

Hi, we're Oscar – nice to meet you!

Oscar Plan Brochure - Texas
2025 Individual and Family Plans



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 \$3¹

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 \$0.²

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

You can access Oscar's HMO Consumer Choice Disclosure Form [here](#) - it will provide specific information about HMO coverage you may want to know.

¹ \$3 Prescriptions include up to a 30-day supply of medication. \$3 prescriptions may not be available in NJ, or NY, on FL Off Exchange, Ohio Off Exchange or on catastrophic/secure plans, standard plans, or non-cigna + Oscar small group plans.

² 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.

³ 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 the time of your virtual visit. 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

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Oscar Insurance Plans

In Texas, Oscar offers HMO and EPO plan(s) with a range of premiums, deductibles, cost shares, and plan types. This gives you flexibility to choose a plan that matches your unique needs.

WHAT DOES THIS MEAN?

EPO means **exclusive provider organization**. With an EPO, your health insurance kicks in for in-network provider visits. You don't need a referral from your primary care provider to visit a specialist, simply book direct with in-network providers.

HMO means **health maintenance organization**. With these cost-effective plans your primary care provider (PCP) is your main point of contact for all health-related matters. Visit your PCP first for health advice. They will issue you a referral if you need specialist care. Access Oscar's HMO Consumer Choice Disclosure form [here](#).

For both plan types, if you get care from a provider outside of network, the visit will not usually be covered.

For example, lets say you are concerned about some stomach issues you are experiencing....

- If you are on EPO plan, you can schedule an appointment with your primary care provider to discuss your symptoms. Alternatively, you can book a visit directly with an in-network gastroenterologist.
- If you are on a HMO plan, first visit your primary care provider, they can refer you to an in-network gastroenterologist if necessary.

Find out more about the specific Oscar plans available by scanning the QR codes below:

Plans in Texas

View plans available in your state by clicking [here](#) or scanning the QR code below.



Hospitals in Texas

To view providers and doctors near you, visit hioscar.com/search or scan the QR code below.



What makes Oscar different?

Oscar is a new type of health insurance, one that works for you, rather than the other way around.

Some of the ways we do this are....

CONDITION SPECIFIC PLANS



Managing a chronic illness? You deserve healthcare that's built to address your unique needs. Our plans are tailored to support people living with diabetes and respiratory illness. Because we're into keeping you healthy (and saving you money).

Silver Simple Diabetes plan

A perfect fit if you're living with type 1 or type 2 diabetes.

The plan includes an insulin out-of-pocket cap of \$100/month, \$0 PCP visits, fully covered diabetes-related labs, routine eye and foot exams, and more.

Silver Chronic Condition CKM plans

The best plan to help you manage multiple chronic conditions, especially those impacting your Cardiovascular, Kidney or Metabolic health, such as diabetes.

Benefits include \$0 Pulmonologist, Endocrinologist and Cardiologist appointments, \$0 oxygen, \$0 Pulmonary and Cardiac Rehab, \$0 COPD and Cardiological Rx.

INTRODUCING HOLA OSCAR

At Oscar, we are dedicated to supporting our Spanish-speaking communities. That's why we created Hola Oscar, a program available on all plans, offering:

- Spanish-speaking providers and care, ensuring nothing gets lost in translation.
- A Spanish-speaking Care Team to help you navigate your plan, network, and bills with ease.
- Tailored member experience and communications to ensure the experience is genuine, culturally relevant, and focused on the realities Spanish-speaking members face and the specific needs that arise.



Don't just take it from us, Hola Oscar has driven an impressive Net Promoter Score of 87 with our Spanish-speaking members.*

*As of August 2024.

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OSCAR PRIMARY CARE

Get convenient, high-quality primary care right from home with a provider dedicated to supporting you for the long haul by phone, video, or messaging — all for \$0¹ per visit.

A whole team is by your side. Your Oscar Primary Care team includes a licensed provider, a nurse, and a medical assistant. When something comes up, simply message your medical team right through the app and they'll be in touch.

Get in-person care whenever you need it. Sometimes to get a full picture of your health you'll need in-person care. When that time comes, we'll guide you to the right specialist, lab, or imaging facility in our network. Some screenings and tests may be available to be done right in the comfort of your home too.

Ongoing support for chronic conditions. Your team can help you develop a tailored care plan and coordinate your care so you never miss anything. From ongoing diabetes management and resources to mental health support, and more.

VIRTUAL URGENT CARE

With Oscar's Virtual Urgent Care, you can talk to a provider about urgent issues for \$0 24/7².

Get care for things like urinary tract infections, sore throats, medication refills, or other common concerns, all without leaving your couch.

All insurance policies and group benefit plans contain exclusions and limitations.

¹For 2025, Oscar Primary Care is available in TX (excluding non-Elite EPO Bronze plans), NY (excluding Standard Silver, 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. 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.

²Oscar'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 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.



Let's talk health insurance basics

When you're shopping for a plan all the insurance terms can be confusing, but knowing the basics can help you make the right choice.

Maximum out-of-pocket

The maximum amount you'll pay for covered healthcare expenses during the year. It's sometimes called MOOP. After you meet this amount, your plan will pay for all of your covered medical expenses.

Copay

A fixed dollar amount you're responsible for paying for a covered service. For example, a \$35 co-pay means you'll pay \$35 with in-network providers.

Co-insurance

How much you owe for a covered healthcare service or prescription, usually presented as a percentage. For example, a 50% coinsurance means you'll pay 50% of the cost of care with in-network providers.

Out-of-pocket

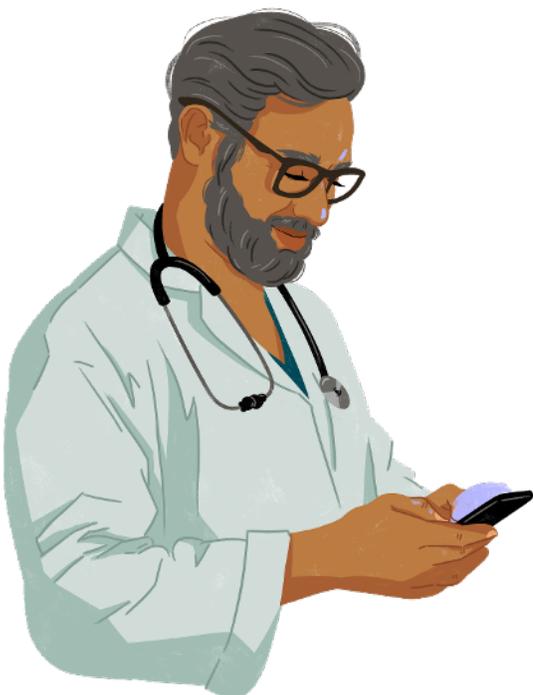
Any money you'll pay towards covered healthcare expenses – like deductible, copays and coinsurance.

Premium

The fixed monthly fee you'll pay for your health insurance plan.

Deductible

The amount you'll spend on certain covered services before your plan starts paying for your care.



Choosing your plan

Everyone is unique and looking for different things from their health insurance coverage. We get that. So our metal tiers and plans give you plenty of options that suit your specific budget and healthcare needs.

CHOOSING YOUR METAL TIER

There are 3 different metal tiers when it comes to our health plans: Bronze, Silver, and Gold. **You'll receive the same quality of care and the same benefits for all tiers.**

Bronze plan 	Silver plan 	Gold plan 
<p>Lower premium, higher out-of-pocket expenses</p> <p>60% of covered health costs paid by Oscar, 40% paid by you</p> <p>Good choice if you don't expect to use your plan often, but still want coverage to protect you from very high costs</p>	<p>Moderate premium, moderate out-of-pocket expenses</p> <p>70% of covered health costs paid by Oscar, 30% paid by you</p> <p>Cost share reductions available if you're eligible</p> <p>Good choice if you're willing to pay a slightly higher monthly premium and get more care covered</p>	<p>Higher premium, lower out-of-pocket expenses</p> <p>80% of covered health costs paid Oscar, 20% paid by you</p> <p>Good choice if you need care often</p>

CHOOSING YOUR PLAN SUITE

Within each tier there are 3 plan suites you can choose from. The plan suites range from Simple to Elite. The difference between them is the breakout of coinsurance and copays.

Simple	Classic	Elite
<p>Lowest monthly premium</p> <p>More coinsurance based cost-shares</p> <p>Mostly available in Bronze and Silver metal tiers</p>	<p>Mid to high monthly premium</p> <p>Out-of-pocket costs will be a mix of coinsurance & copays</p> <p>For example, you may have a copay for labs and coinsurance for a hospital stay</p>	<p>Highest monthly premium</p> <p>More copay based cost-shares</p> <p>\$0 medical deductible</p>

Ready to sign up?



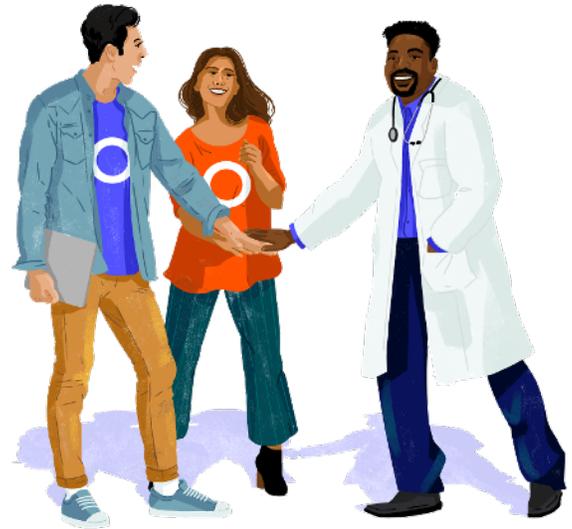
Visit us at hioscar.com/individuals



Call your broker



Visit healthcare.gov or your state's health insurance marketplace



What happens after you sign up?

Pay your first bill

Upon signing up you'll receive a welcome email from Oscar with information about your plan and payment. Once you pay your first bill, this counts as your first month's premium and activates your plan

Receive your Welcome Kit

This includes your ID card and handy tips to maximize your plan benefits

Create your online Oscar Account

Create an account via hioscar.com or Oscar's app to get 24/7 access to your digital ID card, bills, claims & benefits, and virtual care. Plus, unlock the ability to message your dedicated care team whenever you need



Enjoy peace of mind knowing we have your back.
You're never alone with Oscar.

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Oscar Managed Care

Consumer choice plan disclosure statement

This health plan does not include the same level of benefits required in other plans.

This HMO plan is a consumer choice plan. This plan doesn't include the same level of benefits that are in Texas health plans known as state-mandated plans. This plan does include all health benefits required by the Affordable Care Act.

To see all benefits offered by this plan, go to the plan's "Summary of Benefits and Coverage."

Benefit/coverage:	This plan:	A health plan with required benefits (state-mandated plan):
[Deductible] The amount you pay for care before the plan begins to share the cost.	Has a deductible.	Has no deductibles for in-network care.]
Out-of-pocket costs The amount you pay when you receive care, up to an annual limit.	Includes out-of-pocket costs that meet federal requirements but may sometimes be more than in a state-mandated plan.	A copay must be less than 50% of the total cost of the service. Annual out-of-pocket costs must be capped at 200% of your annual premium cost if you alert the plan.
Habilitative and Rehabilitative care Care that helps you improve skills for daily living.	Includes a limit on the number of visits per year for speech therapy, occupational therapy, and physical therapy.	Has no limit on the amount of care if it is needed for medical reasons.

If you want a plan with all required benefits:

We also offer a state-mandated plan that includes all required benefits. This plan is on Healthcare.gov and may allow you to get help with premiums and out-of-pocket costs.

To learn more about this plan, call **1-855-672-2755** or visit **hioscar.com**.

By signing your application to enroll in this plan, you acknowledge the following:

- I understand the consumer choice plan I am applying for does not provide the same level of coverage required in other Texas health plans (state-mandated plans).
- I understand if my health changes and this plan does not meet my needs, in most cases I won't be able to get a new plan until the next open enrollment period.
- I understand I can get more information about consumer choice plans from the Texas Department of Insurance's website, www.tdi.texas.gov/consumer/consumerchoice.html, or by calling the Consumer Help Line at 1-800-252-3439.