	\$18 PMPM	\$18 PMPM	5	1

PMPM = per member per month
Plans offered in NY are not eligible for broker commissions

INDIVIDUAL & FAMILY PLANS: No Commissions Paid

Plan Type	Metal Tier
Catastrophic	Secure

2026 New Member Bonus Program

Earn more with Oscar! Your clients enjoy quality care and an industry leading member experience, while you get rewarded for making it happen.

Appointed agents can earn **a one-time, per member bonus** for eligible new members who are enrolled between **November 1 and November 30th**. Together, let's get your clients enrolled with a carrier *designed* for the ACA market.



2026 New Member Bonus		
State Tier	Payment Per Member	Number of New Members
Alabama, Arizona, Iowa, Illinois, Michigan, Missouri, Mississippi, Nebraska, New Jersey, Ohio, Oklahoma, Tennessee, Virginia	\$50 per New Member	25-49 New Members
	\$100 per New Member	50+ New Members
Florida, North Carolina, Texas	\$50 per New Member	50-99 New Members
	\$100 per New Member	100+ New Members



Scan the QR code to refer to the 2026 Oscar Health New Member Bonus Program Rules for specific bonus payout details and full program rules.

New Member Bonus Program Terms and Conditions

Overview

Oscar is offering licensed and appointed Producers (“You”, “Your”) the opportunity to participate in a new supplemental compensation program, the 2026 New Business Bonus Program (the “Program”). The Program is offered to You pursuant to Section 4.4 of Your Producer Agreement. The Program pays qualifying Producers a one-time payment based on the number of Initial Term members they enroll for January 1st effective dates which are enrolled between the dates of 11/1/25 and 11/30/25.

Bonus Program Details

The Program pays You a flat amount per member You enroll, depending on the State the member is enrolled in. Members from each State in the below table are counted as part of that State’s separate membership requirement and are not combined with members enrolled in other states. Payments under the program are defined as follows:

State Tier	Payment Per Member	Number of New Members
Alabama, Arizona, Iowa, Illinois, Michigan, Missouri, Mississippi, Nebraska, New Jersey, Ohio, Oklahoma, Tennessee, Virginia	\$50 per New Member	25-49 New Members
	\$100 per New Member	50+ New Members
Florida, North Carolina, Texas	\$50 per New Member	50-99 New Members
	\$100 per New Member	100+ New Members

In order to be eligible for the Program, members must meet the following criteria:

- Only members enrolled for a January 1st, 2026 effective date are included in the Program. Members who have been previously enrolled with Oscar in the past calendar year are not included in the Program.
- Only enrollments received by Oscar between 11/1/2025 and 11/30/2025 are included in the Program.
- Members must be enrolled with Oscar for a minimum of four months (January-April, 2026), and must be active and in good standing in order to be included in the Program.
- Members enrolled in Catastrophic Plans are not included in the Program.
- The Program applies only to Oscar policies issued in our service areas in Alabama, Arizona, Florida, Illinois, Iowa, Michigan, Mississippi, Missouri, Nebraska, New Jersey, North Carolina, Ohio, Oklahoma, Tennessee, Virginia, or Texas.

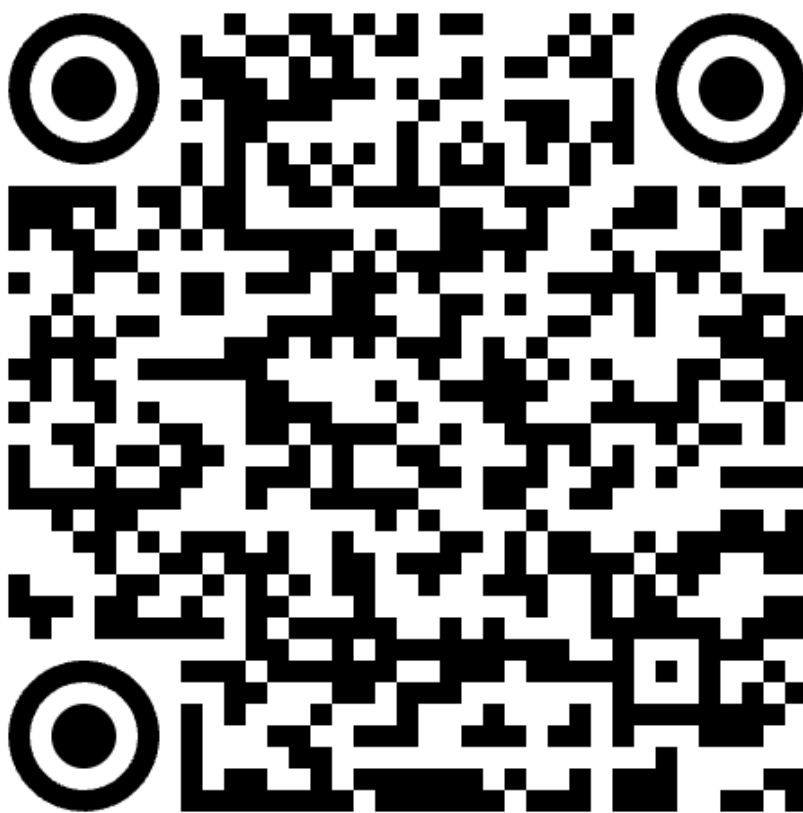
Member counts under the Program are aggregated at the Producer level, and cannot be combined with members enrolled by other Producers. Payments under the Program will be issued to eligible Producers during or around the month of May, 2026.

Terms & Conditions

1. Only Producers who are licensed, appointed, FFM and/or SBE certified, and contracted in the designated states with Oscar are eligible for the bonus. Producers must meet all eligibility requirements for the program at both the time of writing business and on the payment date(s). This program applies only to the Agent of Record on the policy, not to general agencies that may assist with the enrollment.
2. Producers must be in good-standing with Oscar at all times during the duration of the Program in order to be eligible to participate. Producers who have been suspended, terminated, or are under investigation by Oscar at any time during the duration of the Program are not eligible.
3. The program applies to individual Producers and cannot be aggregated at the agency level. Multiple individual Producers may not aggregate business to earn bonus tiers under any circumstances. Oscar reserves the right to audit applications to ensure that business is not aggregated for the purposes of this program.
4. Accounts transferred for any reason, including Agent of Record changes, are not eligible for the Program.
5. Oscar retains sole discretion to determine a Producer's eligibility for this program and may determine that a Producer is ineligible at any time and with no advance notice. General Agencies contracted with Oscar are not eligible for this Program. If You have questions on your contracting status with Oscar, please reach out to your Oscar Sales Executive.
6. Disagreements or disputes regarding this program or the interpretation of rules or payout amounts will be resolved at the sole discretion of Oscar. Oscar may amend or discount the terms of the program at any time without advance notice.
7. Oscar reserves the right to recoup payment if any of these terms and conditions are violated.
8. Other than adding the 2026 New Business Bonus Program, Your Producer Agreement is not amended or changed. You and Oscar will each comply with the terms and conditions of Your Producer Agreement which apply to the 2026 New Business Bonus Program. Defined terms used in this notice which are not defined in this notice have the meaning set forth in Your General Agency Agreement.

Oscar: Plan & Network Information

Oscar now operates across 20 states!
To see plan & network information **scan the QR code** or click the link and filter by the state you'd like to learn more about.



www.hioscar.com/brokers/plans

oscar

Tools for Brokers

Get the information you need to sell

We're dedicated to making sure you have the tools and resources at your fingertips to sell Oscar plans. We've compiled resources you can use to both grow your book with Oscar and answer client key questions.



Metals & Plan Suites

Oscar plans are named after metal tiers (Bronze, Silver, Gold, Platinum) to make it easy to compare your options. Each plan offers a different level of coverage and one might better suit your clients' needs depending on their circumstances.



Member Playbook

This Open Enrollment 2026 Member Playbook serves as a comprehensive resource, providing you with a single point of reference for member communications distributed during Open Enrollment.



Aetna Plan Comparisons

Aetna's exit from 12 states has created significant gaps in the market. Use these Plan Comparisons to find the right plans for your Aetna clients needing coverage.



Tools for Members

We're equipping you with several member one-pagers to help you distill complex information, making it simpler for members to understand their Oscar benefits and the perks of being an Oscar member.



Oscar Support, and so much more!

We are always here to support you with the most up to date resources.

STAY UP TO DATE WITH OSCAR'S RESOURCES BY SCANNING THIS QR CODE.



**Metal
Recommendations
for the following
states: Florida,
Texas, Iowa,
Tennessee,
Pennsylvania, and
Missouri**

Metals & Plan Suites

Everyone is unique and looking for different things from their health insurance coverage. We get that. So our metal tiers and plans give your clients plenty of options that suit their specific budget and healthcare needs.

CHOOSING A METAL TIER

There are 3 different metal tiers when it comes to Oscar health plans: Bronze, Silver, and Gold. **Your clients will receive the same quality of care and the same great member experience.**

Bronze	Silver	Gold
		
Lower premium, higher out-of-pocket expenses 60% of covered health costs paid by Oscar, 40% paid by clients Good choice if clients don't expect to use their plan often, but still want coverage to protect them from very high costs	Moderate premium, moderate out-of-pocket expenses 70% of covered health costs paid by Oscar, 30% paid by clients Cost share reductions available if eligible Good choice if clients are willing to pay a slightly higher monthly premium and get more care covered	Higher premium, lower out-of-pocket expenses 80% of covered health costs paid Oscar, 20% paid by clients Good choice if your clients expect they will need care often

CHOOSING A PLAN SUITE

Within each tier there are 3 plan suites clients can choose from. The plan suites range from Simple to Elite. The difference between them is the breakout of coinsurance and copays.

Simple/Saver	Classic	Elite
Lowest monthly premium Higher deductibles Copays only on certain services Good for: Clients who look to save money and do not get regular care, but want coverage just in case	Mid to high monthly premium Mid-high deductibles Out-of-pocket costs will be a mix of coinsurance & copays Good for: Clients who don't expect to regularly utilize healthcare but want predictable copays for common services like PCP, specialists, and medications	Highest monthly premium Lower deductibles (often \$0), copays on most services Good for: Clients who regularly utilize care, regularly take medications, and/or want predictable low-cost copays on services

2026 Plan Recommendations Made Easy

Navigate uncertainty with confidence in today's ever-changing market. Oscar is here to help you guide your clients to the ideal plan, ensuring they get the care they need at a price that fits their budget. Use our handy cheat sheet to make the process simple and stress-free.

	Utilization	Plan Suite		Recommendation
 Gold Plans	High	Elite/Classic	→	Silver Elite plan
	High	Simple/Saver	→	Silver Simple/Saver
	Low	Elite	→	Silver Classic plan
	Low	Classic	→	Silver Saver/Simple
	Low	Simple/Saver	→	Silver Simple/Saver
 Silver Plans	High	Elite	→	Gold Elite Plan
	High	Classic	→	Gold Elite Plan
	High	Simple/Saver	→	Gold Simple/Saver
	Low	Elite	→	Gold Simple Plan
	Low	Classic	→	Gold Saver/Simple
	Low	Simple/Saver	→	Gold Saver/Simple
 Bronze Plans	High or Low	Elite	→	Bronze Classic Plan
	High or Low	Classic	→	Bronze Saver/Simple
	High or Low	Simple/Saver	→	Stay on the same



Clients on condition plans may want to consider remaining on their condition plan and consider their metal level for those plans.



Clients who are on or are eligible for a \$0 plan, AIAN plan, or catastrophic plan may want to consider remaining on or choosing that plan.

Metal Recommendation for all other Oscar states

Metals & Plan Suites

Everyone is unique and looking for different things from their health insurance coverage. We get that. So our metal tiers and plans give your clients plenty of options that suit their specific budget and healthcare needs.

CHOOSING A METAL TIER

There are 3 different metal tiers when it comes to Oscar health plans: Bronze, Silver, and Gold. **Your clients will receive the same quality of care and the same great member experience.**

Bronze	Silver	Gold
		
Lower premium, higher out-of-pocket expenses 60% of covered health costs paid by Oscar, 40% paid by clients Good choice if clients don't expect to use their plan often, but still want coverage to protect them from very high costs	Moderate premium, moderate out-of-pocket expenses 70% of covered health costs paid by Oscar, 30% paid by clients Cost share reductions available if eligible Good choice if clients are willing to pay a slightly higher monthly premium and get more care covered	Higher premium, lower out-of-pocket expenses 80% of covered health costs paid Oscar, 20% paid by clients Good choice if your clients expect they will need care often

CHOOSING A PLAN SUITE

Within each tier there are 3 plan suites clients can choose from. The plan suites range from Simple to Elite. The difference between them is the breakout of coinsurance and copays.

Simple/Saver	Classic	Elite
Lowest monthly premium Higher deductibles Copays only on certain services Good for: Clients who look to save money and do not get regular care, but want coverage just in case	Mid to high monthly premium Mid-high deductibles Out-of-pocket costs will be a mix of coinsurance & copays Good for: Clients who don't expect to regularly utilize healthcare but want predictable copays for common services like PCP, specialists, and medications	Highest monthly premium Lower deductibles (often \$0), copays on most services Good for: Clients who regularly utilize care, regularly take medications, and/or want predictable low-cost copays on services

2026 Plan Recommendations Made Easy

Navigate uncertainty with confidence in today's ever-changing market. Oscar is here to help you guide your clients to the ideal plan, ensuring they get the care they need at a price that fits their budget. Use our handy cheat sheet to make the process simple and stress-free.

	Utilization	Plan Suite		Recommendation
 Gold Plans	High	Elite/Classic	→	Silver Elite plan
	High	Simple/Saver	→	Silver Simple/Saver
	Low	Elite	→	Silver Classic plan
	Low	Classic	→	Silver Saver/Simple
	Low	Simple/Saver	→	Silver Simple/Saver
 Silver Plans	High	Elite	→	Bronze Elite Plan
	High	Classic	→	Bronze Elite Plan
	High	Simple/Saver	→	Bronze Simple/Saver
	Low	Elite	→	Bronze Classic Plan
	Low	Classic	→	Bronze Saver/Simple
	Low	Simple/Saver	→	Bronze Saver/Simple
 Bronze Plans	High or Low	Elite	→	Bronze Classic Plan
	High or Low	Classic	→	Bronze Saver/Simple
	High or Low	Simple/Saver	→	Stay on the same



Clients on condition plans may want to consider remaining on their condition plan and consider their metal level for those plans.



Clients who are on or are eligible for a \$0 plan, AIAN plan, or catastrophic plan may want to consider remaining on or choosing that plan.



Open Enrollment 2026 Member Playbook

This Open Enrollment 2026 Member Playbook serves as a comprehensive resource, providing you with a single point of reference for member communications distributed during Open Enrollment. Our aim is to ensure you are fully informed about important Open Enrollment related tasks your clients are being asked to complete (such as creating an account, selecting a PCP, completing their health profile), specific plan information, and more. This playbook will empower you to confidently and accurately address any client inquiries related to Open Enrollment. **Click here to access the Open Enrollment 2026 Member Playbook.**

Disclaimer: All emails shown in this playbook are examples of what your clients will receive, therefore you may see placeholder text. Final communications your clients will receive may change slightly, but key messaging and important information will remain the same.



Aetna Exits, Oscar Stays: Ohio

Oscar makes it easy to switch your client from their current Aetna plan, with clear benefits members will notice right away.

On the next page, you will see Ohio-specific Aetna and Oscar plan comparison sheets. Use these comparison sheets to inform your selling approach this Open Enrollment Season.

Aetna exits, Oscar stays

Oscar can help you find new plans for clients who had discontinued Aetna individual coverage in **Ohio**. We offer options to keep your clients covered with benefits they'll love—see some examples below!

		 Bronze Simple HSA	 Bronze 2 HSA
THE BASICS	Deductible	\$5,000	\$5,695
	Maximum Out-of-Pocket	\$8,000	\$7,495
	Rx Deductible	Integrated with Medical	Integrated with Medical
	Primary Care Visit	\$50 after deductible	50% coinsurance after deductible
	Specialist Visit	\$90 after deductible	50% coinsurance after deductible
	Lab Services	\$50 after deductible	50% coinsurance after deductible
	Emergency Room Visit	50% coinsurance after deductible	50% coinsurance after deductible
RX BENEFITS	Tier 1A Generics	\$3 after deductible	\$3 after deductible
	Tier 1 Generics	\$25 after deductible	\$25 after deductible
	Preferred Brand	30% after deductible	\$200 after deductible
	Non-Preferred Brand	40% after deductible	50% after deductible

MOST OSCAR PLANS INCLUDES THESE BENEFITS



Talk to a doctor for \$0, anytime 24/7²



Dedicated Care team to handle all of your questions



Get access to top-rated hospitals and doctors



Low-cost prescriptions and easy prescription refills³



Earn rewards for completing care activities⁴

Still have questions? Reach out to your Oscar Sales Lead
Harmoni Sauder (419) 545 - 0522 | harmoni@hioscar.com

¹Comparison based on existing plans. Specific benefits and networks may differ. Please review Oscar's plan documents for further information.

²Oscar's Virtual Urgent Care offerings are not available in US territories or internationally. If members have an HSA-compatible high-deductible health plan or a Secure plan, you won't be eligible for \$0 visits. Prescriptions, visits and services may be limited per provider discretion.

³\$0 prescription refills are via Oscar's Virtual Urgent Care offerings. Prescriptions, visits and services may be limited per provider discretion.

⁴Oscar members are eligible for rewards upon completion of qualifying activities.


Aetna Exits, Oscar Stays: Texas

Oscar makes it easy to switch your client from their current Aetna plan, with clear benefits members will notice right away.

On the next page, you will see Texas-specific Aetna and Oscar plan comparison sheets. Use these comparison sheets to inform your selling approach this Open Enrollment Season.

Aetna exits, Oscar stays

Oscar can help you find new plans for clients who had discontinued Aetna individual coverage in **Texas**. We offer options to keep your clients covered with benefits they'll love—see some examples below!

		OSCAR Silver Simple PCP Saver	 Silver 5
THE BASICS	Deductible	\$5,750	\$7,495
	Maximum Out-of-Pocket	\$10,150	\$8,695
	Rx Deductible	Integrated with Medical	Integrated with Medical
	Primary Care Visit	\$10	\$45
	Specialist Visit	\$70	\$80
	Lab Services	40% coinsurance after deductible	\$25
	Emergency Room Visit	40% coinsurance after deductible	50% coinsurance after deductible
RX BENEFITS	Tier 1A Generics	\$3	\$3
	Tier 1 Generics	\$25	\$25
	Preferred Brand	\$100	\$50
	Non-Preferred Brand	50% after deductible	50% after deductible

MOST OSCAR PLANS INCLUDES THESE BENEFITS



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Dedicated Care team to handle all of your questions



Get access to top-rated hospitals and doctors



Low-cost prescriptions and easy prescription refills³



Earn rewards for completing care activities⁴

Still have questions? Reach out to your Oscar Sales Lead
Eric Cervera (210) 355 - 4806 | ecervera@hioscar.com

¹Comparison based on existing plans. Specific benefits and networks may differ. Please review Oscar's plan documents for further information.

²Oscar's Virtual Urgent Care offerings are not available in US territories or internationally. If members have an HSA-compatible high-deductible health plan or a Secure plan, you won't be eligible for \$0 visits. Prescriptions, visits and services may be limited per provider discretion.

³\$0 prescription refills are via Oscar's Virtual Urgent Care offerings. Prescriptions, visits and services may be limited per provider discretion.

⁴Oscar members are eligible for rewards upon completion of qualifying activities.

Aetna Exits, Oscar Stays: Illinois

Oscar makes it easy to switch your client from their current Aetna plan, with clear benefits members will notice right away.

On the next page, you will see Illinois-specific Aetna and Oscar plan comparison sheets. Use these comparison sheets to inform your selling approach this Open Enrollment Season.

Aetna exits, Oscar stays

Oscar can help you find new plans for clients who had discontinued Aetna individual coverage in **Illinois**. We offer options to keep your clients covered with benefits they'll love—see some examples below!

		OSCAR Gold Classic Standard	♥aetna Gold 3
THE BASICS	Deductible	\$2,000	\$895
	Maximum Out-of-Pocket	\$8,200	\$9,195
	Rx Deductible	Integrated with Medical	None
	Primary Care Visit	\$30	\$15
	Specialist Visit	\$60	\$35
	Lab Services	25% after deductible	\$25
	Emergency Room Visit	25% after deductible	50% coinsurance after deductible
RX BENEFITS	Tier 1A Generics	\$15	\$3
	Tier 1 Generics	\$15	\$15
	Preferred Brand	\$30	\$40
	Non-Preferred Brand	\$60	40% after deductible

MOST OSCAR PLANS INCLUDES THESE BENEFITS



Talk to a doctor for \$0, anytime 24/7²



Dedicated Care team to handle all of your questions



Get access to top-rated hospitals and doctors



Low-cost prescriptions and easy prescription refills³



Earn rewards for completing care activities⁴

Still have questions? Reach out to your Oscar Sales Lead
Harmoni Sauder (419) 545 - 0522 | harmoni@hioscar.com

¹Comparison based on existing plans. Specific benefits and networks may differ. Please review Oscar's plan documents for further information.

²Oscar's Virtual Urgent Care offerings are not available in US territories or internationally. If members have an HSA-compatible high-deductible health plan or a Secure plan, you won't be eligible for \$0 visits. Prescriptions, visits and services may be limited per provider discretion.

³\$0 prescription refills are via Oscar's Virtual Urgent Care offerings. Prescriptions, visits and services may be limited per provider discretion.

⁴Oscar members are eligible for rewards upon completion of qualifying activities.





Aetna Exits, Oscar Stays: North Carolina

Oscar makes it easy to switch your client from their current Aetna plan, with clear benefits members will notice right away.

On the next page, you will see North Carolina-specific Aetna and Oscar plan comparison sheets. Use these comparison sheets to inform your selling approach this Open Enrollment Season.

Aetna exits, *Oscar* stays

Oscar can help you find new plans for clients who had discontinued Aetna individual coverage in **North Carolina**. We offer options to keep your clients covered with benefits they'll love—see some examples below!¹

THE BASICS		 Bronze Elite + PCP Saver Plus	 Bronze 4	 Silver Simple PCP Saver	 Silver 5
	Deductible	\$0	\$0	\$5,500	\$7,495
	Maximum Out-of-Pocket	\$10,600	\$9,195	\$9,900	\$8,695
	Rx Deductible	\$7,000	\$4,995	Integrated with Medical	Integrated with Medical
	Primary Care Visit	\$50	\$0	\$20	\$45
	Specialist Visit	\$125	\$85	\$70	\$80
	Lab Services	\$50	\$50	40% coinsurance after	\$25
	Emergency Room Visit	\$2,000	\$2,500	40% coinsurance after	50% coinsurance after
RX BENEFITS	Tier 1A Generics	\$3	\$3	\$3	\$3
	Tier 1 Generics	\$350	\$45	\$25	\$25
	Preferred Brand	\$100 after deductible	\$195	\$100	\$50
	Non-Preferred	50% after deductible	\$275 after deductible	50% after deductible	40% after deductible

MOST OSCAR PLANS INCLUDES THESE BENEFITS



Talk to a doctor for \$0, anytime 24/7²



Dedicated Care team to handle all of your questions



Get access to top-rated hospitals and doctors



Low-cost prescriptions and easy prescription refills³



Earn rewards for completing care activities⁴

Still have questions? Reach out to your Oscar Sales Lead
Shelly Brown (770) 990 - 8997 | shelly@hioscar.com

¹Comparison based on existing plans. Specific benefits and networks may differ. Please review Oscar's plan documents for further information.

²Oscar's Virtual Urgent Care offerings are not available in US territories or internationally. If members have an HSA-compatible high-deductible health plan or a Secure plan, you won't be eligible for \$0 visits. Prescriptions, visits and services may be limited per provider discretion.

³\$0 prescription refills are via Oscar's Virtual Urgent Care offerings. Prescriptions, visits and services may be limited per provider discretion.

⁴Oscar members are eligible for rewards upon completion of qualifying activities.

Oscar Medical coverage is underwritten by Oscar Insurance Company and its affiliates Administrative Services for all plans provided by Oscar.

Aetna Exits, Oscar Stays: Georgia

Oscar makes it easy to switch your client from their current Aetna plan, with clear benefits members will notice right away.

On the next page, you will see Georgia-specific Aetna and Oscar plan comparison sheets. Use these comparison sheets to inform your selling approach this Open Enrollment Season.

Aetna exits, *Oscar stays*

Oscar can help you find new plans for clients who had discontinued Aetna individual coverage in Georgia. We offer options to keep your clients covered with benefits they'll love—see some examples below!¹

		OSCAR Gold Elite Saver Plus HMO \$1000 \$10	♥aetna Gold 3	OSCAR Silver Simple HMO \$5000 \$20	♥aetna Silver 5
THE BASICS	Deductible	\$1,000	\$895	\$5,000	\$7,495
	Maximum Out-of-Pocket	\$8,500	\$9,195	\$9,500	\$8,695
	Rx Deductible	\$200	None	Integrated with Medical	Integrated with Medical
	Primary Care Visit	\$10	\$15	\$20	\$45
	Specialist Visit	\$25	\$35	\$70	\$80
	Lab Services	\$25	\$25	\$60	\$25
	Emergency Room Visit	30% coinsurance after deductible	45% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible
RX BENEFITS	Tier 1A Generics	\$3	\$3	\$3	\$3
	Tier 1 Generics	\$10	\$15	\$25	\$25
	Preferred Brand	\$75 after deductible	\$40	\$75	\$50
	Non-Preferred Brand	50% after deductible	40% coinsurance	50% after deductible	40% after deductible

MOST OSCAR PLANS INCLUDES THESE BENEFITS



Talk to a doctor for \$0, anytime 24/7²



Dedicated Care team to handle all of your questions



Get access to top-rated hospitals and doctors



Low-cost prescriptions and easy prescription refills³



Earn rewards for completing care activities⁴

Still have questions? Reach out to your Oscar Sales Lead
Shelly Brown (770) 990 - 8997 | shelly@hioscar.com

¹Comparison based on existing plans. Specific benefits and networks may differ. Please review Oscar's plan documents for further information.

²Oscar's Virtual Urgent Care offerings are not available in US territories or internationally. If members have an HSA-compatible high-deductible health plan or a Secure plan, you won't be eligible for 50 visits. Prescriptions, visits and services may be limited per provider discretion.

³\$0 prescription refills are via Oscar's Virtual Urgent Care offerings. Prescriptions, visits and services may be limited per provider discretion.

⁴Oscar members are eligible for rewards upon completion of qualifying activities.

Oscar Medical Coverage is underwritten by Oscar Insurance Company and its affiliates. Administrative Services for all plans provided by Oscar.



Aetna Exits, Oscar Stays: Arizona

Oscar makes it easy to switch your client from their current Aetna plan, with clear benefits members will notice right away.

On the next page, you will see Arizona-specific Aetna and Oscar plan comparison sheets. Use these comparison sheets to inform your selling approach this Open Enrollment Season.

Aetna exits, *Oscar stays*

Oscar can help you find new plans for clients who had discontinued Aetna individual coverage in **Arizona**. We offer options to keep your clients covered with benefits they'll love—see some examples below!¹

		OSCAR Bronze Elite + PCP Saver Plus	 Bronze 4	OSCAR Silver Simple PCP Saver	 Silver 5
THE BASICS	Deductible	\$0	\$0	\$5,750	\$7,495
	Maximum Out-of-Pocket	\$10,150	\$9,195	\$9,400	\$8,695
	Rx Deductible	\$7,500	\$4,995	Integrated with Medical	Integrated with Medical
	Primary Care Visit	\$50	\$0	\$20	\$45
	Specialist Visit	\$130	\$85	\$70	\$80
	Lab Services	\$50	\$50	40% coinsurance after	\$25
	Emergency Room Visit	\$2,500	\$2,500	40% coinsurance after	50% coinsurance after
RX BENEFITS	Tier 1A Generics	\$3	\$3	\$3	\$3
	Tier 1 Generics	\$30	\$40	\$25	\$25
	Preferred Brand	\$50 after deductible	\$195	\$100	\$50
	Non-Preferred Brand	50% after deductible	\$275 after deductible	50% after deductible	40% after deductible

MOST OSCAR PLANS INCLUDES THESE BENEFITS



Talk to a doctor for \$0, anytime 24/7²



Dedicated Care team to handle all of your questions



Get access to top-rated hospitals and doctors



Low-cost prescriptions and easy prescription refills³



Earn rewards for completing care activities⁴

Still have questions? Reach out to your Oscar Sales Lead
Harmoni Sauder (419) 545 - 0522 | harmoni@hioscar.com

¹Comparison based on existing plans. Specific benefits and networks may differ. Please review Oscar's plan documents for further information.

²Oscar's Virtual Urgent Care offerings are not available in US territories or internationally. If members have an HSA-compatible high-deductible health plan or a Secure plan, you won't be eligible for 50 visits. Prescriptions, visits and services may be limited per provider discretion.

³\$0 prescription refills are via Oscar's Virtual Urgent Care offerings. Prescriptions, visits and services may be limited per provider discretion.

⁴Oscar members are eligible for rewards upon completion of qualifying activities.

Oscar Medical coverage is underwritten by Oscar Insurance Company and its affiliates. Administrative Services for all plans provided by Oscar Management Corporation. All insurance policies and group benefit plans contain exclusions and limitations. For availability, costs, and complete details of coverage, contact Oscar Sales Lead.

Aetna Exits, Oscar Stays: Florida

Oscar makes it easy to switch your client from their current Aetna plan, with clear benefits members will notice right away.

On the next page, you will see Florida-specific Aetna and Oscar plan comparison sheets. Use these comparison sheets to inform your selling approach this Open Enrollment Season.

Aetna exits, *Oscar stays*

Oscar can help you find new plans for clients who had discontinued Aetna individual coverage in **Florida**. We offer options to keep your clients covered with benefits they'll love—see some examples below!¹

Our redesigned Gold plans deliver top tier benefits and affordable premiums as low as \$0, perfect for Aetna members ready for a fresh start.

THE BASICS		OSCAR Bronze Elite + PCP Saver Plus	♥aetna Bronze 4	OSCAR Gold Simple	♥aetna Silver 5
	Deductible	\$0	\$0	\$3,000	\$7,495
	Maximum Out-of-Pocket	\$10,600	\$9,195	\$9,950	\$8,695
	Rx Deductible	\$7,000	\$4,995	Integrated with Medical	Integrated with Medical
	Primary Care Visit	\$50	\$0	\$5	\$45
	Specialist Visit	\$125	\$85	\$10	\$80
	Lab Services	\$65	\$50	\$40	\$25
	Emergency Room Visit	\$2,500	\$2,500	20% coinsurance after deductible	50% coinsurance after deductible
RX BENEFITS	Tier 1A Generics	\$3	\$3	\$3	\$3
	Tier 1 Generics	\$35	\$40	\$10	\$25
	Preferred Brand	\$125 after deductible	\$195	\$65 after deductible	\$50
	Non-Preferred Brand	50% after deductible	\$275 after deductible	50% after deductible	40% after deductible

MOST OSCAR PLANS INCLUDES THESE BENEFITS



Talk to a doctor for \$0, anytime 24/7²



Dedicated Care team to handle all of your questions



Get access to top-rated hospitals and doctors



Low-cost prescriptions and easy prescription refills³



Earn rewards for completing care activities⁴

Still have questions? Reach out to your Oscar Sales Lead
Ary Evans (954) 465 - 4370 | ary@hioscar.com

¹Comparison based on existing plans. Specific benefits and networks may differ. Please review Oscar's plan documents for further information.

²Oscar's Virtual Urgent Care offerings are not available in US territories or internationally. If members have an HSA-compatible high-deductible health plan or a Secure plan, you won't be eligible for \$0 visits. Prescriptions, visits and services may be limited per provider discretion.

³\$0 prescription refills are via Oscar's Virtual Urgent Care offerings. Prescriptions, visits and services may be limited per provider discretion.

⁴Oscar members are eligible for rewards upon completion of qualifying activities.

Aetna Exits, Oscar Stays: New Jersey

Oscar makes it easy to switch your client from their current Aetna plan, with clear benefits members will notice right away.

On the next page, you will see New Jersey-specific Aetna and Oscar plan comparison sheets. Use these comparison sheets to inform your selling approach this Open Enrollment Season.

Aetna exits, *Oscar stays*

Oscar can help you find new plans for clients who had discontinued Aetna individual coverage in **New Jersey**. We offer options to keep your clients covered with benefits they'll love—see some examples below!¹

		OSCAR Bronze Classic	♥ aetna Bronze 1	OSCAR Silver Simple PCP Saver	♥ aetna Silver 1
THE BASICS	Deductible	\$3,300	\$3,000	\$2,500	\$2,500
	Maximum Out-of-Pocket	\$9,300	\$9,100	\$9,300	\$8,850
	Rx Deductible	Integrated with Medical	None	Integrated with Medical	Integrated with Medical
	Primary Care Visit	\$50 after deductible	\$50 after deductible	\$25	\$50
	Specialist Visit	\$75 after deductible	\$75 after deductible	\$65	\$75
	Urgent Care	\$75 after deductible	\$75 after deductible	\$75	\$75
	Emergency Room Visit	50% after deductible	50% after \$100 after	50% after deductible	40% after \$100 deductible
RX BENEFITS	Generic	\$25	\$20	\$20	\$25
	Preferred Brand	50% up to \$125 after	40% after deductible	50% after deductible	\$50
	Non-Preferred Brand	50% up to \$250 after	50% after deductible	50% after deductible	40% after deductible
	Specialty	50% up to \$250 after	50% after deductible	50% after deductible	40% after deductible

MOST OSCAR PLANS INCLUDES THESE BENEFITS



Talk to a doctor for \$0, anytime 24/7²



Dedicated Care team to handle all of your questions



Get access to top-rated hospitals and doctors



Low-cost prescriptions and easy prescription refills³



Earn rewards for completing care activities⁴

Still have questions? Reach out to your Oscar Sales Lead
Michelle Ludwig (914) 582 - 6713 | mludwig@hioscar.com

¹Comparison based on existing plans. Specific benefits and networks may differ. Please review Oscar's plan documents for further information.

²Oscar's Virtual Urgent Care offerings are not available in US territories or internationally. If members have an HSA-compatible high-deductible health plan or a flexible plan, you won't be eligible for \$0 visits. Prescriptions, visits and services may be limited per provider discretion.

³\$0 prescription refills are via Oscar's Virtual Urgent Care offerings. Prescriptions, visits and services may be limited per provider discretion.

⁴Oscar members are eligible for rewards upon completion of qualifying activities.

Oscar Medical coverage is underwritten by Oscar Insurance Company and its affiliates. Administrative Services for all plans provided by Oscar Management Corporation. All insurance policies and group benefit plans contain exclusions and limitations. For availability, costs, and complete details of coverage, contact Oscar Sales Lead.

Tools for Members

Being an Oscar member has its privileges.



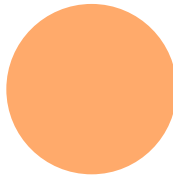
With Oscar, benefits go way beyond the basics. Perks and prizes come standard. Because Oscar believes healthy habits deserve high-fives (and rewards). Learn about Oscar's plans and programs that make healthy living easier — and more affordable. Learn more at hioscar.com/perks-and-rewards.

PERKS AND REWARDS



Breathe Easy COPD Plan

Earn up to \$65 in gift cards



Buena Salud members

Earn \$50 toward healthy groceries



Chronic Care CKM Plan

Earn up to \$155 in gift cards plus a gym membership



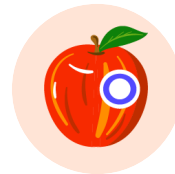
Diabetes Care Plan

Earn up to \$80 in gift cards, a gym membership, & save up to \$300 per year on diabetes test supplies with WellDia



HelloMeno

Earn up to \$150 in gift cards plus access to menopause experts at no additional cost



Hy-Vee Plan

Earn a \$50 Hy-Vee gift card to help with everyday spending like gas and groceries



Oscar Community Resources

Access free and reduced cost essentials like food and housing



Oscar Unlocks

Earn a custom app icon, enter monthly iPad giveaways, and get VIP access to the Care Team



ICHRA Off-Exchange members

Earn a \$50 gift card

oscar

Benefits & rewards: Benefits and rewards can vary by Plan, and certain restrictions apply.
Rewards: Oscar members are eligible for rewards upon completion of qualifying activities.

Introducing Oscar Unlocks.



Members now get **exclusive access** to Oscar Unlocks, an interactive digital rewards program. The more you do, the more you unlock.

By completing simple digital tasks like creating an account, setting up autopay, and going paperless, members get the most of their plan and earn special badges, perks, and rewards. Ready to start unlocking?

LEVEL UP AND KEEP UNLOCKING



Earn a personalized app icon

Simply create an Oscar account and activate Oscar Unlocks to earn a personalized app icon (choose your color and vibe)



Earn iPad giveaway entries

Go paperless, sign up for texts, and log in to the Oscar app. Then, unlock Giveaway Go-getter for entries into our monthly iPad drawing (there's 5 winners drawn every month)



Earn Care Team VIP access

Complete a health survey, set up autopay (if applicable), and pay your premium 18 months in a row (if applicable). Then, unlock Priority Pal to get VIP access to our Care Team

DOWNLOAD THE OSCAR APP

What are you waiting for? You've got the key to start unlocking the best of Oscar.

oscar

Participation in the Oscar Digital Rewards Program is available to all active IFP and ICHRA members (subscriber, spouse, and dependents age 18 and up), excluding those that reside in NJ and OK. Eligibility requires an Oscar account and an activation of the Oscar Digital Rewards Program. Receipt of rewards requires a member to complete all activities within a given program level. Participants must ensure their account is in good payment standing without any overdue balance. Only current members will be issued rewards as applicable. Eligible members are limited to three giveaway entries per calendar month. Five winners will be randomly selected each calendar month, and winners will be notified. Program entries do not expire unless the member no longer has Oscar coverage or is not in good payment status. Participating members who earn any Oscar rewards totaling more than \$250 in cash value in a given calendar year are ineligible to win additional prizes for that year. Priority Pal VIP Care Team access expires one year from Priority Pal reward redemption. Please see the program for further details and exclusions.

Diabetes Care Plan

Diabetes care your clients can count on

Offer your clients a straightforward and cost-effective solution tailored to the unique needs of diabetes care. Oscar's diabetes care plans are thoughtfully designed with many \$0 routine services, helping your clients save money while receiving the comprehensive support they need.



Your clients can save **up to 25%** on annual healthcare costs on these plans!

DIABETES CARE PLAN BENEFITS:

- \$0 Primary doctor and behavioral health visits
- \$0 Endocrinologist visits
- \$0 Labs (including HbA1c screening, urinalysis, metabolic panel, lipid panel)
- \$0 Diabetic eye and foot exams
- \$100 out-of-pocket monthly maximum on insulin

STAY WELL WITH WELLDIA

Our \$0 diabetes management program - WellDia - helps Oscar members manage their type 1 or type 2 diabetes, and stay on top of regular blood glucose testing. Members receive:

- \$0 Accu-Chek® diabetic testing supplies (test strips, lancets, glucometer)
- Helpful care reminders

YOUR CLIENTS CAN GET REWARDED FOR TAKING CARE OF THEMSELVES

Members with type 1 and type 2 diabetes enrolled in the Diabetes Care Plan can earn:

- \$30 for switching a qualifying brand name drug from 30-day to 90-day refill
- \$50 toward healthy groceries by completing an annual wellness exam
- Access to gyms and on-demand fitness by the American Specialty Health Fitness' Active&Fit program by completing any two routine services (like labs and a diabetic eye exam)
- **Plus**, members can unlock exclusive badges, rewards, and access to the best of Oscar through our interactive digital rewards program — Oscar Unlocks.

Plans available in Arizona, Florida, Georgia, Iowa, Illinois, Kansas, Missouri, North Carolina, Nebraska, Ohio (Buckeye), Ohio (Cleveland), Oklahoma, Tennessee, and Texas.



Learn more at hioscar.com/diabetes, or contact your local sales representative with any questions.

Underwriting: Oscar Medical coverage is underwritten by Oscar Insurance Company located in New York, New York. Administrative Services for all plans provided by Oscar Management Corporation. 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.

Benefits and rewards: Benefits and rewards can vary by Plan, and certain restrictions apply. Further details can be found at hioscar.com/diabetes.

Plan eligibility: The Diabetes Care Plan is available to all eligible persons, regardless of disease status, in AZ, FL, GA, IA, IL, KS, MO, NC, NE, OH-B (Buckeye), OH-C (Cleveland), OK, TN, and TX. Plan names vary by metal: Bronze Simple Diabetes, Buena Salud Bronze Simple Para Diabetes, Silver Simple Diabetes, Gold Simple Diabetes. If you don't have type 1 or type 2 diabetes, or you have pre-diabetes or gestational diabetes, these plans may offer you certain reduced costs, but you are not eligible for all Rewards and Incentives program offerings that offer even more savings. Coverage for benefits is limited per clinical guidelines. Maximum out-of-pocket insulin cost depends on applicable state rules. Review your plan documents to confirm costs. Oscar will apply the lower of the maximum state-mandated out-of-pocket insulin cost, or \$100.

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

WellDia: The Oscar Diabetes Management Program (WellDia) is available to actively-enrolled IFP Oscar members with Type 1 or 2 diabetes who live in one of the following states AZ, FL, GA, IA, IL, KS, MI, MO, NC, NE, NY, OH, OK, PA, TX, or VA. Members must have or create an Oscar account, agree to the terms of the program, and actively enroll to participate in the program. For members under the age of 18, a parent or guardian, must call Oscar at 855-672-2755 to enroll them in the program. Members can become ineligible for the program should they no longer have a diabetes diagnosis, or change to an ineligible plan. A prescription is required by a licensed provider to receive diabetes test supplies included as a benefit of this program.

Estimated savings: Source: 2025 Oscar internal analysis of average course of treatment for diabetes. 25% savings is an average annual savings amount and varies based on utilization.

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Breathe Easy COPD Plan

The plan designed for easier breathing

Offer your clients a straightforward and cost-effective solution tailored to the unique needs of asthma and chronic obstructive pulmonary disease (COPD). We've designed a plan that makes getting the right care easier and more affordable for your clients.



Your clients can save **up to 25%** on annual healthcare costs on these plans!

PLAN BENEFITS

- \$0 Primary doctor, pulmonologist, and behavioral health visits
- \$0 Pulmonary rehab and pulmonary function test
- \$0 Oxygen
- \$0 Generic Chantix, nicotine replacement, and inhalers

YOUR CLIENTS CAN GET REWARDED FOR TAKING CARE OF THEMSELVES

The Breathe Easy COPD Plan rewards members for treating themselves right. Plan members can earn:

- \$10 for completing a pulmonary function test
- \$25 for getting flu and pneumonia vaccines
- \$30 for switching a qualifying brand name drug from 30-day to 90-day refill, including inhalers
- **Plus**, members can unlock exclusive badges, rewards, and access the best of Oscar through our interactive digital rewards program — Oscar Unlocks.

Plans available in Arizona, Florida, Georgia, Iowa, North Carolina, Ohio (Buckeye), Ohio (Cleveland), Oklahoma, Tennessee, and Texas.



Learn more at hioscar.com/asthma-copd or contact your local sales representative with any questions.

Underwriting: Oscar Medical coverage is underwritten by Oscar Insurance Company located in New York, New York. Administrative Services for all plans provided by Oscar Management Corporation. 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.

Flu & Pneumonia vaccines: Benefits and rewards can vary by Plan, and certain restrictions apply. Members must complete the flu vaccine and pneumonia vaccine in the same calendar year to earn the \$25 reward. Further information can be found at hioscar.com/asthma-copd.

Plan eligibility: The Breathe Easy COPD Plan is available to all eligible persons, regardless of disease status, in AZ, FL, GA, IA, NC, OH-B (Buckeye), OH-C (Cleveland), OK, TN, and TX. Plan names vary by metal and state: Bronze Simple Breathe Easy with Enhanced COPD Benefits, Silver Simple Specialist Saver with COPD, and Silver Simple Breathe Easy with Enhanced COPD Benefits.

Reward eligibility: Benefits and rewards can vary by Plan, and certain restrictions apply. Eligibility for rewards requires a member's account to be in good payment standing without any overdue balance. Once account is current, the reward will be issued.

Estimated Savings: Source: 2025 Oscar internal analysis of average course of treatment for pulmonary related conditions. 25% savings is an average annual savings amount and varies based on utilization



Chronic Care CKM Plan

The plan designed to help your clients manage chronic conditions.

Offer your clients a straightforward and cost-effective solution tailored to the unique needs of managing multiple chronic conditions like type 2 diabetes, obesity and kidney disease. We've designed a plan that makes getting the right care easier and more affordable for your clients.



Your clients can save **up to 25%** on annual healthcare costs on these plans!

BENEFITS INCLUDE:

- \$0 Primary doctor and behavioral health visits
- \$0 Cardiologist, endocrinologist, and pulmonologist visits
- \$0 Pulmonary and cardiac rehab
- \$0 Labs (HbA1C screening, urinalysis, metabolic panel, lipid panel)
- \$0 Diabetic eye and foot exams
- \$0 Oxygen
- \$0 Generic Chantix, nicotine replacement, and inhalers
- \$100 out-of-pocket monthly maximum on insulin

YOUR CLIENTS CAN GET REWARDED FOR TAKING CARE OF THEMSELVES

Members enrolled on the Chronic Care CKM plan can earn:

- \$25 for getting flu and pneumonia vaccines
- \$30 for switching a qualifying brand name drug from 30-day to 90-day refill, including inhalers
- \$50 toward healthy groceries by completing an annual wellness exam
- Access to gyms and on-demand fitness by the American Specialty Health Fitness' Active&Fit program by completing any two routine services (like labs and a diabetic eye exam)
- **Plus**, members can unlock exclusive badges, rewards, and access the best of Oscar through our interactive digital rewards program — Oscar Unlocks.

Plans available in Alabama, Arizona, Florida, Georgia, Iowa, Kansas, Missouri, Mississippi, North Carolina, New Jersey, Ohio (Buckeye), Ohio (Cleveland), Oklahoma,



Learn more at hioscar.com/chronic-care or contact your local sales representative with any questions.

Underwriting: Oscar Medical coverage is underwritten by Oscar Insurance Company located in New York, New York. Administrative Services for all plans provided by Oscar Management Corporation. 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.

Benefits and rewards: Benefits and rewards can vary by Plan, and certain restrictions apply. Members must complete the flu vaccine and pneumonia vaccine in the same calendar year to earn the \$25 reward. Routine services include: hbA1c test, metabolic panel test, lipid test, LIA (Urine Albumin) test, or diabetic eye exam. Further information can be found at hioscar.com/chronic-care.

Plan eligibility: The Chronic Care CKM Plan is available to all eligible persons, regardless of disease status, in AL, AZ, FL, GA, IA, KS, MO, MS, NC, NJ, OH-B (Buckeye), OH-C (Cleveland), OK, TN, and TX. Plan names vary by metal and state: Bronze Simple MultiCondition Guided Care, Bronze Simple Chronic Care CKM, Silver 3750 Chronic Care CKM, Silver Simple MultiCondition Guided Care, Silver MultiCondition Care, Silver Simple Chronic Care CKM, and Gold 1500 Chronic Care CKM. Coverage for benefits is limited per clinical guidelines. Maximum out-of-pocket insulin cost depends on applicable state rules. Review plan documents to confirm costs. Oscar will apply the lower of the maximum state-mandated out-of-pocket insulin cost, or \$100.

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.

Estimated savings: Source: 2025 Oscar internal analysis of average course of treatment for pulmonary related conditions. 25% savings is an average annual savings amount and varies based on utilization.

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Chronic Care CKM Plan

The plan designed to help your clients manage chronic conditions.

Offer your clients a straightforward and cost-effective solution tailored to the unique needs of managing multiple chronic conditions like type 2 diabetes, obesity and kidney disease. We've designed a plan that makes getting the right care easier and more affordable for your clients.



Your clients can save **up to 25%** on annual healthcare costs on these plans!

BENEFITS INCLUDE:

- \$0 Primary doctor and behavioral health visits
- \$0 Cardiologist, endocrinologist, and pulmonologist visits
- \$0 Pulmonary and cardiac rehab
- \$0 Labs (HbA1C screening, urinalysis, metabolic panel, lipid panel)
- \$0 Diabetic eye and foot exams
- \$0 Oxygen
- \$0 Generic Chantix, nicotine replacement, and inhalers
- \$100 out-of-pocket monthly maximum on insulin

YOUR CLIENTS CAN GET REWARDED FOR TAKING CARE OF THEMSELVES

Members enrolled on the Chronic Care CKM plan can earn:

- \$25 for getting flu and pneumonia vaccines
- \$30 for switching a qualifying brand name drug from 30-day to 90-day refill, including inhalers
- \$50 toward healthy groceries by completing an annual wellness exam
- \$50 for completing these digital activities: create an Oscar account, log into the Oscar app, go paperless, complete a health profile — **for plans only offered off-exchange**
- Access to gyms and on-demand fitness by the American Specialty Health Fitness' Active&Fit program by completing any two routine services (like labs and a diabetic eye exam)
- **Plus**, members can unlock exclusive badges, rewards, and access the best of Oscar through our interactive digital rewards program — Oscar Unlocks.

Plans available in Alabama, Arizona, Florida, Georgia, Iowa, Kansas, Missouri, Mississippi, North Carolina, New Jersey, Ohio (Buckeye), Ohio (Cleveland), Oklahoma, Tennessee, and Texas.



Learn more at hioscar.com/chronic-care or contact your local sales representative with any questions.

Underwriting: Oscar Medical coverage is underwritten by Oscar Insurance Company located in New York, New York. Administrative Services for all plans provided by Oscar Management Corporation. 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.

Benefits and rewards: Benefits and rewards can vary by Plan, and certain restrictions apply. Members must complete the flu vaccine and pneumonia vaccine in the same calendar year to earn the \$25 reward. Routine services include: hbA1c test, metabolic panel test, lipid test, LIA (Urine Albumin) test, or diabetic eye exam. Further information can be found at hioscar.com/chronic-care.

Plan eligibility: The Chronic Care CKM Plan is available to all eligible persons, regardless of disease status, in AL, AZ, FL, GA, IA, KS, MO, MS, NC, NJ, OH-B (Buckeye), OH-C (Cleveland), OK, TN, and TX. Plan names vary by metal and state: Bronze Simple MultiCondition Guided Care, Bronze Simple Chronic Care CKM, Silver 3750 Chronic Care CKM, Silver Simple MultiCondition Guided Care, Silver MultiCondition Care, Silver Simple Chronic Care CKM, and Gold 1500 Chronic Care CKM. Coverage for benefits is limited per clinical guidelines. Maximum out-of-pocket insulin cost depends on applicable state rules. Review plan documents to confirm costs. Oscar will apply the lower of the maximum state-mandated out-of-pocket insulin cost, or \$100.

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.

Estimated savings: Source: 2025 Oscar internal analysis of average course of treatment for pulmonary related conditions. 25% savings is an average annual savings amount and varies based on utilization.

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Introducing HelloMeno:

Oscar's Women's Health Plan designed for women 45+, with benefits for the whole family.

There are **over 6,000** women hitting menopause in the U.S. each day, and over **2.3M women 45+** in the ACA. Oscar is launching a bold new program, HelloMeno, to reimagine perimenopause and menopause support. The new Women's Health Plan features specialized \$0 menopause benefits, along with key benefits **the entire family can use**.



Your clients can save **up to \$900¹** a year on healthcare costs on this plan!

WOMEN'S HEALTH PLAN BENEFITS

- \$0 Primary doctor, gynecologist, and behavioral health visits
- \$0 Labs (including metabolic panel, lipids, vitamin D, calcium, and parathyroid hormones)
- \$0 Prescriptions including hormone replacement therapy, SSRIs (depression/anxiety), and autoimmune
- \$0 Bone density scan
- Plus, members get access to menopause experts through Elektra Health or Atrium Health (depending on where they live) at no additional cost

MEMBERS GET REWARDED FOR TAKING CARE OF THEMSELVES

The HelloMeno program rewards members for treating themselves right. Plan members can earn:

- \$15 for completing a cervical cancer screening (Pap Smear)
- \$15 for completing a mammogram
- \$25 for completing a bone density (DEXA) scan
- \$25 for completing a colonoscopy
- \$30 for switching a qualifying brand name drug from a 30-day to 90-day refill
- Up to \$40 for completing additional services (including Elektra Health or Atrium Health)
- **Plus**, members can unlock exclusive badges, rewards, and access the best of Oscar through our interactive digital rewards program — Oscar Unlocks.

Available in Arizona, Florida, Georgia, Iowa, Missouri, North Carolina, Nebraska, Ohio, Oklahoma, Tennessee, and Texas.



Learn more at hioscar.com/hellomeno or contact your local sales representative with any questions.

Underwriting: Oscar Medical coverage is underwritten by Oscar Insurance Company located in New York, New York. Administrative Services for all plans provided by Oscar Management Corporation. 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. Benefits and rewards: Benefits can vary by Plan, and certain restrictions apply. Please refer to your complete Evidence of Coverage (EOC) at hioscar.com/forms for more information.

Benefits and rewards: Benefits and rewards can vary by Plan, and certain restrictions apply. Further details can be found at hioscar.com/hellomeno.

Plan eligibility: HelloMeno is available to all eligible persons, and is most suitable for women who are experiencing, or have experienced, natural or forced menopause. This plan is available in AZ, FL, GA, IA, MO, NC, NE, OH-B (Buckeye), OH-C (Cleveland), OK, TN, and TX. Plan names vary by state: Silver Simple Women's Health with Menopause Benefits and Silver Simple Women's Health with Menopause Benefits Guided Care.

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

Estimated savings: Source: 2025 Oscar internal analysis of average course of treatment for menopause related conditions. 25% savings is an average annual savings amount and varies based on utilization

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HelloMeno meets Elektra Health, providing personalized menopause care



Menopause care never looked so hot! With Elektra Health, get real support, just for you — because no two menopause journeys are the same.

With Elektra, receive one-on-one care with menopause-trained doctors and advanced practice professionals who “get you”, access 24/7 educational resources, and find inspiration from a supportive private community.

Elektra helps women take back control of common menopause symptoms like hot flashes, trouble sleeping, and vaginal dryness. (And in case you were wondering, Elektra is available as part of the HelloMeno program at no extra cost — **exclusively to Women's Health Plan members.**)

Available in Arizona, Florida, Georgia, Iowa, Missouri, Nebraska, Ohio (Buckeye), Ohio (Cleveland), Oklahoma, Tennessee, and Texas.



Compassionate care

Meet with a doctor or advanced practice professional via telehealth for an initial assessment, prescriptions, labs, and more.



Personalized 1:1 support

Pair up with an Elektra Coach to create a personalized wellness plan that includes nutrition, exercise, and self-care, all inside a judgment-free zone.



Education and community

Access educational info on common menopause topics, and attend members-only virtual events and discussion groups.



GET PERKS FOR USING ELEKTRA. BECAUSE THRIVING DESERVES A REWARD.

- Earn \$15 for using Elektra virtual support services (such as meeting with an Elektra Coach, accessing online educational resources, or attending a virtual event)
- Earn \$25 for meeting with an Elektra doctor or advanced practice professional

Want to find out more? Learn more at hioscar.com/hellomeno



Program eligibility: Elektra Health is available to all eligible persons enrolled in the HelloMeno Plan in the following states: AZ, FL, GA, IA, MO, NE, OH-Buckeye, OH-Cleveland, OK, TN, and TX. Clinical cost share including virtual care, personalized coaching, prescriptions, and labs follow the member's medical plan option. Members should see their policy for further details. HelloMeno Plan members in OK are not eligible for Elektra Health rewards.

Benefits and rewards: Benefits and rewards can vary by Plan, and certain restrictions apply. Further details can be found at hioscar.com/hellomeno.

Menopause Diet Source: Cleveland Clinic|Health Essentials: Menopause Diet: What To Eat To Help Manage Symptoms - health.clevelandclinic.org/menopause-diet.

HelloMeno meets Atrium Health's Menopause Clinic, providing personalized menopause care



Hello North Carolina! Atrium Health's got a NEW Menopause Clinic, coming January 1, 2026! Carolinians are already familiar with the quality and innovative care that Atrium Health is known for. Now women can get the menopause support (and relief) they deserve, right in their neighborhood.

It's not a new building or new office. Think of the Menopause Clinic as a care experience. It's a wellness journey — delivered through expert care, compassionate support, and personalized guidance — virtual or in-person (it's up to you).

Take back control of common menopause symptoms like hot flashes, trouble sleeping, and vaginal dryness. (And in case you were wondering, Atrium Health's Menopause Clinic access is available at no extra cost through the HelloMeno program — **exclusively to Women's Health plan members in North Carolina.**



Compassionate care

Meet with an Atrium doctor or advanced practice professional certified through the Menopause Society. They can help with prescriptions, labs, and more.



Personalized treatment plan

Atrium Health's menopause experts will partner with you to create a customized treatment plan that's right for you. (Let's face it, menopause is not one-size-fits-all.)



Nutritional counseling

What you eat can help ease symptoms and changes like hot flashes and weight gain, and give your body the extra care she deserves like boosting bone health to prevent osteoporosis.



GET PERKS FOR STAYING ON TOP OF MENOPAUSE. BECAUSE THRIVING DESERVES A REWARD.

- Earn \$15 for receiving nutritional counseling services - anywhere
- Earn \$25 for meeting with an Atrium Menopause Clinic doctor or advanced practice professional

Want to find out more? Learn more at hioscar.com/hellomeno



Program eligibility: Atrium Health is available to all eligible persons enrolled in the Women's Health Plan in NC. Clinical cost share including virtual care, in-person care, prescriptions, and labs follow the member's medical plan option. See your policy for further details.

Benefits and rewards: Benefits and rewards can vary by Plan, and certain restrictions apply. Further details can be found at hioscar.com/hellomeno.

Menopause Diet Source: Cleveland Clinic|Health Essentials: Menopause Diet: What To Eat To Help Manage Symptoms - health.clevelandclinic.org/menopause-diet.

Meet Oscar's Spanish-first plans and programs

At Oscar, we're committed to empowering your Spanish-speaking clients.

That's why we've developed **Buena Salud** and **Hola Oscar**. Two solutions, crafted by our Spanish-speaking teams, designed to help your Hispanic and Latinx clients 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 your clients the choice to opt into Spanish-first communications and experiences. After opting in, your clients can access:

- Spanish-speaking providers and care, ensuring clear communication and understanding
- A Spanish-speaking Care Team to help members navigate their 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 new **plan type** available exclusively in Georgia 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!

Learn more at hioscar.com/individuals or contact your local sales representative with any questions.

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.

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

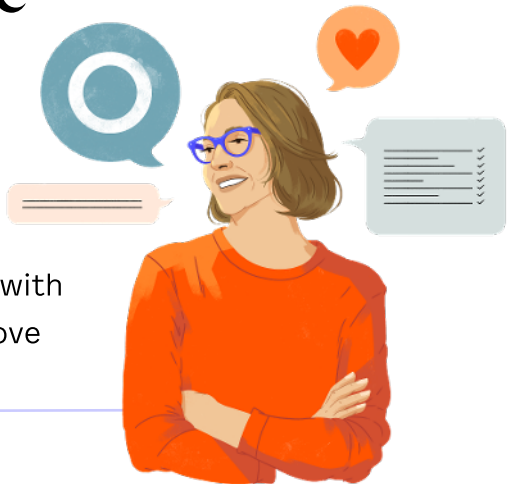
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Condition-specific plans can save members up to 25% on healthcare costs annually

(and that's pretty sweet!)

Our four specialized plans are uniquely designed to help simplify care and reduce member cost. It makes it easier for members living with menopause or chronic conditions to stay on top of care — and improve health outcomes.



Here's why condition-specific plans matter:

81% of women experience menopause symptoms

5x greater medical spend by U.S. adults with chronic conditions

75% of U.S. adults are living a chronic condition

25% average annual savings for members who switch to a condition-specific plan

Meet our four condition-specific plans:

	HelloMeno: Women's Health Plan	Chronic Care CKM Plan
Condition	Perimenopause and menopause	Multiple chronic conditions
Market availability	AZ, FL, GA, IA, MO, NC, NE, OH-Buckeye, OH-Cleveland, OK, TN, and TX	AL, AZ, FL, GA, IA, KS, MO, MS, NC, NJ, OH-Buckeye, OH-Cleveland, OK, TN, and TX
\$0 member cost on frequently used services	Primary doctor, gynecologist, and behavioral health visits; labs (including metabolic panel, lipids, vitamin D, calcium, and parathyroid hormones); prescriptions including hormone replacement therapy, SSRIs (depression/anxiety), and autoimmune; bone density scan, and access to menopause experts through Atrium Health or Elektra Health	Primary doctor, cardiologist, endocrinologist, pulmonologist, and behavioral health visits; pulmonary and cardiac rehab; labs (HbA1C screening, urinalysis, metabolic panel, lipid panel), diabetic eye and foot exams, oxygen and inhalers, and tobacco cessation support with Generic Chantix and nicotine replacement
Annual rewards	Up to \$150	Up to \$455

	Breathe Easy COPD Plan	Diabetes Care Plan
Condition	Asthma/COPD	Diabetes
Market availability	AZ, FL, GA, IA, NC, OH-Buckeye, OH-Cleveland, OK, TN, and TX	AZ, FL, GA, IA, IL, KS, MO, NC, NE, OH-Buckeye, OH-Cleveland, OK, TN, and TX
\$0 member cost on frequently used services	Primary doctor, pulmonologist, and behavioral health visits; pulmonary rehab and pulmonary function tests; oxygen and inhalers, and tobacco cessation support with Generic Chantix and nicotine replacement	Primary doctor, endocrinologist, and behavioral health visits; labs (including HbA1c screening, urinalysis, metabolic panel, lipid panel); diabetic eye and foot exams, access to WellDia diabetes management program; plus \$100 out-of-pocket monthly maximum on insulin
Annual rewards	Up to \$65	Up to \$380 plus \$300/year savings with diabetes testing supplies

For more information about the plans, type in the links or scan the QR codes below:



hioscar.com/hellomeno



hioscar.com/chronic-care



hioscar.com/asthma-copd



hioscar.com/diabetes

Information correct at time of publication, October 2025.

Chronic disease: CDC, 2024. <https://www.cdc.gov/chronic-disease/about/index.html>

Chronic disease spend: Hoffman, 2022. “Annually, direct health care costs for a patient with chronic disease average \$6,032, approximately 5 times that of a person without a chronic disease.”

Savings: 25% savings is an average annual savings amount based on individual members who are on the base level Breathe Easy COPD, Diabetes Care, Chronic Care CKM, or HelloMeno plans based on 2025 internal analysis. Treatment and costs for managing chronic conditions can vary widely and in reality members may save more or less than 25% annually.

Benefits and rewards: Copays, benefits and rewards can vary by plan, and certain restrictions apply. Always reference the plan's Schedule of Benefits & Coverage (SBC) and Explanation of Coverage (EOC) at hioscar.com/forms for more information.

Underwriting: Oscar Medical coverage is underwritten by Oscar Insurance Company and its affiliates. Administrative Services for all plans provided by Oscar Management Corporation. All insurance policies and group benefit plans contain exclusions and limitations. For availability, costs, and complete details of coverage, contact Oscar at 855-672-2788.

Oscar Support

We are here for you.

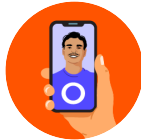
Oscar's mission includes making a healthier life accessible and affordable for all, which starts with taking great care of both members and brokers.

OSCAR BROKER SUPPORT



Dedicated Broker Support Team

Available via email (brokers@hioscar.com) and phone (1-855-672-2713) for any questions or assistance.



Local Sales Executive

Sales executives are a dedicated resource, helping you grow your Book of Business with Oscar.



State of the Art Broker Portal

We continuously improve our Broker Portal to empower you and your Book of Business.



Broker Marketing & Training

Resources such as plan overviews and one-pagers are available to help you sell and educate members about Oscar.



Regulatory Resources

Year-round, we offer opportunities to learn about Oscar's advocacy efforts and regulatory updates.



And so much more!

We continuously strive to equip you with the latest and greatest resources, so you can focus on selling.