

A Medicare Advantage plan that gives you your own money back?



Medicare charges a monthly Part B premium. But with the Oscar + Holy Cross + Memorial Refund Bonus (HMO) plan, we give you \$100 back every month. It's your own money, after all.

Our Refund Bonus plan is just one of the ways we're working with Holy Cross and Memorial Health to create a better experience at lower costs.

Perks with the Refund Bonus plan



\$0 plan premium, with dental, vision, and hearing included



\$0 primary care, including labs



\$0 virtual urgent care, so you can talk to a doc 24/7 in as little as 15 minutes



\$0 access to a nationwide network of fitness centers



Plus, \$100 "Refund Bonus" added to your social security check every month



Plus, \$100 every three months to cover over-the-counter items at the drugstore like vitamins or allergy meds