# Hi, we're Oscar!

"We started Oscar in 2012 to create the kind of health insurance company we would want for ourselves — one that behaves like a doctor in the family."

- Mario Schlosser, Co-Founder & Chief Technology Officer

# LET'S GET TO KNOW EACH OTHER...

We're health insurance that actually works for you by making a healthier life accessible and affordable. We stand by your side no matter the question or the issue, so getting care is easy.

# **HERE'S HOW:**



## Plenty of meds for \$3<sup>1</sup>

We talked to doctors and members to figure out how to reduce prescription costs for the most commonly prescribed meds! So you'll be able to afford what you need.



# A team that has your back

You'll have the ongoing support of a Care Team, whose only job is to help you make the most of your plan. They can answer questions about whether a provider is in network, help coordinate your appointments, make sense of your bills, and much more.



### Virtual care options that work around you

Visit your primary care provider from the comfort of your home by logging into the app or site. You'll see the same team every time, and they're with you for the long term. Plus, Oscar Primary Care visits are always \$0.<sup>2</sup>

Need 24/7 help with an urgent diagnosis, prescription or a refill? Oscar Virtual Urgent Care will get you the help you need in as little as 15 mins. Better yet, appointments are  $0.3^3$ 

<sup>1</sup> \$3 Prescriptions include up to a 30-day supply of medication. \$3 prescriptions may not not be available in NJ, or NY, on FL Off Exchange, Ohio Off Exchange plans, or on Catastrophic/Secure plans, Standard plans, or non-Cigna + Oscar Small Group plans. View the full list here.

<sup>2</sup> On HMO plans in GA and TX, and on EPO plans in Northern and Central FL markets, there may be a cost share associated with your visit. Please view plan details here for more detailed information.

<sup>3</sup> Oscar's Virtual Urgent Care offerings are not available in US territories or internationally. If you have an HSA-compatible high-deductible health plan or a Catastrophic/Secure plan, you won't be eligible for \$0 visits until you meet your deductible. Prescriptions, visits and services may be limited per provider discretion.

For 2025, Oscar Primary Care is available in TX (excluding non-elite EPO Bronze plans), NY (excluding Standard Silver, Standard Bronze, and Secure plans), FL (excluding HSA and Secure plans), AZ (excluding Secure plans), GA (excluding HSA and Secure plans), OK (excluding Secure plans). Oscar Primary Care providers are employed by Oscar Medical Group, not Oscar Insurance Company or its insurance plan affiliates. Oscar Primary Care is only available to members 18 years of age and older. Prescriptions, visits and services may be limited at the provider's discretion and Oscar Primary Care is not intended to be used in conjunction with another primary care consultation. Oscar Care in-person visits in conjunction with your virtual visit may have a copayment. Due to medical licensing laws, you must be in your home state at the time of your virtual visit.

Oscar Medical coverage is underwritten by Oscar Insurance Company and its affiliates. Administrative Services for all plans provided by Oscar Management Corporation. All insurance policies and group benefit plans contain exclusions and limitations. For availability, costs, and complete details of coverage, contact Oscar at 855-672-2788.