



New Jersey | 2025  
Individual & Family Plans

	Secure	Gold Classic PCP Saver	Silver Classic	Silver Classic Saver Plus	Silver Simple	Silver Simple PCP Saver
The Basics						
Deductible (Individual / Family)	\$9,200 / \$18,400	\$1,750 / \$3,500	\$2,500 / \$5,000	\$500 / \$1,000	\$2,500 / \$5,000	\$2,250 / \$4,500
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	\$250 / \$500	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$9,200 / \$18,400	\$7,000 / \$14,000	\$8,900 / \$17,800	\$9,200 / \$18,400	\$7,200 / \$14,400	\$8,900 / \$17,800
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No
Prices for Benefits						
Virtual Urgent Care	\$0 after deductible	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$0 after deductible	\$10	\$20	\$20	\$50 after deductible	\$25
Specialist Office Visits	\$0 after deductible	\$50	\$60	\$70	40% after deductible	\$65
Urgent Care	\$0 after deductible	\$75	\$75	\$75	40% after deductible	\$75
Emergency Room	\$0 after deductible	20% after deductible	50% after deductible	50% after deductible	40% after deductible	50% after deductible
Mental Health Office Visits	\$0 after deductible	\$10	\$20	\$20	40% after deductible	\$25
Labs	\$0 after deductible	\$50	\$75	\$75	40% after deductible	\$75
X-rays & Diagnostic Imaging	\$0 after deductible	\$50	\$70	\$60 after deductible	40% after deductible	50% after deductible
MRIs & Advanced Imaging	\$0 after deductible	20% after deductible	50% after deductible	\$100 after deductible	40% after deductible	50% after deductible
Inpatient Facility Fee	\$0 after deductible	20% after deductible	50% after deductible	50% after deductible	40% after deductible	50% after deductible
Outpatient Facility Fee	\$0 after deductible	20% after deductible	50% after deductible	\$500	40% after deductible	50% after deductible
RX   Generics: Preferred (Tier 1a)	\$0 after deductible	\$10	\$25	\$25 after deductible	40% after deductible (cost share applies, up to \$25 per script)	\$20
RX   Generics: Non-preferred (Tier 1b)	\$0 after deductible	\$10	\$25	\$25 after deductible	40% after deductible (cost share applies, up to \$25 per script)	\$20
RX   Brand: Preferred (Tier 2)	\$0 after deductible	30% after deductible (cost share applies, up to \$125 per script)	50% after deductible	50% after deductible	40% after deductible (cost share applies, up to \$125 per script)	50% after deductible
RX   Brand: Non-preferred (Tier 3)	\$0 after deductible	30% after deductible (cost share applies, up to \$150 per script)	50% after deductible	50% after deductible	40% after deductible (cost share applies, up to \$150 per script)	50% after deductible
RX   Brand: Specialty (Tier 4)	\$0 after deductible	30% after deductible (cost share applies, up to \$150 per script)	50% after deductible	50% after deductible	40% after deductible (cost share applies, up to \$150 per script)	50% after deductible

New Jersey | 2025  
Individual & Family Plans

Bronze Classic

The Basics	
Deductible (Individual / Family)	\$3,000 / \$6,000
Pharmacy Deductible (Individual / Family)	N/A
Out-of-Pocket Max (Individual / Family)	\$9,100 / \$18,200
\$0 Preventive care	<input checked="" type="checkbox"/>
Dedicated Care Team	<input checked="" type="checkbox"/>
HSA-Compatible?	No
Prices for Benefits	
Virtual Urgent Care	\$0
Primary Care Office Visits	\$50 after deductible
Specialist Office Visits	\$75 after deductible
Urgent Care	\$75 after deductible
Emergency Room	50% after deductible
Mental Health Office Visits	\$50 after deductible
Labs	\$75
X-rays & Diagnostic Imaging	\$75 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)	\$25
RX   Generics: Non-preferred (Tier 1b)	\$25
RX   Brand: Preferred (Tier 2)	50% after deductible (cost share applies, up to \$125 per script)
RX   Brand: Non-preferred (Tier 3)	50% after deductible (cost share applies, up to \$250 per script)
RX   Brand: Specialty (Tier 4)	50% after deductible (cost share applies, up to \$250 per script)



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Individual & Family Plans

	Silver Classic CSR 150	Silver Classic CSR 200	Silver Classic CSR 250	Silver Classic Saver Plus CSR 150	Silver Classic Saver Plus CSR 200	Silver Classic Saver Plus CSR 250
The Basics						
Deductible (Individual / Family)	\$50 / \$100	\$500 / \$1,000	\$2,000 / \$4,000	\$0 / \$0	\$0 / \$0	\$250 / \$500
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	\$100 / \$200	\$200 / \$400	\$250 / \$500
Out-of-Pocket Max (Individual / Family)	\$1,200 / \$2,400	\$2,800 / \$5,600	\$7,250 / \$14,500	\$1,100 / \$2,200	\$2,750 / \$5,500	\$7,350 / \$14,700
\$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	\$5	\$10	\$15	\$0	\$10	\$15
Specialist Office Visits	\$15	\$25	\$55	\$15	\$25	\$55
Urgent Care	\$25	\$50	\$75	\$25	\$50	\$75
Emergency Room	15% after deductible	25% after deductible	50% after deductible	20%	40%	50% after deductible
Mental Health Office Visits	\$5	\$10	\$15	\$0	\$10	\$15
Labs	\$15	\$25	\$55	\$10	\$25	\$75
X-rays & Diagnostic Imaging	\$15	\$25	\$55	\$15	\$25	\$60
MRIs & Advanced Imaging	15% after deductible	25% after deductible	50% after deductible	\$100	\$100	\$100 after deductible
Inpatient Facility Fee	15% after deductible	25% after deductible	50% after deductible	20%	40%	50% after deductible
Outpatient Facility Fee	15% after deductible	25% after deductible	50% after deductible	\$150	\$250	\$500
RX   Generics: Preferred (Tier 1a)	\$5	\$15	\$25	\$0	\$10	\$20
RX   Generics: Non-preferred (Tier 1b)	\$5	\$15	\$25	\$0	\$10	\$20
RX   Brand: Preferred (Tier 2)	15% after deductible	25% after deductible	50% after deductible	20% after deductible	40% after deductible	50% after deductible
RX   Brand: Non-preferred (Tier 3)	15% after deductible	25% after deductible	50% after deductible	20% after deductible	40% after deductible	50% after deductible
RX   Brand: Specialty (Tier 4)	15% after deductible	25% after deductible	50% after deductible	20% after deductible	40% after deductible	50% after deductible



New Jersey | 2025  
Individual & Family Plans

	Silver Simple CSR 150	Silver Simple CSR 200	Silver Simple CSR 250	Silver Simple PCP Saver CSR 150	Silver Simple PCP Saver CSR 200	Silver Simple PCP Saver CSR 250
The Basics						
Deductible (Individual / Family)	\$100 / \$200	\$800 / \$1,600	\$2,400 / \$4,800	\$50 / \$100	\$750 / \$1,500	\$2,250 / \$4,500
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$1,600 / \$3,200	\$2,600 / \$5,200	\$6,650 / \$13,300	\$1,250 / \$2,500	\$2,750 / \$5,500	\$7,250 / \$14,500
\$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	\$10 after deductible	\$30 after deductible	\$40 after deductible	\$5	\$10	\$15
Specialist Office Visits	10% after deductible	15% after deductible	25% after deductible	\$15	\$25	\$50
Urgent Care	10% after deductible	15% after deductible	25% after deductible	\$25	\$50	\$75
Emergency Room	10% after deductible	15% after deductible	25% after deductible	15% after deductible	20% after deductible	50% after deductible
Mental Health Office Visits	10% after deductible	15% after deductible	25% after deductible	\$5	\$10	\$15
Labs	10% after deductible	15% after deductible	25% after deductible	\$15	\$25	\$55
X-rays & Diagnostic Imaging	10% after deductible	15% after deductible	25% after deductible	15% after deductible	20% after deductible	50% after deductible
MRIs & Advanced Imaging	10% after deductible	15% after deductible	25% after deductible	15% after deductible	20% after deductible	50% after deductible
Inpatient Facility Fee	10% after deductible	15% after deductible	25% after deductible	15% after deductible	20% after deductible	50% after deductible
Outpatient Facility Fee	10% after deductible	15% after deductible	25% after deductible	15% after deductible	20% after deductible	50% after deductible
RX   Generics: Preferred (Tier 1a)	40% after deductible (cost share applies, up to \$25 per script)	40% after deductible (cost share applies, up to \$25 per script)	40% after deductible (cost share applies, up to \$25 per script)	\$5	\$15	\$20
RX   Generics: Non-preferred (Tier 1b)	40% after deductible (cost share applies, up to \$25 per script)	40% after deductible (cost share applies, up to \$25 per script)	40% after deductible (cost share applies, up to \$25 per script)	\$5	\$15	\$20
RX   Brand: Preferred (Tier 2)	10% after deductible (cost share applies, up to \$125 per script)	15% after deductible (cost share applies, up to \$125 per script)	25% after deductible (cost share applies, up to \$125 per script)	15% after deductible	20% after deductible	50% after deductible
RX   Brand: Non-preferred (Tier 3)	10% after deductible (cost share applies, up to \$150 per script)	15% after deductible (cost share applies, up to \$150 per script)	25% after deductible (cost share applies, up to \$150 per script)	15% after deductible	20% after deductible	50% after deductible
RX   Brand: Specialty (Tier 4)	10% after deductible (cost share applies, up to \$150 per script)	15% after deductible (cost share applies, up to \$150 per script)	25% after deductible (cost share applies, up to \$150 per script)	15% after deductible	20% after deductible	50% 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 and associated COC form numbers OSC-TX-IVL-HMO-EOC-2025-HIX OHIN-134128348; OSC-TX-IVL-HMO-EOC-2025 OHIN-134128297; GUIDED OSC-TX-IVL-HMO-GOLD-GUIDED-CARE-EOC-2025 OHIN-134128360; OSC-TX-IVL-EOC-2025 OHIN-134080911; OSC-TX-IVL-EOC-2025-HIX OHIN-134080906; OSC-TX-S-IVL-EOC-2025-HIX OHIN-134079760; OSC-TX-S-IVL-EOC-2025 OHIN-134079760. Plans sold in Virginia use policy and associated form numbers VA ON OSC-VA-IVL-EOC-2025-HIX OHIN-134065976; VA OFF OSC-VA-IVL-EOC-2025 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.