Welcome to our New Jersey 2021 Network.

We're excited to have you in our New Jersey network for 2021.

For more information on working with Oscar please go to hioscar.com/providers or call us at 855-672-2755 with any questions. We look forward to working with you again.

From, The Oscar Provider Team

In your packet:

1. At-a-glance cheat sheet

Full of helpful facts and FAQs, so keep it somewhere handy!

2.2021 Provider Fine Print

An in-depth explanation of our network, authorizations, claims and more.

3.Sticker

Put this up in your office so Oscar members know you're in-network!

4. Network overview

For your market with key partners for each of our plans.



2021 Provider Fine Print





Our plan

We are an EPO (Exclusive Provider Organization) plan which means:

- · No referrals required
- No naming of a PCP required

We offer the following products in your market:

- Individual and Family Plans (purchased on or off the Marketplace Exchange)
- · Small Group Plans

New Jersey providers may also be in-network for our New York Small Group members with Circle and Circle Plus plans.

Our network

Oscar partners with Qualcare in New Jersey. Our network is available to all Oscar plans in the following counties:

Bergen	Union
Middlesex	Morris
Essex	Somerset
Hudson	Mercer
Monmouth	Sussex
Ocean	Hunterdon
Passaic	Warren

NY/NJ Access Breakdown

Plan / Member Type	New Jersey Network	New York Circle Network	New York Circle Plus Network
NJ IVL	INN	OON	OON
Dental	INN	INN	OON
NYIVL	OON	INN	OON
NY Small Group Circle	INN	INN	OON
NY Small Group Circle Plus	INN	INN	INN

Search for in-network providers, labs, pharmacies, and hospitals* on hioscar.com/search.

^{*}See Hospital and large physician group lists at the end of this packet for more details





Connect with us by phone

Call 855-672-2755, Mon-Fri: 8am-6pm EST.

Connect with us electronically

You can use Oscar's Provider Resources site and Provider Portal to find everything you need to work with Oscar. We built these sites to simplify your team's workflows so that you can focus on delivering great care to members.

Go to hioscar.com/providers to:

- Request to join the network.
- Review the provider manual for reimbursement policies, member rights and responsibilities, and more.
- Browse resources such as:
 - Provider Manuals for all markets.
 - Policies (Clinical Guidelines, Reimbursement Policies, etc.) and forms.
 - Tutorials and How-To-Guides on using the provider portal.
 - Search our provider directory for in-network specialists, lab facilities and more.
- Search our drug formulary to find out what medications Oscar covers.
- Learn about Oscar's most up-to-date policies regarding COVID-19.

Create a Provider Portal account to complete the following tasks online:

- Check member eligibility.
- · Check status of claims.
- · Submit prior Authorizations electronically.
- Sign up for electronic payments.
- · Review members' clinical information.
- Connect your staff to your organization (practice) account and grant permission to complete tasks in the Portal.

Note: If your office is unable to access the online resources and you would like a printed copy of any of the materials (provider manual, etc) faxed to you, please contact the Oscar Provider Team.855-672-2755.



Navigate our Members' ID Cards

Here's a sample of our 2021 member ID cards:

Individual

oscar

Haskell Doe

Oscar \$0 AIAN

Your plan information

Member ID	OSC012345678-01
Coverage start date	01/01/2021

In-network cost per visit

Oscar Care virtual visits	\$0
Primary care	\$0
Specialist	\$0
Urgent care	\$0
Emergency room	\$0

Mental health

Call Optum at 855-409-7103

Your Care Team

Message us by logging in to the Oscar app or hioscar.com or call 855-672-2755

In an emergency call 911 or go to the nearest

For your doctors & pharmacy

RxBIN	004336	Payer ID	OSCAF
RxPCN	ADV	Dental ID	CX083
RxGRP	1555		

Provider & pharmacist services

Providers call	855-672-2755
Pharmacists call	800-364-6331

Labs

Send labs to Quest Diagnostics.

Pediatric vision & dental

Provided by Avesis & Liberty Dental

Send mental health claims to Optum, pharmacy claims to CVS Caremark, and pediatric vision & dental claims to partners. Oscar, PO Box 52146, Phoenix, AZ 85072

Tell your provider you're with QualCare through Oscar.



Insured by Oscar Garden State Insurance Corporation

Small Group

oscar

Haskell Doe

Oscar Bronze \$3000

Your plan information

Member ID	OSC012345678-01
Group ID	BIZ000001

In-network cost before / after deductible

Oscar Care virtual visits	\$0 / \$0
Oscar Care virtual visits	ΦU / ΦU
Primary care	100% / 50%
Specialist	100% / 50%
Urgent care	\$50 / \$50
Emergency room	100% / 50%

Mental health

Call Optum at 855-409-7103

Your Care Team

Message us by logging in to the Oscar app or hioscar.com or call 855-672-2755

In an emergency call 911 or go to the nearest emergency

For your doctors & pharmacy

RxBIN	004336	Payer ID	OSCAR
RxPCN	ADV	Dental ID	CX083
DVCDD	0675		

Provider & pharmacist services

Providers call	855-672-2757
Pharmacists call	800-364-6331

Labs

Send labs to Quest Diagnostics.

Pediatric vision & dental

Provided by Avesis & Liberty Dental.

Claims

Send mental health claims to Optum. pharmacy claims to CVS Caremark, and pediatric vision & dental claims to partners. Oscar, PO Box 52146, Phoenix, AZ 85072

Tell your provider you're with QualCare through Oscar.





Our partners

Our network of medical providers is available through our hospital system and provider group partnerships. Our vendors for Behavioral Health and Substance Abuse, Pediatric Dental, Pediatric Vision, Pharmacy and Laboratory services are listed below. Providers must be in-network with these vendors for Oscar to cover these services.

Service	Vendor	Phone #
Behavioral Health	Optum	877-614-0484
Pediatric Dental	LIBERTY Dental	888-703-6999
Pediatric Vision	Avesis Vision	855-214-6777
Laboratory*	Quest Diagnostics (exclusive lab services partner)	866-697-8378

^{*}Laboratory:Providers must send lab work to an in-network lab facility. Search our online directory for in-network labs and confirm member lab benefits at hioscar.com/providers/resources. Quest Diagnostics is our exclusive in-network laboratory partner.

In 2021, Oscar's primary retail pharmacy locations will be CVS, Target, and Walmart.

Oscar has partnered with Capsule, a digital pharmacy that offers free, same-day prescription delivery for our members. If you're interested in partnering with Capsule for all your pharmacy needs, visit www.capsule.com/doctors. Capsule is only available in Hoboken and Jersey City.

For a complete list of in-network retail pharmacies, please visit hioscar.com/search.



Claims Submission

Our clearing house options are: Availity, Change Healthcare, and Eligible.

Service	Network Partner	Electronic Payer ID	Address
Medical Services	Oscar	Oscar	P.O. Box 52146 Phoenix, AZ 85072-2146
Behavioral Health and Substance Abuse Services	Optum	87726	Optum P.O. Box 30757 Salt Lake City, UT 84130-0757
Pediatric Dental Services Note: Oscar does not offer routine dental coverage for adults	LIBERTY Dental	CX083	LIBERTY Dental Plan P.O. Box 26110 Santa Ana, CA 92799
Pharmacy	CVS / Caremark	Please reference the Member ID card for pharmacy claim information	
	Cigna/LifeSOURCE		PO Box 3539 Scranton, PA 18505
Transplant Related Claims	Optum	41194	OptumHealth Care Solutions PO Box 30758 Salt Lake City, UT 84130
Pediatric Vision Services Note: Oscar does not offer routine vision coverage for	Avesis Vision	87098	Avesis Claims Department P.O. Box 38300 Phoenix, AZ 85069-8300
adults			•



Case Management

For comprehensive case management, including complex case management, refer patients to call 855-672-2755. Oscar's case managers provide dedicated support to our members who request or need extra assistance. This includes assistance with discharge planning, DME, medication adherence, disease specific education, and any other case management concerns your patient has.

For Behavioral Health Case Management, refer patients to Optum.

Prior authorization at a glance

Certain services at Oscar require prior authorization. It is important to submit any elective or pre-service requests in advance to ensure everything is in place for your patients to get the right care. To confirm requirements for a specific code or service, request authorization, or check the status of an existing authorization, reference the Authorization Procedure Lookup tool within Oscar's Provider Portal. To access or sign up for the provider portal, visit provider.hioscar.com or call 855-672-2755. Authorization requests may also be submitted by faxing the authorization request form found in the Provider Manual to 844-965-9053. Please note that authorization requirements may be updated throughout the year. To access Oscar's Provider Manual for your state please visit: hioscar.com/providers/resources.

Some drugs may require Prior Authorization before being covered by Oscar. Drug Prior Authorizations may be submitted to Oscar electronically through the EMR/ePrescribing system; online, through www.covermymeds.com/epa/caremark; via fax, 844-814-2259 (Specialty drugs) or 844-814-2258 (Non-Specialty drugs); or by calling 855-672-2755.

Prior Authorization review for certain services is delegated to eviCore healthcare. To access eviCore's clinical criteria and authorization request forms, please visit www.evicore.com/healthplan/Oscar. For any other services not indicated in these resources, you can call 855-672-2755.

Inclusion of a service in the Oscar Prior Authorization List is not a guarantee of benefit coverage.

Coverage of these benefits may vary by plan, and the Prior Authorization list is subject to change. To verify coverage or prior authorization requirements, please call 855-672-2755. If prior authorization is not obtained for a service that requires it, the service is subject to post- service (retrospective) review. Some services that may be part of an ongoing course of treatment may also be subject to concurrent review. Prior authorization requirements (including concurrent and/or retrospective review) for Behavioral Health and Substance Abuse are subject to the policies and procedures of Optum. Please reference the provider manual for Prior Authorization requirements for our vendors.

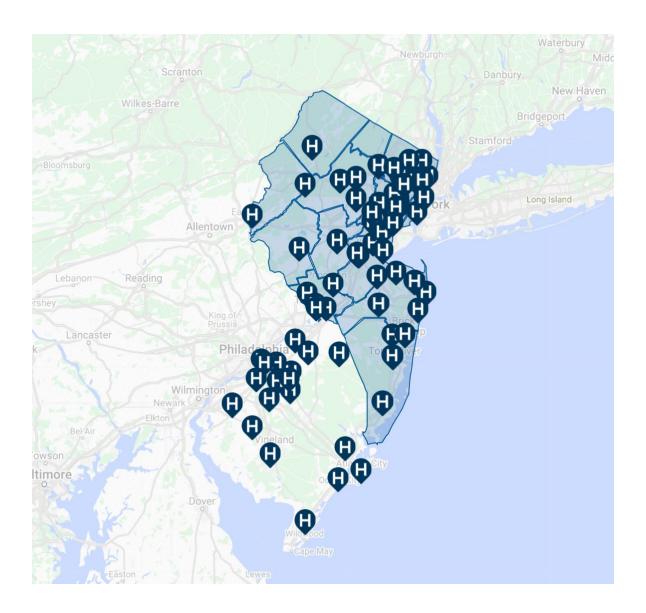




Getting care in New Jersey made easy.

We provide high-quality care in New Jersey, with partners like QualCare.

Oscar's New Jersey service area includes Bergen, Middlesex, Essex, Hudson, Monmouth, Ocean, Passaic, Union, Morris, Somerset, Mercer, Sussex, Hunterdon, and Warren counties.*





Our 2021 Participating Hospital List

Atlantic

AtlantiCare Regional Medical Center - Mainland Division

AtlantiCare Regional Medical Center - City Division

Shore Medical Center

Bergen

Bergen New Bridge Medical Center

Englewood Hospital and Medical Center

Pascack Valley Medical Center

Hackensack University Medical Center

Holy Name Medical Center

The Valley Hospital

Burlington

Deborah Heart and Lung Center

Lourdes Medical Center of Burlington

Virtua Marlton Hospital

Virtua Memorial Hospital

Camden

Cooper University Hospital

Jefferson Cherry Hill Hospital

Jefferson Stratford Hospital

Our Lady of Lourdes Medical Center

Virtual Berlin Hospital

Virtua Voorhees Hospital

Cape May

Cape Regional Medical Center

Cumberland

Inspira Medical Center Vineland

Essex

Clara Maass Medical Center

East Orange General Hospital

Mountainside Medical Center

Newark Beth Israel Medical Center

Saint Barnabas Medical Center

Saint Michael's Medical Center

University Hospital

Gloucester

Inspira Medical Center Woodbury

Jefferson Washington Township Hospital

Hudson

Jersey City Medical Center

Palisades Medical Center

Hunterdon

Hunterdon Medical Center