

Hi, we're Oscar.

We're making a healthier life accessible and affordable for all. Learn how we've built a better experience for people just like you.

HEALTHCARE THAT JUST MAKES SENSE.



A Care Team that works to get to know you

With Oscar, you're supported by a Care Team – care guides and nurses who can help answer your questions and save you money by finding the most affordable, highest quality care in your area. And when you need us most, the Care Team will be there for you in a way that'll make you forget we're a health insurance company.



Plans custom designed for the kind of care you really need

Everyone is different, so we've designed our plans to match the unique needs of our members – for families, for people living with chronic conditions like diabetes*, we can match you with a plan that will help you save more.



Talk to a doctor within 15 minutes, 24/7, for \$0.

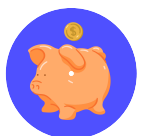
With Oscar Virtual Urgent Care, you can connect with a doctor at no cost—and you may be able to get a diagnosis or a prescription—in as little as 15 minutes. It's unlimited and available 24/7.** That's one less trip to an Urgent Care and one less copay!

GETTING ACCESS TO HIGH-QUALITY HEALTH CARE SHOULD BE SIMPLE.



Convenient care through our app

You shouldn't have to navigate a clunky website just to find your own health info. Your plan details, prescriptions, health history, bills, and ID card are easily accessible on our app and online portal.



\$3 prescriptions

We're always looking for ways to help our members save – so we're reducing the cost of many of the most commonly prescribed drugs to \$3.***



No referrals needed to see a specialist – ever****

See a specialist when you need to, without having to get a referral.

GET PAID TO WALK.



Earn up to \$100 a year in Amazon® Gift Cards for tracking your steps or sleep. The Oscar app syncs with Google Fit or Apple Health, and you earn \$1 for every day you hit your step or sleep goals.*****

* The Oscar diabetes plan will be available to Individual & Family plan members in all states where Oscar offers health plans, except California, Colorado, New York, New Jersey, Tennessee, Virginia, and Michigan.

** Oscar's Virtual Urgent Care offerings are not available in US territories or internationally. Visits and services may be limited per provider discretion.

*** \$3 Prescriptions include up to 30-day supply of medication and are not available in NY, NJ, CA, or for Catastrophic plans, small group plans, or Medicare plans.

**** Not applicable for Oscar plans in Illinois. Oscar HMO plans in Illinois will require PCP referrals for specialists and other services.

***** If you're unable to participate in this program, you may qualify to earn the same reward in a different way. Contact 1-855-672-2755 and we'll work with you (and, if you'd like, with your doctor) to find a wellness program that's right for you. Sleep rewards are only available for Oscar members in the state of California. Step Tracking rewards and wellness perks are pending regulatory approval in the state of Illinois.

Oscar Member Engagement

INDUSTRY-LEADING MEMBER SATISFACTION*

TRUST

68% members trust Oscar to advise them on how and where to get care.

ENGAGEMENT

81% have a digital profile and 47% are monthly active users.

9x higher mobile app download rate than other insurers.

89% have interacted with our digital or Care Team channels.

37% of members with one or more medical visits have used our Virtual Care offerings.

75% with a medical visit used our tools to search for a provider.

BY THE NUMBERS



560,000+ members covered by our Individual, Small Group and Medicare Advantage health insurance plans.**



22 States offering health plans in Arkansas, Arizona, California, Colorado, Connecticut***, Florida, Georgia, Iowa, Illinois, Kansas, Michigan, Missouri, North Carolina, Nebraska, New Jersey, New York, Ohio, Oklahoma, Pennsylvania, Tennessee, Texas, Virginia.



2,000+ employees working across the U.S.



*All member engagement statistics based on surveyed subscribing members, and are as of December 31, 2020.

** Membership as of June 30, 2021.

*** Cigna+Oscar plans are underwritten by Cigna Life and Health Insurance Company and administered by Oscar Health Administrators in California, and Oscar Management Corporation in other states.