

Hi, we're Oscar – nice to meet you!

Oscar Plan Brochure - North Carolina
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

Get the help you need without leaving the couch. Just request a Virtual Urgent Care visit and a provider will be in touch in as little as 15 minutes. They can help you 24/7 with a diagnosis, new prescriptions, refills and more.

Better yet, appointments are \$0.²

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 plans, or on Catastrophic/Secure plans, Standard plans, or non-Cigna + Oscar Small Group plans. View the full list [here](#).

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.

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 Insurance Plans

In North Carolina, Oscar offers HMO plans 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?

HMO (Health Maintenance Organization)

With a HMO plan, you need to see an in-network doctor or specialist for your care to be covered. If you get care from a provider outside the network, the visit will not be covered.

Need to visit a specialist? With an Oscar HMO, simply book with any in-network provider directly, no referrals required.

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

Since no referral is needed, you can make an appointment to see an in-network gastroenterologist directly.

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

Plans in North Carolina

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



Hospitals in North Carolina

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



PS - If you'd like to use a health savings account alongside your plan, look for the plans with 'HSA' in the title!

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 1-855-672-2788. All insurance policies and group benefit plans contain exclusions and limitations. For availability, costs, and complete details of coverage, contact a licensed agent or Oscar sales representative.

HMO products are offered by Oscar Insurance Corporation and Oscar Buckeye State Insurance Corporation in Ohio, Oscar Health Plan, Inc. in Arizona and Illinois, Oscar Health Plan of Pennsylvania, Inc in Pennsylvania, Oscar Health Plan of Georgia in Georgia, Oscar Health Plan of North Carolina, Inc. in North Carolina, Oscar Managed Care of South Florida, Inc. in Florida, and Oscar Health Plan of New York, Inc. in New York, and Oscar Managed Care in Texas.



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.

PCP Saver plans

Versatile plans to equip you for whatever life throws your way, featuring lower copays on PCP visits, low cost prescription drugs and \$0 Virtual Urgent Care. Ideal for those who need regular medication or want to keep primary care and prescription costs manageable.

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.

*Correct as of August 2024.

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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/ Percentage Co-payment

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.



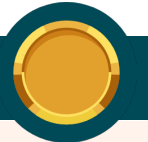


Choosing your plan

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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