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# Enrolling with Oscar

Your go-to guide to getting covered.

**oscar**

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# Contents

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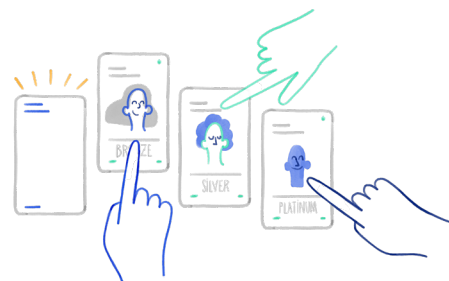
## 03 Why Oscar?

- Concierge
- Doctor on Call
- The Oscar App
- Finding a Doctor



## 04 The Oscar network

- What's an EPO?
- New York overview
- In your neighborhood



## 06 Choosing your plan

- Handy definitions
- Metallic tiers
- How to pick your plan

# Why Oscar?

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**In this section, you'll find information about:**

- Concierge
- Doctor on Call
- The Oscar App
- Finding a Doctor

# The Oscar network

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**In this section, you'll find information about:**

What's an EPO?

New York overview

In your neighborhood

# Exclusive Provider Organization (EPO)

With an EPO (Exclusive Provider Organization) like Oscar, your care is covered when you see a doctor in the network. If you get care with doctors outside the network, it won't be covered except in certain situations (like emergencies, or if there are no in-network options available).

The best part: with an EPO, you don't need permission (a "referral") from your primary doctor to see a specialist.

**An EPO gives you flexibility and control over your own health care. See any physician you want in our network - no referrals required, ever.**



## How does an EPO work?

Let's say you want to see a dermatologist about a mole on your arm.

If you have an HMO, you'll need to see your primary care doctor first to get a referral in order to schedule an appointment with a dermatologist. This requires extra time, money and patience.

With an EPO like Oscar, you can make an appointment to see a dermatologist directly. No referral is needed, which means you can schedule an appointment and get that mole checked out ASAP.

## HMO vs. EPO vs. PPO: the pros and cons

### HMO

Limited access to network  
No out-of-network benefits  
Referral required

### EPO

Full access to network  
No out-of-network benefits  
No referral required  
Affordable premiums

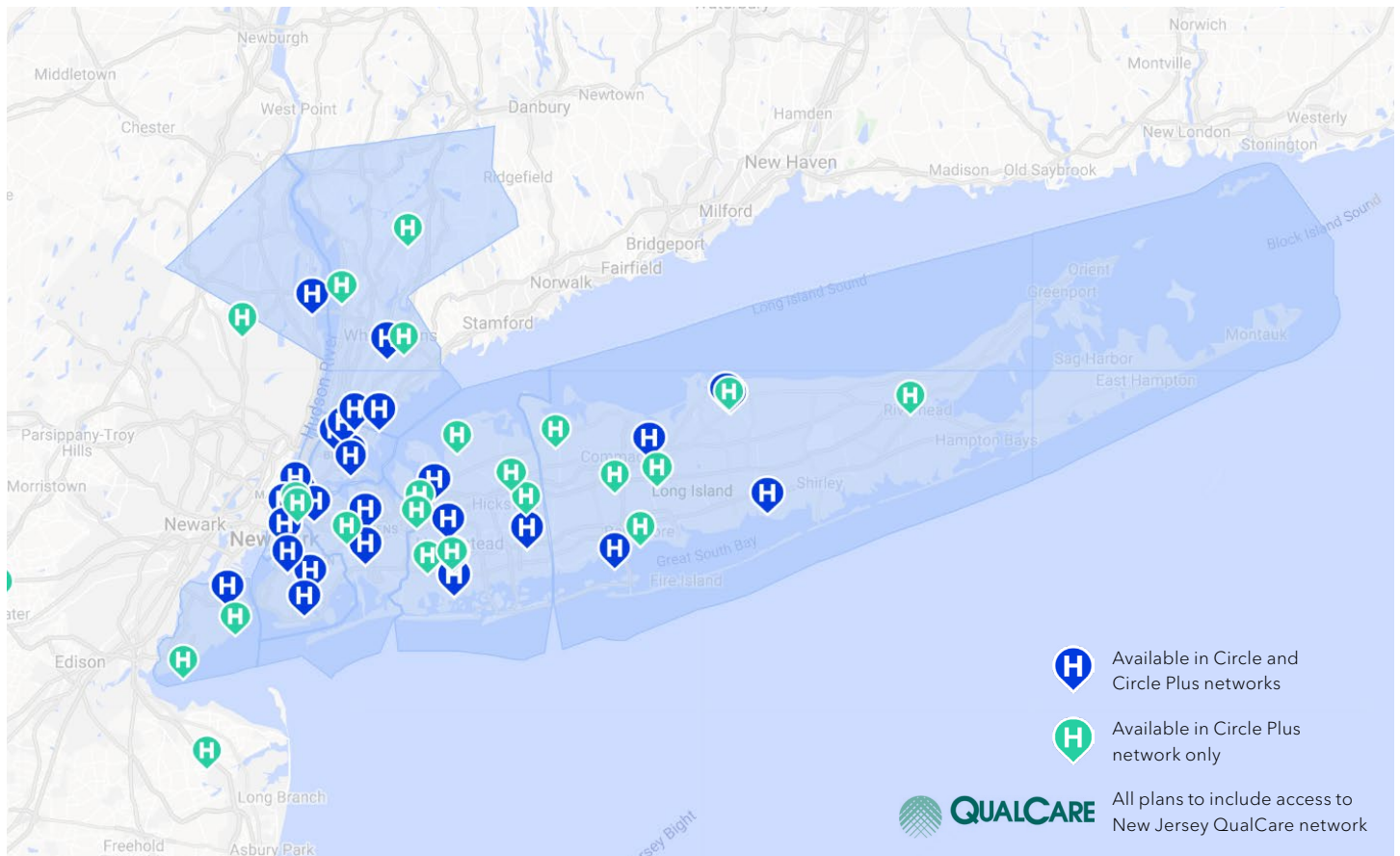
### PPO

Full access to network  
Out-of-network benefits  
No referral required  
Expensive premiums

# New York, meet our Circle and Circle Plus networks.

The Oscar Circle Plus Network is our most comprehensive network yet. It provides small businesses access to all our Circle providers that you know and love such as Mount Sinai, Montefiore, Catholic Health Services of Long Island and our New Jersey QualCare Network! Circle Plus also includes National Coverage\*, Northwell, Memorial Sloan Kettering, and Westmed.

**Oscar’s Small Group New York service area includes:**  
**New York, Kings, Queens, Bronx, Richmond, Nassau, Suffolk, Westchester, and Rockland.**



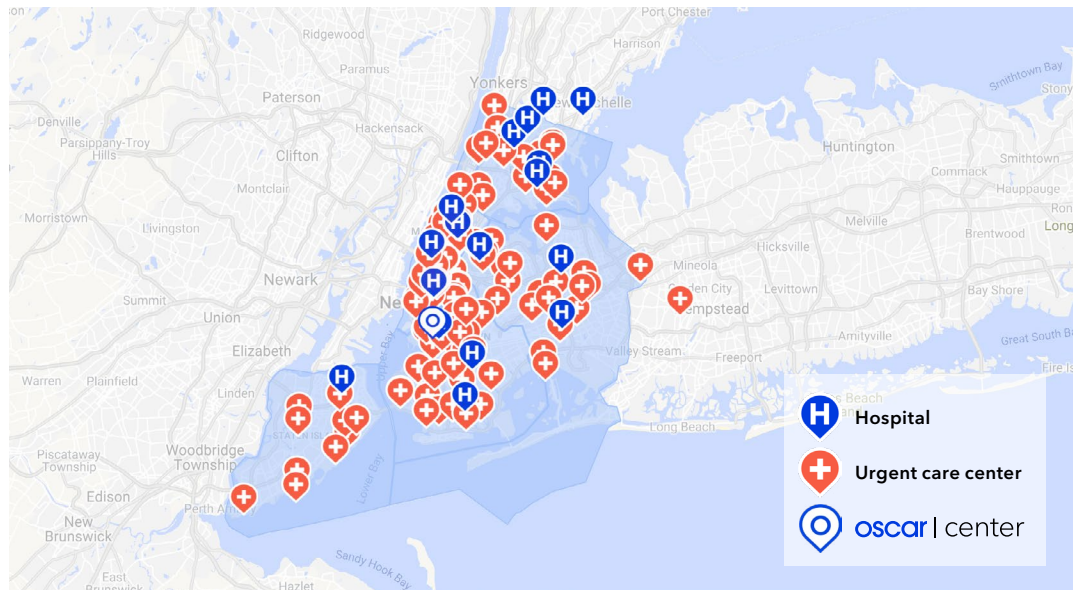
Oscar for Business members in Circle and Circle Plus plans also have access to our New Jersey QualCare network. Call us at **855-OSCAR-55** for details. Only qualifying small businesses with Oscar Circle Plus plans can access the Circle Plus network. Individual plans may only access the Circle network. \*National coverage is only available through the Oscar Circle Plus network. Please refer to [hioscar.com](http://hioscar.com) or talk to your broker for more details.

## Our 2019 Participating Hospital List

	Circle	Circle Plus		Circle	Circle Plus
<b>New York</b>			<b>Nassau</b>		
• Mount Sinai Beth Israel	✓	✓	• St. Francis Hospital	✓	✓
• Mount Sinai Hospital	✓	✓	• Mercy Medical Center	✓	✓
• Mount Sinai St. Luke's	✓	✓	• St. Joseph Hospital	✓	✓
• Mount Sinai West	✓	✓	• South Nassau Communities Hospital	✓	✓
• New York Eye and Ear Infirmary of Mount Sinai	✓	✓	• North Shore University Hospital at Manhasset/Syosset		✓
• Lenox Hill Hospital		✓	• Long Island Jewish Medical Center		✓
• Memorial Sloan Kettering Hospital for Cancer & Allied Diseases		✓	• Glen Cove Hospital		✓
<b>Kings</b>			• Plainview Hospital		✓
• Mount Sinai Brooklyn	✓	✓	• Syosset Hospital		✓
• The Brooklyn Hospital Center	✓	✓	• Long Island Jewish Valley Stream		✓
• Kingsbrook Jewish Medical Center	✓	✓	• Memorial Sloan Kettering Rockville Centre		✓
<b>Queens</b>			<b>Suffolk</b>		
• Flushing Hospital Medical Center	✓	✓	• Brookhaven Memorial Hospital Medical Center	✓	✓
• Jamaica Hospital Medical Center	✓	✓	• John T. Mather Memorial Hospital	✓	✓
• Mount Sinai Queens	✓	✓	• Good Samaritan Hospital Medical Center	✓	✓
• Long Island Jewish Forest Hills Hospital		✓	• St. Catherine of Siena Medical Center	✓	✓
<b>Bronx</b>			• St. Charles Hospital	✓	✓
• Montefiore Medical Center - Einstein Campus	✓	✓	• Huntington Hospital		✓
• Children's Hospital at Montefiore - Moses Campus	✓	✓	• Southside Hospital		✓
• Montefiore Medical Center - Moses Campus	✓	✓	• Peconic Bay Medical Center		✓
• Montefiore Medical Center - Wakefield Campus	✓	✓	• Memorial Sloan Kettering Commack		✓
• Montefiore Westchester Square	✓	✓	• Memorial Sloan Kettering Skin Cancer Center Hauppauge		✓
<b>Richmond</b>			<b>Westchester</b>		
• Richmond University Medical Center	✓	✓	• Montefiore Mount Vernon Hospital	✓	✓
• Staten Island University Hospital (North)		✓	• Montefiore New Rochelle Hospital	✓	✓
• Staten Island University Hospital (South)		✓	• White Plains Hospital	✓	✓
<b>Rockland</b>			• Northern Westchester Hospital		✓
• Nyack Hospital	✓	✓	• Phelps Memorial Hospital		✓
<b>New Jersey</b>			• Memorial Sloan Kettering Westchester		✓
• QualCare Network	✓	✓	<b>National</b>		
• Memorial Sloan Kettering Basking Ridge		✓	• National Coverage(MultiPlan)		✓
• Memorial Sloan Kettering Monmouth		✓	Oscar for Business members in Circle and Circle Plus plans also have access to our New Jersey QualCare network. Call us at <b>855-OSCAR-55</b> for details.		
• Memorial Sloan Kettering Bergen		✓	Only qualifying small businesses with Oscar Circle Plus plans can access the Circle Plus network. Individual plans may only access the Circle network.		
			*National coverage is only available through the Oscar Circle Plus network. Please refer to <a href="http://hioscar.com">hioscar.com</a> or talk to your broker for more details.		

# We've got New York City covered

with our Circle network.



## New York City providers by the numbers.

**3,447**  
Primary care physicians

**1,525**  
Pediatricians

**552**  
OB-GYNs

**714**  
Cardiologists

**448**  
Oncologists

**179**  
Orthopedic surgeons

**17**  
Hospitals

**156**  
Urgent care centers



\*Provider data as of Q1 2019.

## Better experience for a better price.

Oscar CIRCLE SILVER \$2700



Oxford Metro SILVER 30/60 NON-GATED



EmblemHealth SELECT CARE SILVER 30/50/2800



Empire Blue SILVER 40/70



### All Oscar Circle Plus Plans include:

- ✓ A dedicated Concierge team
- ✓ Free Doctor on Call 24/7
- ✓ Step tracking rewards up to \$240/year
- ✓ No referrals needed ever
- ✓ An app that's easy to use and easy on the eyes
- ✓ Out-of-area coverage

\*Comparison based on estimated Q1 2019 New York rates. Subject to change.

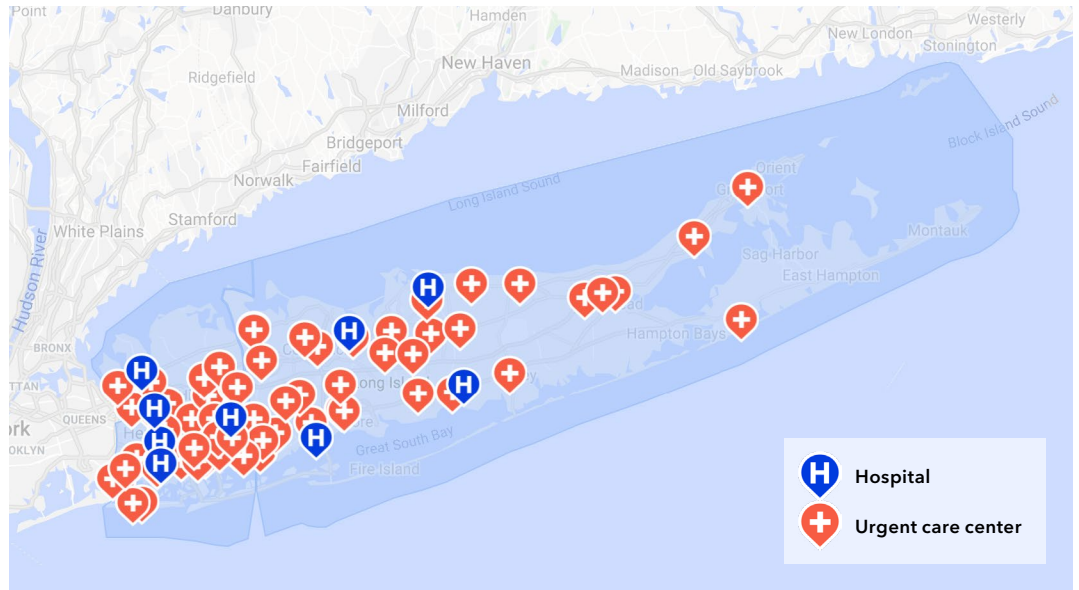
[Learn more at hioscar.com](https://www.hioscar.com)

Only qualifying small businesses with Oscar Circle Plus plans can access the Circle Plus network. National coverage is only available through the Oscar Circle Plus network.



# We've got Long Island covered

with our Circle network.



## Long Island providers by the numbers.

**1,468**  
Primary care physicians

**540**  
Pediatricians

**221**  
OB-GYNs

**372**  
Cardiologists

**153**  
Oncologists

**96**  
Orthopedic surgeons

**9**  
Hospitals

**72**  
Urgent care centers



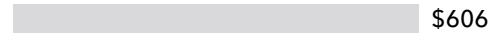
\*Provider data as of Q1 2019.

## Better experience for a better price.

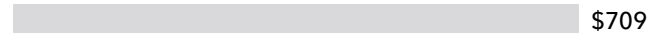
Oscar CIRCLE SILVER \$2700



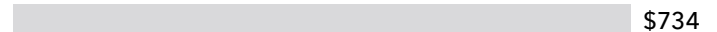
Oxford Metro SILVER 30/60 NON-GATED



EmblemHealth SELECT CARE SILVER 30/50/2800



Empire Blue SILVER 40/70/2500



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# We've got New York City covered

with our Circle Plus network.



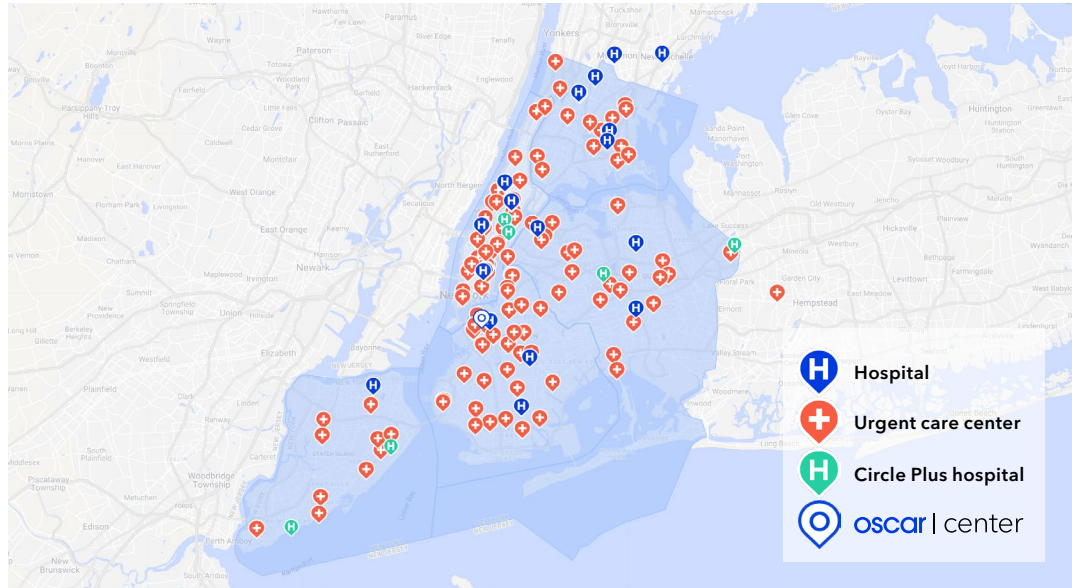
Montefiore



Memorial Sloan Kettering Cancer Center



CITYMD



## New York City providers by the numbers.

**4,180**

Primary care physicians

**1,965**

Pediatricians

**715**

OB-GYNs

**929**

Cardiologists

**897**

Oncologists

**248**

Orthopedic surgeons

**22**

Hospitals

**173**

Urgent care centers



\*Provider data as of Q1 2019.

## Better experience for a better price.

Oscar CIRCLE PLUS SILVER \$2700



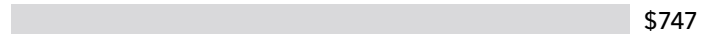
EmblemHealth PRIME HIP SILVER 35/55 PRO EPO



Oxford Liberty SILVER 40/70 NON-GATED



Empire Blue SILVER 40/70



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- ✓ Out-of-area coverage

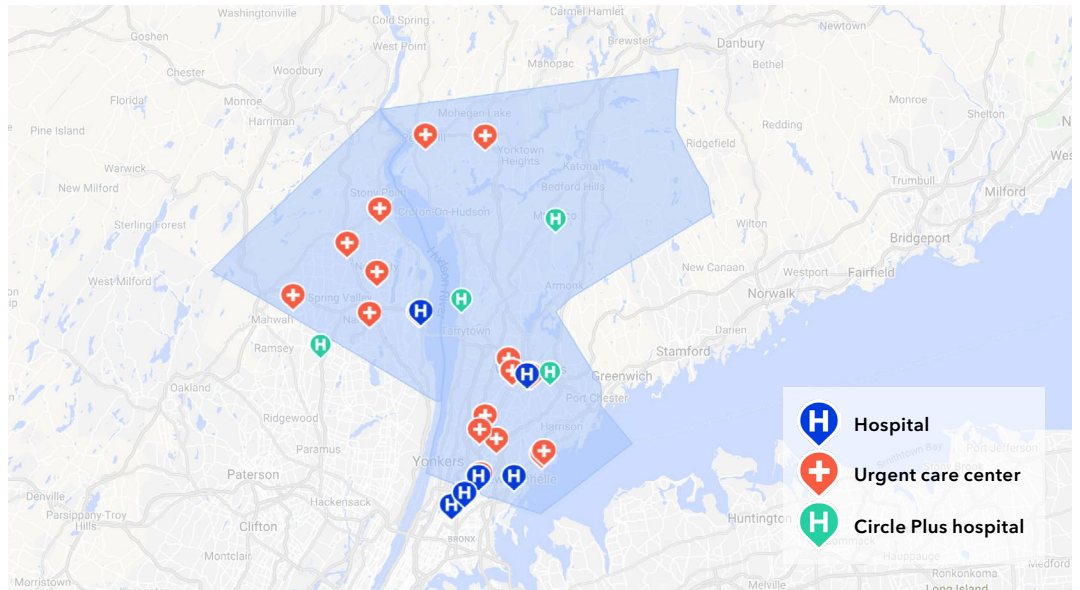
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[Learn more at hioscar.com](https://www.hioscar.com)

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# We've got Westchester and Rockland County covered

with our Circle Plus network.



## Westchester and Rockland County providers by the numbers.

**893**  
Primary care physicians

**393**  
Pediatricians

**156**  
OB-GYNs

**130**  
Cardiologists

**152**  
Oncologists

**95**  
Orthopedic surgeons

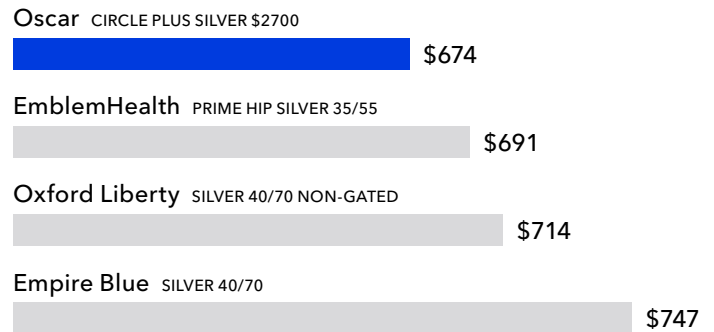
**7**  
Hospitals

**22**  
Urgent care centers



\*Provider data as of Q1 2019.

## Better experience for a better price.



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- ✓ Out-of-area coverage

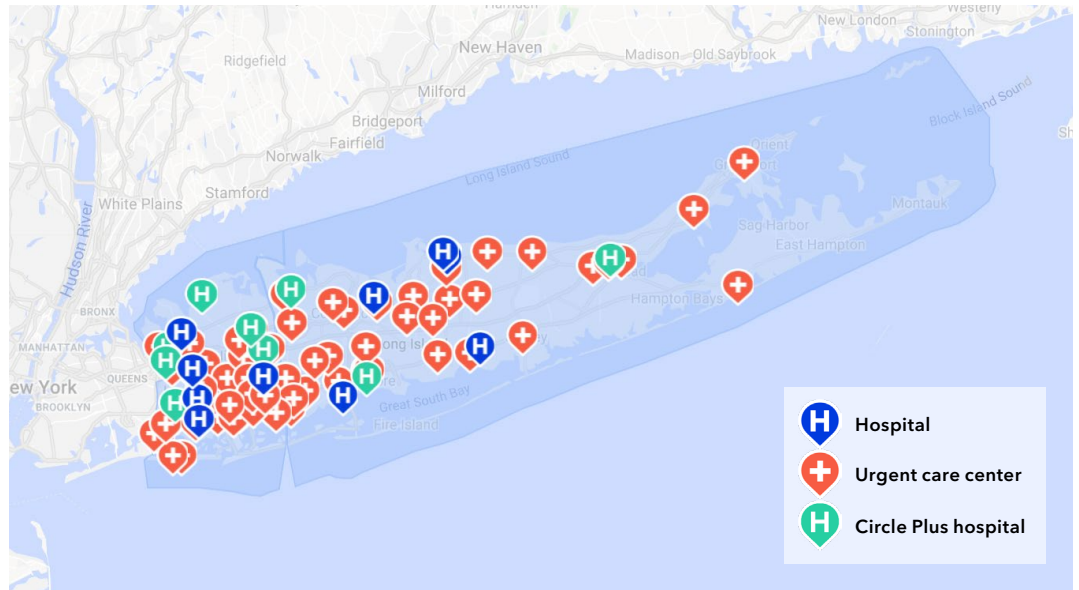
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[Learn more at hioscar.com](https://www.hioscar.com)

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# We've got Long Island covered

with our Circle Plus network.



## Long Island providers by the numbers.

**2,243**  
Primary care physicians

**869**  
Pediatricians

**403**  
OB-GYNs

**572**  
Cardiologists

**296**  
Oncologists

**211**  
Orthopedic surgeons

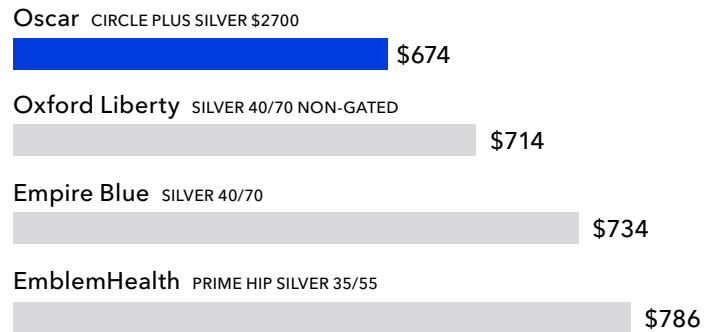
**21**  
Hospitals

**173**  
Urgent care centers



\*Provider data as of Q1 2019.

## Better experience for a better price.



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# Choosing your plan

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**In this section, you'll find information about:**

Handy definitions

Metallic tiers

How to pick your plan

# Handy definitions

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Health insurance can be confusing, but we're here to help. As you consider your options, here are some useful information to help you decide which plan is best for you and your family.

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## Deductible

Your deductible is the dollar amount you pay for covered services before Oscar begins to cover additional costs. Some Oscar plans have first dollar copays for select covered services (meaning you pay a fixed amount). Other plans have a \$0 deductible, which means you have copays and coinsurance starting on day one of your plan.

## Copayments (copays)

Copayments are a fixed dollar amount (e.g. \$20) you're responsible for paying for a covered appointment, service, medical equipment, or prescription. Your copay amount will vary depending on the type of service or item you receive. In most cases, you'll need to pay your copayment up front when you go in for an appointment or your doctor orders a drug or piece of equipment.

## Coinsurance

Coinsurance is how much you owe for a covered service or prescription, calculated as a percentage (e.g. 20%) of the allowed amount. Unlike copays, which are a flat fee, coinsurance varies based on the total cost of the service.

Here's an example to clarify. Let's say you make a visit to see a specialist for chronic migraines. Your plan says the price for your visit is \$100, and your coinsurance is 20%. So you'd pay \$20 for your visit, and Oscar would pay the remaining \$80.

## Out-of-pocket max

The most you could pay for covered health care in a year aside from your monthly premium. It's there to give you financial protection from big medical bills. Once you hit your plan's out-of-pocket, Oscar pays for all additional covered medical expenses.

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# Getting to know plan names

Insurance plans are classified into metal tiers based on pre and post-deductible benefits. This will help you better understand the different plan types you have to choose from.



## Bronze plan

Low premium, high deductible. 60% covered health costs paid by insurer, 40% paid by the employee.



## Silver plan

Moderate premium, moderate deductible. 70% covered health costs paid by insurer, 30% paid by the employee.



## Gold plan

Higher premium, lower deductible. 80% covered health costs paid by insurer, 20% paid by the employee.



## Platinum plan

Highest premium, Lowest deductible. 90% covered health costs paid by insurer, 10% paid by the employee.

### Included in all Oscar plans



Free preventive care: annual physicals and OB-GYN checkups.



Free & unlimited Doctor on Call telemedicine, 24/7.



Dedicated Concierge team for every member to answer any questions.



Step tracking rewards of up to \$240/year in Amazon® gift card.



Access to great doctors and medical facilities in both New York & New Jersey.



No referral required to see specialists.



Emergency care coverage at urgent care clinics and ERs nationwide.



Free members-only benefits at the Downtown Brooklyn Oscar Center.

# Things to consider when choosing a plan.

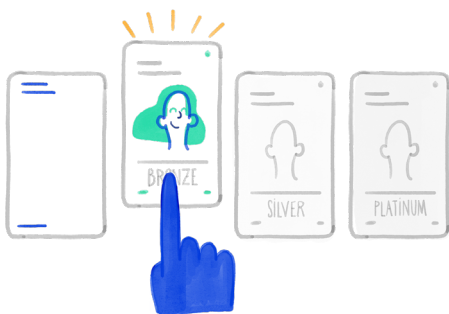


## Tally up your health care costs from the past year.

Grab a calculator and tally up your health care costs for the past year. How much did you spend on doctor’s visits? Imaging services? Diagnostic lab work? Did you meet your deductible? This information can help you figure out which plan will be the most cost-effective.

## Review your current list of doctors and check if they take Oscar.

Visit [hioscar.com/search](https://hioscar.com/search). Be honest with yourself: Which doctors do you love and which can you lose? If you see a doctor you can’t live without, you should select an insurance plan they accept, otherwise you’ll be responsible for the full cost of your care if you continue to see them. Don’t forget: Oscar can always help you find an in-network doctor that may be comparable to a previous doctor you had.



## Compare the plans that your employer is offering.

If you rarely see the doctor and are generally healthy, you may want to consider a plan with lower premiums, like a bronze or silver plan. If you take a few prescriptions, expect to have a procedure, or have more advanced health needs, consider a gold or platinum plan. The monthly premium will be higher, but you’ll have more services covered.