

What to expect after you enroll?

Around 1 week after enrollment

You'll receive a welcome email or letter in the mail confirming your enrollment. Haven't heard from us? Call (855) 672-2720.

Around 2-3 weeks after enrollment

Your Welcome Kit will arrive in the mail, including your new ID card and details on how to access your benefits.

Our Care Team will give you a call. They'll introduce themselves, walk you through your Oscar plan, and answer questions. They'll be your go-to as long as you're an Oscar member!

January 1, 2023

Coverage starts! If you enrolled in 2022 during the Annual Enrollment Period, you can now use your new Oscar benefits.



Questions?

Speak with a licensed agent or enroll today. Call (855) 672-2710 (TTY:711) or visit hioscar.com/medicare. Monday-Friday from 8 a.m. -8 p.m. EST - 7 days a week.

Oscar is an HMO with a Medicare contract. Enrollment in Oscar depends on contract renewal. Other providers are available in our network.

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A Medicare Advantage partnership that works

for you

What happens when a hospital and a health insurance company get together? It means you get a better healthcare experience at a more affordable price. Oscar + Holy Cross + Memorial partnered together to give you access to in-network providers. No referrals needed to see a specialist — you can just go to the doctor and be done!

Finally, a Medicare Advantage partnership that works for you.

With a better approach to care, we can deliver a whole lot for \$0

From coordinating care to billing, Oscar works closely with Holy Cross + Memorial to simplify your experience and ultimately support your health. Members have access to a team of Oscar care guides and clinicians who know your plan details, doctors, and specialists in your neighborhood, and find ways to save you money. This allows us to deliver more value at lower costs, without sacrificing access to top doctors in your community.

\$0 monthly premiums • **\$0 Part B and Part D deductibles*** • **\$0 urgent care visits****

\$0 specialist* and primary care visit copays • **\$0 routine chiropractic services****

\$0 copays for Tier 1 and Tier 2 prescription drugs • **\$0 transportation to appointments***

\$0 access to a national network of fitness centers

\$0 preventive and comprehensive dental, plus vision and hearing benefits***

\$0 virtual care, available 24/7 in as little as 15 minutes

An O-Card with \$1,500 to cover out-of-pocket expenses

Whether it's to cover an ER copay, a nicer pair of glasses, or an unexpected medical issue while traveling out-of-network, the O-Card plan offers \$1,500 in extra funds to cover medical, dental, vision, or hearing copays. It could radically change the total amount you'll pay all year for care.

*Applies to Oscar + Holy Cross + Memorial (HMO) and Oscar + Holy Cross + Memorial with \$1500 O-Card (HMO) plans **Includes 20 visits for routine and Medicare-covered chiropractic services; Applies to Oscar + Holy Cross + Memorial (HMO) plan ***Up to the benefit limit for Oscar + Holy Cross + Memorial—with \$1500 O-Card (HMO) and Oscar + Holy Cross + Memorial—with Refund Bonus (HMO) plans.

The Basics

Oscar + Holy Cross + Memorial (HMO)

Broward County	
Premium	\$0
Medical deductible	\$0
Part D deductible	\$0
Primary care provider visits	\$0
Specialist visits	\$0
Max-out-of-pocket (MOOP)	\$2,400
Over-the-counter allowance	\$150 every quarter
Rx benefits	Tier 1: \$0 Tier 2: \$0 Tier 3: \$25 Tier 4: \$75 Tier 5: 33% of cost
Including Tier 2 coverage for Sildenafil, an erectile dysfunction drug	
Fitness center	\$0
Transportation	Unlimited one way routine trips
Worldwide emergency	\$120 copay (\$25,000 annual max)

Oscar + Holy Cross + Memorial—with \$1500 O-Card (HMO)

Broward County	
Savings Feature	You get an O-Card loaded with \$1,500 to cover copays and out-of-pocket medical, dental, vision, and hearing expenses!
Premium	\$0
Medical deductible	\$0
Part D deductible	\$0
Primary care provider visits	\$0
Specialist visits	\$0
Max-out-of-pocket (MOOP)	\$2,425
Over-the-counter allowance	\$200 every quarter
Rx benefits	Tier 1: \$0 Tier 2: \$0 Tier 3: \$25 Tier 4: \$75 Tier 5: 33% of cost
Including Tier 2 coverage for Sildenafil, an erectile dysfunction drug	
Fitness center	\$0
Transportation	Unlimited one way routine trips
Worldwide emergency	\$120 copay (\$25,000 annual max)

Oscar + Holy Cross + Memorial—with Refund Bonus (HMO)

Broward County	
Savings Feature	\$100 Refunds Bonus added back to your Social Security check each month
Premium	\$0
Medical deductible	\$0
Part D deductible	Tier 1-2: \$0 Tiers 3-5: \$200
Primary care provider visits	\$0
Specialist visits	\$5
Max-out-of-pocket (MOOP)	\$2,825
Over-the-counter allowance	\$100 every quarter
Rx benefits	Tier 1: \$0 Tier 2: \$0 Tier 3: \$25 Tier 4: \$75 Tier 5: 25% of cost
Including Tier 2 coverage for Sildenafil, an erectile dysfunction drug	
Fitness center	\$0
Worldwide emergency	\$120 copay (\$25,000 annual max)



I had a toothache, so I called Oscar to talk to the on-call doctor. The first thing that impressed me was that it wasn't even 15 minutes after I reached out that a doctor called me back. I told him my issue, and he not only prescribed antibiotics, but painkillers too. Then from there, he said that they can deliver it right to my home. It doesn't get any better than this.

— LINDA C.
OSCAR MEDICARE ADVANTAGE MEMBER



Additional benefits to keep you healthy, because that's the whole point

Here are some of the added benefits included in our Oscar + Holy Cross + Memorial (HMO) plan.*

	We cover	You pay
Dental	No annual maximum allowance for covered preventive and comprehensive services, including but not limited to exams, cleanings, dentures and implants	\$0
Hearing	\$2,000 each year for 2 hearing aids	\$0 for 1 routine exam
Vision	\$300 each year for eyewear	\$0 for 1 routine exam
Supplemental Chiropractic & Acupuncture	20 routine visits per year	\$0 per visit



No referrals required

See a specialist without the red tape.



Over-the-counter (OTC) allowance

\$150 every 3 months for items like pain relievers, vitamins, and allergy medicine.



Need a ride to the doctor or to pick up a prescription at the pharmacy?

Get \$0, unlimited rides for plan related activities.

*Benefits listed here apply to the Oscar + Holy Cross + Memorial (HMO) plan only. Copays and specific benefits vary by plan type. Go to hioscar.com/medicare for more benefit details on all plans.