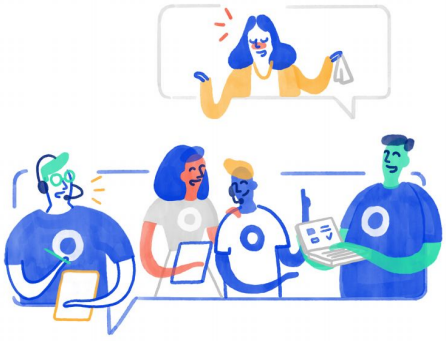
Hi, we're Oscar!

Oscar is a technology-driven, consumer-focused health insurer that makes it easier for patients to access and choose quality, affordable care. We do this by integrating deeply with doctors and hospitals; building a new, clinically-focused insurance platform from scratch; and giving members personalized, technology-enabled service that proactively guides them along their health journey. The Oscar member experience includes a personalized concierge team, a free, 24/7 telemedicine service for members on the go, and a tightly integrated, curated network of first-rate physicians and hospitals.

Oscar Quick Hits:

- Oscar HQ: New York City
- CEO: Mario Schlosser
- 2018 members: approx. 250,000
- Number of Employees: Over 700
- Year Founded: 2012
- Website: www.hioscar.com
- Notable partnerships:
    - Cleveland Clinic joint venture for individuals
    - Humana joint venture for small businesses
    - AXA strategic partnership for re-insurance



Our Markets

2018 Markets:

- Individual Insurance
    - New York: 5 Boroughs, Long Island, and Westchester and Rockland Counties
    - New Jersey: North and Central New Jersey
    - Texas: San Antonio and Austin
    - California: Los Angeles, Orange County, San Francisco
    - Nashville, Tennessee
    - Cleveland, Ohio: Cleveland Clinic + Oscar co-branded plans
- Small Business Insurance sold in New York, New Jersey, California, and Tennessee (Oscar + Humana in Nashville)

Notable Articles

- Oscar Health drives membership growth through narrow network strategy, Shelby Livingston, *Modern Healthcare*, 2/6/2018
- Health insurance startup Oscar has a new way to get all your medical details in one place for your doctor Lydia Ramsey, *Business Insider*, 6/9/2017
- One of the most prestigious brands in medicine is jumping into Obamacare Carolyn Y. Johnson, *The Washington Post,* 6/15/2017
- How One Startup Built Better Health Insurance With the Magic of Data Megan Molteni, *Wired,* 5/12/2017

The Benefits:

Every *Oscar* plan includes:

- Dedicated Concierge service, made up of care guides and a registered nurse
- Access to nationwide network of 60,000 pharmacies
- Curated network of hospitals and first-rate physicians; no referrals needed for specialists
- Access to the Oscar web, Android, and iOS apps, which members can use to:
    - Visit with doctors through the Doctor on Call feature
    - Connect to their Concierge Team via secure messaging, phone, or email
    - Search for care based on reason for visit, type of doctor, location, and more

- Get reimbursed for step-tracking
- Easily book appointments
- View past doctor visits, claims, lab results, and prescriptions
- Quickly pay their bills

Oscar for Business:
Oscar for Business is the country's first technology-driven health insurance for employers and it brings the same guided, seamless healthcare experience that Oscar delivers to its Individual market members to small businesses, start-ups, non-profit with up to 100 employees. Members have access to the same mobile and web apps as our individual members, while benefits administrators get easy-to-use admin tools to manage coverage and pay bills on the go.

Helpful Resources

- In the press: Read what others are saying about us
- The Oscar Deep Dive: A look into Oscar's business model and strategy for remaking health care from within
- Oscar Tech: Learn how our engineers, data scientists, product managers, and designers are transforming health care
- FAQ: Short articles and a glossary designed to help consumers with any questions they may have about us or health insurance generally

Member Engagement Metrics

- 28% of Oscar members use Telemedicine - 8 times the national average of 3%.
- 41% of all first physician visits are directed through Oscar's Care Router, when members log in on our smartphone/web apps or contact their Concierge teams.
- 40% of all new members hear about Oscar through word of mouth.
- 63% of our members' interactions with the health care system are conducted virtually, through Oscar

Industry Research

- CB Insights: Oscar Strategy Teardown
- Healthscape Advisors: Oscar Health & Cleveland Clinic Partner to Engage Consumers
- Oliver Wyman: Case Study: Lessons from the Oscar and Mount Sinai Partnership

