

Ohio (Cleveland) | 2025 Individual & Family Plans

	Secure	Gold Classic	Gold Classic Standard	Gold Elite	Gold Elite Saver Plus	Silver Classic Standard
<b>The Basics</b>						
Deductible (Individual / Family)	\$9,200 / \$18,400	\$2,250 / \$4,500	\$1,500 / \$3,000	\$750 / \$1,500	\$0 / \$0	\$5,000 / \$10,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	\$200 / \$400	N/A
Out-of-Pocket Max (Individual / Family)	\$9,200 / \$18,400	\$7,000 / \$14,000	\$7,800 / \$15,600	\$5,750 / \$11,500	\$8,700 / \$17,400	\$8,000 / \$16,000
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No
<b>Prices for Benefits</b>						
Virtual Urgent Care	\$0 after deductible	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$0 after deductible (first 3 visit(s) at \$0)	\$35	\$30	\$25	\$0	\$40
Specialist Office Visits	\$0 after deductible	\$40	\$60	\$50	\$25	\$80
Urgent Care	\$0 after deductible	\$75	\$45	\$50	\$50	\$60
Emergency Room	\$0 after deductible	\$650	25% after deductible	30% after deductible	\$550	40% after deductible
Mental Health Office Visits	\$0 after deductible	\$35	\$30	\$50	\$25	\$40
Labs	\$0 after deductible	\$50	25% after deductible	\$25	\$25	40% after deductible
X-rays & Diagnostic Imaging	\$0 after deductible	\$75	25% after deductible	\$75	\$75	40% after deductible
MRIs & Advanced Imaging	\$0 after deductible	\$375	25% after deductible	30% after deductible	\$375	40% after deductible
Inpatient Facility Fee	\$0 after deductible	30% after deductible	25% after deductible	30% after deductible	\$1,100 (copay applies for a maximum of 3 days per 1 admit)	40% after deductible
Outpatient Facility Fee	\$0 after deductible	30% after deductible	25% after deductible	30% after deductible	\$500	40% after deductible
RX   Generics: Preferred (Tier 1a)	\$0 after deductible	\$3	\$15	\$3	\$3	\$20
RX   Generics: Non-preferred (Tier 1b)	\$0 after deductible	\$15	\$15	\$25	\$10	\$20
RX   Brand: Preferred (Tier 2)	\$0 after deductible	\$50	\$30	\$75	\$75 after deductible	\$40
RX   Brand: Non-preferred (Tier 3)	\$0 after deductible	30% after deductible	\$60	30% after deductible	\$150 after deductible	\$80 after deductible
RX   Brand: Specialty (Tier 4)	\$0 after deductible	30% after deductible	\$250	30% after deductible	\$550 after deductible	\$350 after deductible

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	Silver Elite Saver Plus	Silver Simple Chronic Care CKM	Silver Simple Diabetes	Silver Simple PCP Saver	Bronze Classic PCP Saver	Bronze Classic Standard
<b>The Basics</b>						
Deductible (Individual / Family)	\$0 / \$0	\$5,750 / \$11,500	\$5,900 / \$11,800	\$5,750 / \$11,500	\$7,750 / \$15,500	\$7,500 / \$15,000
Pharmacy Deductible (Individual / Family)	\$500 / \$1,000	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$9,100 / \$18,200	\$9,200 / \$18,400	\$8,750 / \$17,500	\$8,900 / \$17,800	\$9,100 / \$18,200	\$9,200 / \$18,400
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No
<b>Prices for Benefits</b>						
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$60	\$0	\$0	\$5	\$30	\$50
Specialist Office Visits	\$100	\$35	\$40	\$80	\$90 after deductible	\$100
Urgent Care	\$50	\$75	\$75	\$75	\$100	\$75
Emergency Room	50%	50% after deductible	50% after deductible	40% after deductible	50% after deductible	50% after deductible
Mental Health Office Visits	\$60	\$0	\$0	\$5	\$90 after deductible	\$50
Labs	\$50	\$65	\$65	40% after deductible	\$50 after deductible	50% after deductible
X-rays & Diagnostic Imaging	\$100	50% after deductible	50% after deductible	40% after deductible	50% after deductible	50% after deductible
MRIs & Advanced Imaging	50%	50% after deductible	50% after deductible	40% after deductible	50% after deductible	50% after deductible
Inpatient Facility Fee	50%	50% after deductible	50% after deductible	40% after deductible	50% after deductible	50% after deductible
Outpatient Facility Fee	50%	50% after deductible	50% after deductible	40% after deductible	\$1,200 after deductible	50% after deductible
RX   Generics: Preferred (Tier 1a)	\$3	\$0	\$0	\$3	\$3	\$25
RX   Generics: Non-preferred (Tier 1b)	\$30	\$25	\$25	\$25	\$30	\$25
RX   Brand: Preferred (Tier 2)	\$180 after deductible	\$75 after deductible	\$75 after deductible	\$100	\$200	\$50 after deductible
RX   Brand: Non-preferred (Tier 3)	50% after deductible	50% after deductible	50% after deductible	40% after deductible	50% after deductible	\$100 after deductible
RX   Brand: Specialty (Tier 4)	50% after deductible	50% after deductible	50% after deductible	40% after deductible	50% after deductible	\$500 after deductible

**The Basics**

Deductible (Individual / Family)	\$5,000 / \$10,000
Pharmacy Deductible (Individual / Family)	N/A
Out-of-Pocket Max (Individual / Family)	\$7,450 / \$14,900
\$0 Preventive care	<input checked="" type="checkbox"/>
Dedicated Care Team	<input checked="" type="checkbox"/>
HSA-Compatible?	Yes

**Prices for Benefits**

Virtual Urgent Care	\$0 after deductible
Primary Care Office Visits	\$50 after deductible
Specialist Office Visits	\$90 after deductible
Urgent Care	\$75 after deductible
Emergency Room	50% after deductible
Mental Health Office Visits	\$50 after deductible
Labs	\$50 after deductible
X-rays & Diagnostic Imaging	50% after deductible
MRIs & Advanced Imaging	50% after deductible
Inpatient Facility Fee	50% after deductible
Outpatient Facility Fee	50% after deductible
RX   Generics: Preferred (Tier 1a)	\$3 after deductible
RX   Generics: Non-preferred (Tier 1b)	\$25 after deductible
RX   Brand: Preferred (Tier 2)	\$200 after deductible
RX   Brand: Non-preferred (Tier 3)	50% after deductible
RX   Brand: Specialty (Tier 4)	50% after deductible

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	Silver Classic Standard CSR 150	Silver Classic Standard CSR 200	Silver Classic Standard CSR 250	Silver Elite Saver Plus CSR 150	Silver Elite Saver Plus CSR 200	Silver Elite Saver Plus CSR 250
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**The Basics**

Deductible (Individual / Family)	\$0 / \$0	\$500 / \$1,000	\$3,000 / \$6,000	\$0 / \$0	\$0 / \$0	\$0 / \$0
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	\$50 / \$100	\$250 / \$500	\$400 / \$800
Out-of-Pocket Max (Individual / Family)	\$2,000 / \$4,000	\$3,000 / \$6,000	\$6,400 / \$12,800	\$1,500 / \$3,000	\$2,850 / \$5,700	\$7,300 / \$14,600
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No

**Prices for Benefits**

Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$0	\$20	\$40	\$0	\$15	\$60
Specialist Office Visits	\$10	\$40	\$80	\$10	\$30	\$100
Urgent Care	\$5	\$30	\$60	\$15	\$15	\$50
Emergency Room	25%	30% after deductible	40% after deductible	20%	30%	50%
Mental Health Office Visits	\$0	\$20	\$40	\$0	\$15	\$60
Labs	25%	30% after deductible	40% after deductible	\$10	\$20	\$50
X-rays & Diagnostic Imaging	25%	30% after deductible	40% after deductible	\$10	\$50	\$100
MRIs & Advanced Imaging	25%	30% after deductible	40% after deductible	20%	30%	50%
Inpatient Facility Fee	25%	30% after deductible	40% after deductible	20%	30%	50%
Outpatient Facility Fee	25%	30% after deductible	40% after deductible	20%	30%	50%
RX   Generics: Preferred (Tier 1a)	\$0	\$10	\$20	\$0	\$3	\$3
RX   Generics: Non-preferred (Tier 1b)	\$0	\$10	\$20	\$5	\$25	\$30
RX   Brand: Preferred (Tier 2)	\$15	\$20	\$40	\$30 after deductible	\$100 after deductible	\$180 after deductible
RX   Brand: Non-preferred (Tier 3)	\$50	\$60 after deductible	\$80 after deductible	50% after deductible	50% after deductible	50% after deductible
RX   Brand: Specialty (Tier 4)	\$150	\$250 after deductible	\$350 after deductible	50% after deductible	50% after deductible	50% after deductible

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	Silver Simple Chronic Care CKM CSR 150	Silver Simple Chronic Care CKM CSR 200	Silver Simple Chronic Care CKM CSR 250	Silver Simple Diabetes CSR 150	Silver Simple Diabetes CSR 200	Silver Simple Diabetes CSR 250
<b>The Basics</b>						
Deductible (Individual / Family)	\$0 / \$0	\$800 / \$1,600	\$5,000 / \$10,000	\$0 / \$0	\$800 / \$1,600	\$4,000 / \$8,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$1,400 / \$2,800	\$3,000 / \$6,000	\$7,350 / \$14,700	\$1,400 / \$2,800	\$3,000 / \$6,000	\$7,350 / \$14,700
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No
<b>Prices for Benefits</b>						
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$0	\$0	\$0	\$0	\$0	\$0
Specialist Office Visits	\$5	\$25	\$35	\$5	\$25	\$40
Urgent Care	\$30	\$45	\$60	\$30	\$45	\$60
Emergency Room	30%	30% after deductible	50% after deductible	30%	30% after deductible	50% after deductible
Mental Health Office Visits	\$0	\$0	\$0	\$0	\$0	\$0
Labs	\$10	\$35	\$60	\$10	\$35	\$60
X-rays & Diagnostic Imaging	30%	30% after deductible	50% after deductible	30%	30% after deductible	50% after deductible
MRIs & Advanced Imaging	30%	30% after deductible	50% after deductible	30%	30% after deductible	50% after deductible
Inpatient Facility Fee	30%	30% after deductible	50% after deductible	30%	30% after deductible	50% after deductible
Outpatient Facility Fee	30%	30% after deductible	50% after deductible	30%	30% after deductible	50% after deductible
RX   Generics: Preferred (Tier 1a)	\$0	\$0	\$0	\$0	\$0	\$0
RX   Generics: Non-preferred (Tier 1b)	\$5	\$10	\$20	\$5	\$10	\$20
RX   Brand: Preferred (Tier 2)	\$15	\$60	\$60 after deductible	\$15	\$60	\$60 after deductible
RX   Brand: Non-preferred (Tier 3)	50%	50% after deductible	50% after deductible	50%	50% after deductible	50% after deductible
RX   Brand: Specialty (Tier 4)	50%	50% after deductible	50% after deductible	50%	50% after deductible	50% after deductible

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Silver Simple PCP Saver CSR 150    Silver Simple PCP Saver CSR 200    Silver Simple PCP Saver CSR 250

**The Basics**

Deductible (Individual / Family)	\$0 / \$0	\$600 / \$1,200	\$4,500 / \$9,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$1,750 / \$3,500	\$3,000 / \$6,000	\$7,200 / \$14,400
\$0 Preventive care	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Dedicated Care Team	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
HSA-Compatible?	No	No	No

**Prices for Benefits**

Virtual Urgent Care	\$0	\$0	\$0
Primary Care Office Visits	\$5	\$5	\$5
Specialist Office Visits	\$15	\$40	\$80
Urgent Care	\$30	\$50	\$75
Emergency Room	20%	40% after deductible	40% after deductible
Mental Health Office Visits	\$5	\$5	\$5
Labs	20%	40% after deductible	40% after deductible
X-rays & Diagnostic Imaging	20%	40% after deductible	40% after deductible
MRIs & Advanced Imaging	20%	40% after deductible	40% after deductible
Inpatient Facility Fee	20%	40% after deductible	40% after deductible
Outpatient Facility Fee	20%	40% after deductible	40% after deductible
RX   Generics: Preferred (Tier 1a)	\$0	\$3	\$3
RX   Generics: Non-preferred (Tier 1b)	\$5	\$10	\$20
RX   Brand: Preferred (Tier 2)	\$30	\$40	\$80
RX   Brand: Non-preferred (Tier 3)	20%	40% after deductible	40% after deductible
RX   Brand: Specialty (Tier 4)	20%	40% after deductible	40% after deductible

## **Disclaimers:**

**Benefits may be subject to deductible.** Oscar has specific rates with in-network providers. Members pay Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

The first 3 non-preventive visits across these categories are subject to the copay, pre-deductible. Subsequent visits are charged at 100% of negotiated rate until member meets the plan's deductible.

All insurance policies and group benefit plans contain exclusions and limitations. It is essential to review your policy documents carefully to determine which health care services are covered. For information on availability, costs, and coverage details, please contact a licensed agent, an Oscar Sales representative, or reach out to Oscar directly at 855-672-2788.

**Oscar Primary Care:** 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'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. Prescriptions, visits and services may be limited per provider discretion.

Oscar Medical coverage is underwritten by Oscar Insurance Company located in New York, New York. Plans sold in New York are underwritten by Oscar Insurance Corporation located in New York, New York. Plans sold in Florida are underwritten by Oscar Insurance Company of Florida. Plans sold in New Jersey are underwritten by Oscar Garden State Insurance Corporation. Administrative Services for all plans provided by Oscar Management Corporation.

Plans sold in Texas use policy form numbers OSC-TX-IVL-HMO-GOLD-0-GUIDED-CARE-EOC-2025, OSC-TX-IVL-HMO-EOC-2025-HIX/OSC-TX-IVL-HMO-EOC-2025/OSC-TX-S-IVL-EOC-2025[-HIX]/OSC-TX-S-IVL-EOC-2025/OSC-TX-IVL-EOC-2025-HIX/OSC-TX-IVL-EOC-2025 and associated filing numbers OHIN-134128360/OHIN-134079760/OHIN-134079717/OHIN-134080906/OHIN-134080911/OHIN-134128348/OHIN-134128297/OHIN-134128360. Plans sold in Virginia use policy form number OSC-VA-IVL-EOC-2025/OSC-VA-IVL-EOC-2025-HIX with associated filing number OHIN-134065976.

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, Oscar Health Plan of New York, Inc. in New York, and Oscar Managed Care in Texas.