Guide to: Oscar Demo App

Made just for brokers.

oscar

Health insurance made easy

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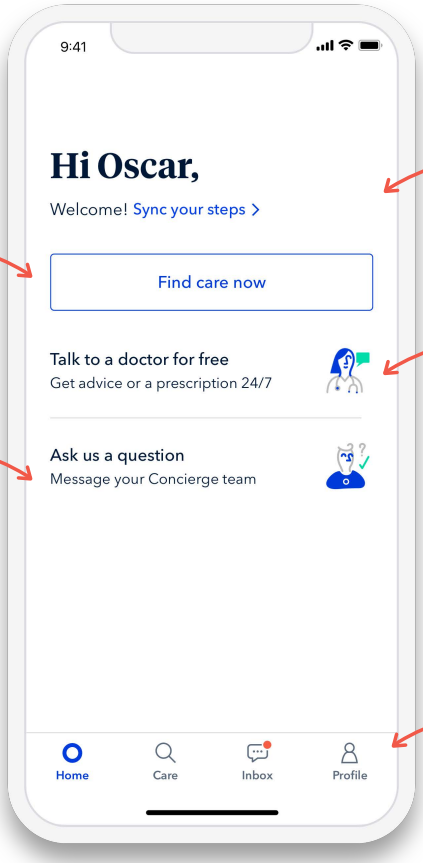
What is the Oscar Demo app?

The Oscar Demo app replicates the Oscar mobile app and its features so you can test out the Oscar experience for yourself and demonstrate to clients. We built this app just for brokers—just one of many ways we're committing to building a better broker experience.

Disclaimer: All information and features available in the Oscar Demo app are for demonstrative purposes only and may not necessarily reflect the full Oscar mobile app experience.

Search for in-network providers or facilities and book appointments directly in the app.

Send a message to Concierge—your clients' dedicated team of care guides and a nurse.



Your clients can earn up to $100 per year in Amazon® Gift Card rewards by activating step tracking.

Request a Doctor on Call consultation via phone call or secure message—telemedicine that's always free, unlimited, and available 24/7.*

View digital ID card, plan benefits, bills, claims, care authorizations, prescriptions, health service history and more.

* HSA-compatible Small Group plans in CA, NY, and TN require a $15 copay for Doctor on Call until deductible is met. Doctor on Call is not available in DE, AR, ID, or internationally.

Learn more at hioscar.com/brokers

How to get set up

Download the app

For Android:

1. From any web browser **on your mobile device**, go to business.hioscar.com/app. You can also find this page from the Main Menu of your Oscar Broker account.
2. Click the "Download for Android" button.
3. You may receive a warning about downloading an app from an unidentified source (since this app download is not through an app store). Click "Continue" to proceed with installation.
4. You may see a prompt that says: "For your security, your phone is not allowed to install unknown apps from this source".
5. Click the "Settings" button, then tap the toggle to "Allow from this source". Tap the Back button after this is done.
6. Click the "Install" button, and the app should begin installing.

For iPhone:

1. From the **Safari** browser **on your iPhone**, go to business.hioscar.com/app. You can also find this page from the Main Menu of your Oscar Broker account.
2. Click the "Download for iPhone" button.
3. A pop-up box will appear. Click the "Install" button, and the app should begin installing in the background.
4. Once installation is complete, open up the **Settings** application.
5. In the Settings application, click through: General → Device Management → Oscar Insurance Corporation (under the "Enterprise App" section").
6. At the top of the "Oscar Insurance Corporation" page, click the Trust button.

Log in to the app

Important notice: If you have the Oscar mobile app on your phone, you will have to delete it in order for the Oscar Demo app to function properly.

Log in using the same email and password you use to log in to your Oscar Broker account.

Features overview

Please note: The Oscar Demo app is set in Florida, meaning that the enrolled plan as well as simulated provider and pharmacy search results are in Florida only. The app is for demonstrative purposes *only* and does not contain actual plan or network data.

1. Step tracking

- Simulate activating step tracking sync with Apple Health or Google Fit
- View current day steps and progress towards step goal, plus step history
- View and cash out rewards balance
- See more on page 6

2. Doctor on Call

- Simulate requesting a call or sending a secure message to a doctor
- Request a consultation for the policyholder or dependents
- See more on page 7

3. Concierge and Inbox

- Simulate sending a new message to Concierge
- View one open and one closed conversation with Concierge
- View one open and one closed consultation with Doctor on Call
- See more on page 8

4. Care Search and Appointment Scheduling

- Simulate searching for a Primary Care Doctor to book an annual physical
- Simulate in-app appointment scheduling
- See more on page 9

5. Profile

- View digital member ID card, plan details, and benefits
- View claims, billing history, and care authorizations
- View medications, lab results, and health care history
- See more on page 10

6. Settings

- Set passcode (PIN) and turn on/off Touch ID
- Manage payment settings, including turning on/off autopay
- Manage paperless communications settings
- See more on page 11

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Step tracking

Important notice: If you have the Oscar mobile app on your phone, you will have to delete it in order for the Oscar Demo app to function properly.

What's available to demo

- Simulate activating step tracking sync with Apple Health or Google Fit
- View current day steps and progress towards step goal, as well as steps history
- View and cash out steps rewards balance

How to demo

1. From the Home screen, click "Sync your steps".
2. Allow access to Apple Health or Google Fit data to demonstrate **one-click step syncing**.
    a. Note: This is a simulation and will not actually activate data sync with Apple Health or Google Fit.
3. Explain that steps will be tracked on this page, including:
    a. Current day's number of steps
    b. Current day's step goal
    c. Day-by-day step history
4. Click the $ button at the top right to view rewards balance.
5. Click "Send my reward" to demonstrate **step rewards cash out** in the form of a digital Amazon® Gift Card.

Step tracking talking points

- Step tracking rewards are available with all Oscar health plans at no additional cost.
- Automatically earn $1 towards an Amazon® Gift Card for each day you hit your step goals—**up to $100 per year** (see plan details for more information).
- Step tracking rewards are only available through the Oscar app.

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Doctor on Call

Please note: The Oscar Demo app is set in Florida, meaning that simulated pharmacy search results are in Florida only. The app is for demonstrative purposes *only* and does not contain actual plan or network data.

What's available to demo

- Simulate requesting a call or sending a secure message to a doctor
- Request a consultation for the policyholder or dependents

How to demo

1. From either the Home or Care screen, click “Talk to a doctor for free”.
2. Click either “Request call” or “Message".
3. Explain that primary policyholders can request Doctor on Call consultations for themselves or any dependent.
4. For demonstration purposes, select “David” because this option will ask you to **review and update the health profile**.
    a. Click "Review profile" and complete the health profile.
    b. If you wish, you can make changes to update the health profile information.
    c. At the end, click "Save health profile" to proceed.
5. Select any issue and type any response under “Please describe your issue”.
6. Add a photo if you wish, or click "Skip".
7. Make sure state (“Current location”) is set to Florida.
8. Select any of the 3 simulated pharmacy results.
    a. Note: All 3 pharmacy results are in Florida, so if you are viewing the map based on your current location and you are not in Florida, you will have to use the map to navigate to Florida to see the simulated pharmacy results in the map view.
9. Click “Request call” or “Send message” to finish.

Doctor on Call talking points

- Doctor on Call is Oscar's free and unlimited telemedicine benefit, available 24/7 and even when you're away from home.*
- Request a phone call in as little as 15 minutes or send a secure message from your online account at hioscar.com or in the Oscar app.
- Get a diagnosis, a new prescription, or a refill—all over the phone. That's one less trip to the doctor's office and one less copay to worry about.

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Concierge and Inbox

What's available to demo

- Simulate sending a new message to Concierge
- View one open (Adriana) and one closed (José) conversation with Concierge
- View one open (Dr. Patricia Pechter) and one closed (Dr. Jennifer Peña) consultation with Doctor on Call

How to demo

1. Click "Inbox" from the bottom bar.
2. Click on any of the conversations to view message history.
3. For open conversations only (first two in list—Dr. Patricia Pechter, Adriana Care Guide):
    a. Type and send any message.
    b. Message will appear in conversation (Note: This will not generate an auto-reply)
4. For closed Doctor on Call conversation (Dr. Jennifer Peña):
    a. Open the conversation.
    b. Click “View consultation notes” to show **Doctor on Call consultation results.**
5. To **start a new message with Concierge**:
    a. Click “Message” button at the bottom of the Inbox page.
    b. Type any message.
    c. You will receive one auto-reply.
    d. Close the conversation.

Concierge talking points

- All Oscar members receive a dedicated Concierge team made up of care guides and a nurse.
- They can help with understanding your health plan, finding high quality and affordable care, explaining bills, coordinating complex care, and more.
- Getting in touch is easy: call 1-855-672-2755 or send a secure message from your online account at hioscar.com or in the Oscar app.

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Care Search and Appointment Scheduling

Please note: The Oscar Demo app is set in Florida, meaning that simulated provider search results are in Florida only. The app is for demonstrative purposes *only* and does not contain actual plan or network data.

What's available to demo

- Simulate searching for a Primary Care Doctor to book an annual physical
- Simulate in-app appointment scheduling

How to demo

Searching for care

1. Click “Care” from the bottom bar.
2. Select “Search all of Oscar”.
3. Select “Health issues”, then "Annual physical" and "Primary Care Doctor".
4. You will see 3 simulated provider results listed.
    a. Click the "Map" button and zoom out to demonstrate **map search result view**.
5. Select **Maryam Phillips** and scroll through her provider profile page.

Scheduling an appointment

1. Follow all steps above OR:
    a. From the Care screen, select the “Book an appointment” option.
    b. Select “Abdominal pain” (first option) as the reason for visit.
    c. Select any date range, then select “Afternoon” for time of day.
    d. You will see 3 simulated provider results listed, then select **Maryam Phillips**.
2. Click “Book online”.
3. Select Wednesday, July 22 at 2:00pm.
4. Click “Book appointment”, then “Confirm appointment”.
5. View the appointment from the “Manage appointments" option on the Care page.

Care search talking points

- Oscar's care search tool automatically sorts provider results by cost and quality.
- Every provider profile page gives detailed information, including cost estimates.
- Many providers also offer online appointment scheduling through your online account at hioscar.com or in the Oscar app.

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Profile

Please note: The function to view and download PDFs has been disabled on the Oscar Demo app. Statement PDFs for EOBs, bills, and care authorizations are available in the full Oscar mobile app.

What's available to demo

- View digital member ID card, plan details, and benefits
- View claims, billing history, and care authorizations
- View medications, lab results, and health care history

How to demo

1. Click “Profile” from the bottom bar.
2. Select on any of the sections to view more information. In order: plan details, claims, bills, medications, lab results, care authorizations, and health service history.

Making a payment

1. From the Profile screen, select "Pay your bill".
2. Click the "Make a payment" button.
3. Explain the **saved bank account** function, which allows for easy one-time payments.
4. Select "Change" next to the saved bank account information at the top of the page.
5. Select "Use a one-time-payment method" to demonstrate **setting up a new bank account** for one-time payment.
    a. Note: Debit card one-time payments are not supported in the Oscar Demo app. This feature is only available in the full Oscar mobile app.
6. Simulate entering any bank account information. You can use "123456789" for routing number and "98765" for account number.
    a. Note: This is only a simulation and will not actually connect any bank account.
7. Submit payment by clicking the "Pay $53.16" button.
8. Click "Setup" (top right) to set up autopay and/or paperless communications. Learn more on page 11.

Profile talking points

- With the Oscar app, it's easy to see all of your health information in one place: plan details, prescriptions, health history, bills, claims, and even your digital ID card.
- Premium payments are easy in the app too—save a bank account for fast one-time payments or turn on autopay.

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Settings

Please note: Any changes you make in Settings will reset to default options upon exiting the Oscar Demo app.

What's available to demo

- Set passcode (PIN) and turn on/off Touch ID
- Manage payment settings, including turning on/off autopay
- Manage paperless notification settings

How to demo

1. Click “Profile” from the bottom bar.
2. Click “Settings” at the top right of the page.
3. Toggle the "Passcode" option (or "PIN" for Android) to **set a passcode/PIN**.
4. For iPhone only: Toggle the "Touch ID" option to **activate Touch or Face ID**.

Payment settings

1. From Settings, select the "Payment settings" option.
2. Click the "Saved bank account" button to demonstrate the **saved bank account** function, which allows for easy one-time payments.
3. Select "Edit" to demonstrate **setting up a new bank account** for one-time payment.
4. Simulate entering any bank account information. You can use "123456789" for routing number and "98765" for account number.
    a. Note: This is only a simulation and will not actually connect any bank account.
5. Click the Back arrow button, then select "Autopay" to demonstrate how to **set up autopay**.
6. Toggle the "Autopay" option—if the toggle is blue, this means autopay is activated.
    a. Once active, you can find the scheduled auto-payment in Profile → Pay your bill.

Paperless communications settings

1. From Settings, select the "Paperless communications" option.
2. Toggle on-off any of the options to highlight that Oscar members can easily update which types of communications they would like to receive paperless.

Settings talking points

- Securely log in to the Oscar app by setting up a passcode/PIN and Touch ID (iPhone only).
- Easily update your payment and paperless communication settings.
- Turn mobile push notifications on or off in one click.

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