The Good to Know Guide

Managing your Oscar business account

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Hi, we're Oscar.

Health benefits are one of the largest expenses for small businesses. They're also one of the most complex benefits to administer. We're here to support you every step of the way. We'll take care of your employees with dedicated Concierge service. You'll have access to easy-to-use admin tools on business.hioscar.com and a dedicated team of Business Guides to help with enrollment, billing, and navigating your employees' plans.

How to make payments

You can make payments in one of two ways:

- Through your online account: You can pay your policy premium through ACH by logging into your account at business.hioscar.com.
- By check: You can also pay by check, though check payments may take up to 10 days to process. If you'd like to send a check, please include your group's BIZ ID on the memo line (you can find this on business.hioscar.com, or by calling your Business Guides), along with the stub from the invoice. Please mail the check to the address listed on your invoice.

We're here to help

For Benefits Administrators:
1-855-672-2784
business@hioscar.com

For Employees:
1-855-672-2755
hioscar.com/member/messaging

Plan benefits.

All Oscar for Business plans come with great benefits for your employees that are free and easy to use. You can also customize plan components like contribution levels and waiting periods easily during enrollment.

Free with all plans

Free preventive care

Annual check-ups, well-woman exams, and flu shots are all covered for Oscar members. See a more extensive list of our preventive care services at hioscar.com/benefits/preventive.

Oscar app

It's a health insurance app that doesn't look or act like one. The Oscar app makes it easy for employees to manage their health, find great care, and see all their information in one place. Past appointments, prescription history, lab work, plan details, and step tracking – it's all in the app. Employees can even find doctors and book appointments on the go.

Concierge team

With Oscar, members get their own Concierge team consisting of care guides and a nurse. They talk to the same people every time they call or message, and get personalized care from people who know them as more than just a member ID number. Concierge teams can help with coverage questions, billing, and finding a great doctor. Members can reach their Concierge team at 1-855-672-2755, or by messaging them online or in the app.

Unlimited Doctor on Call

Members can make a Doctor on Call request in just two taps on the Oscar app. They can request a call with a board-certified Doctor and get help within 15 minutes when they're under the weather. Doctors can diagnose common ailments and write prescriptions to a local pharmacy. It's always free, unlimited, and available 24/7.

Step Tracking program

Members can earn $1 toward an Amazon® Gift Card every day they hit their step goal. It's hassle-free – the app automatically syncs steps from Apple Health or Google Fit.

Pediatric dental

Pediatric dental coverage is a mandatory Essential Health Benefit and is built into all Oscar plans.

Other plan components

Plan contributions

When your group signed up, you were asked to include the contribution amount and type you'll be providing towards each enrolling employee's premium. You can view this contribution in the Account Summary tab of business.hioscar.com. After you enroll, this contribution can't be edited. You may have multiple contributions if you set different amounts for different classes in your group.

Waiting periods

The new hire waiting period is the amount of time between when an employee starts and when they're eligible to sign up for health benefits. You can view your group's waiting period in the Account Summary tab in your business account. You can set different waiting periods for different classes if your group has multiple classes. After you enroll, waiting periods cannot be edited until renewal.

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What happens after you're approved?

Your post-enrollment timeline







Application approved	Your coverage start date	Member welcome kits arrive
• You receive your first bill and instructions on how to pay. • If you are paying with ACH, your payment will be drawn immediately.	• You have paid your first bill. • Group coverage begins, and your employees can start using their health insurance. • Digital member ID cards are now available online or through the Oscar app.	• Employee member welcome kits arrive 1-2 weeks after first bill is paid. • Employees receive their member ID card, and other helpful information about their plan.

Don't forget:

- Your first bill will be available online immediately after approval.
- Digital member ID cards are available immediately after payment.
- Even if you have passed your coverage start date, coverage is not active until we receive full payment for your first bill.
- Member ID cards will be shipped after we receive your first full payment.

Your first bill

Once you're approved, you (and your broker, if applicable) will receive an email that has a link to download your bill. You will also receive a paper bill within 3-5 days of your group application's approval.

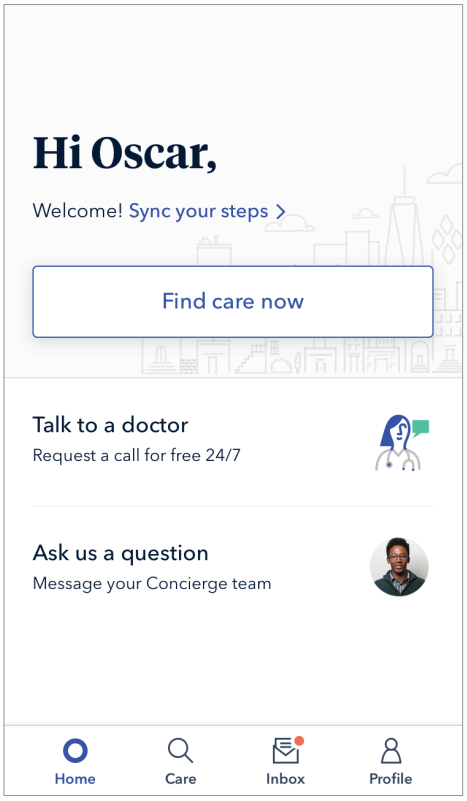
Your bill will equal the combined monthly premium for all covered member for your first month. If you've enrolled to start on the 15th of the month, your first bill will be prorated and your second bill will be for the following full month.

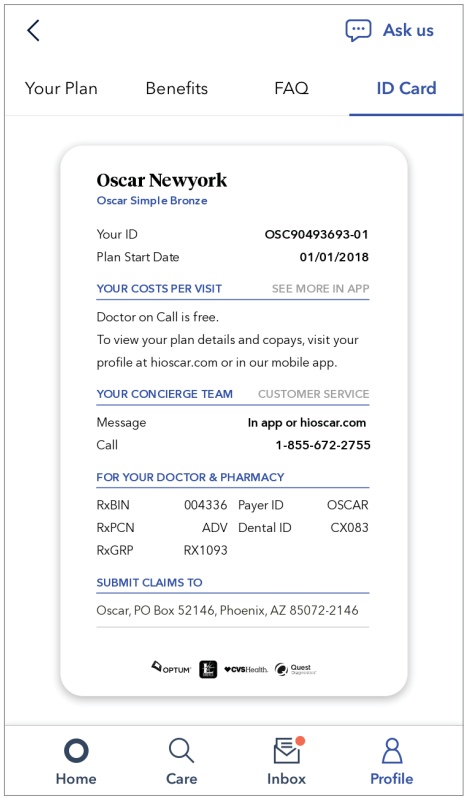
Member ID cards and welcome kits

Once your first bill is received and processed, your employees are officially covered for your coverage start date, and can start using their health plan. Woo-hoo!

They can access their digital ID card and can use all of the features on hioscar.com/account and the Oscar app

After 1-2 weeks, all enrolled Oscar members will receive a welcome kit. It includes their member ID card and a booklet that contains helpful information and details about their plan. They don't need to wait to receive their welcome kit to begin care – members can access their digital ID card on their Oscar app once coverage begins.





Starting coverage

Covered members can start getting care as soon as their policy starts and the first bill is paid.

Administrating your group.

Let's walk through the key features and information available to you through your online business account. If you're using a broker, they also have access to your account. You can always call or email our Business Guides, and they can answer questions or help you complete tasks.

The Oscar online business account

Managing your Oscar account

In this section, we will answer the following questions:

- Where do I sign up for an online business account?
- How do I log in to my business account?
- How do I reset my password?

After your enrollment application is approved, you will receive a welcome email that has a link to setup your account. If you did not receive or misplaced the welcome email, then contact our Business Guides to help get your account set up.

Once your online account is set up, you can log in anytime to view details and make changes to your company's Oscar insurance. Just visit business.hioscar.com to log in.

If you are facing issues logging in after you set up your account, you can try resetting your password using the Forgot Password link. Follow the instructions and an email will be sent to your account address with a link to reset your password. If this doesn't resolve your issue, please contact our Business Guides.

What can you do in your online account?

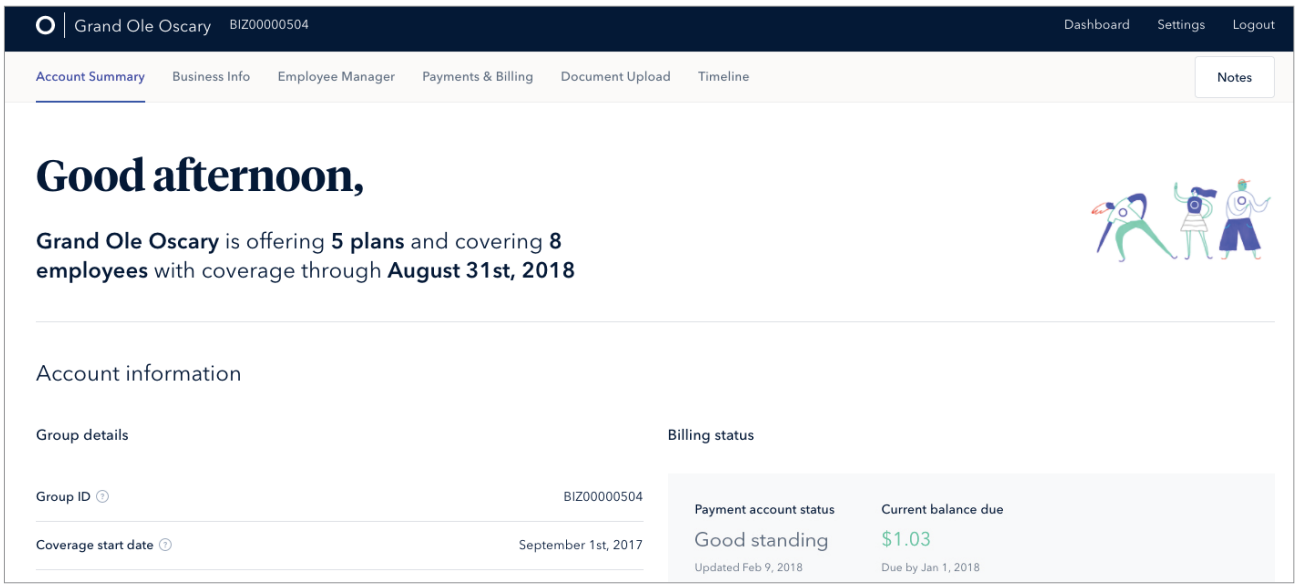
You can get just about everything done in just a few clicks. Here are some of the things you can do online (further detailed in following sections of this guide):

- ✓ View your group's enrollment details and plans
- ✓ Edit your group's address, name, and affiliates
- ✓ Add/remove a business contact
- ✓ Add/term/edit/view employee and member details
- ✓ View/download past bills
- ✓ Make an online payment
- ✓ View past payments

What can't you do in your online account?

Here's what you can't do in your account either because it's against our post-enrollment underwriting rules or the functionality is not available yet online. For questions about any of the items below, contact your Business Guides.

- ✗ Change a member's SSN or date of birth
- ✗ Change your group's plans
- ✗ Terminate your group's coverage
- ✗ Change group tax ID or city/state
- ✗ Change your group or a member's effective date of coverage
- ✗ Enroll a member in COBRA

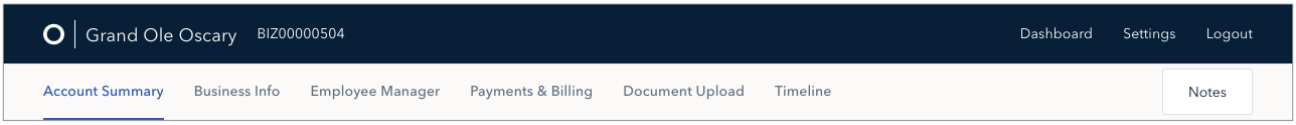


Manage business details

Finding your Group ID

Your Group ID is a unique 11-character identification number that Oscar creates during enrollment. It remains with the group as long as you stay with Oscar. Your Group ID will be included in all communications from Oscar, including emails, bills, and other physical mail. The Group ID is also listed under the account information section of the account summary page. The Group ID always starts with "BIZ" and colloquially may be referred to as your "Biz ID".

Sample Group ID: BIZ00000504



Viewing and editing group plans

You can view all of the plans your group signed up for during enrollment in your business account in the Account Summary tab. After your group is approved, you won't be able to add, remove, or edit your group plans until your group coverage is up for renewal. Please contact business@hioscar.com or your Business Guides with any questions.

Editing business name or address

You can edit the following information online under the Business Info tab of your account:

- Business name
- Business address
- Business contacts

Making member changes

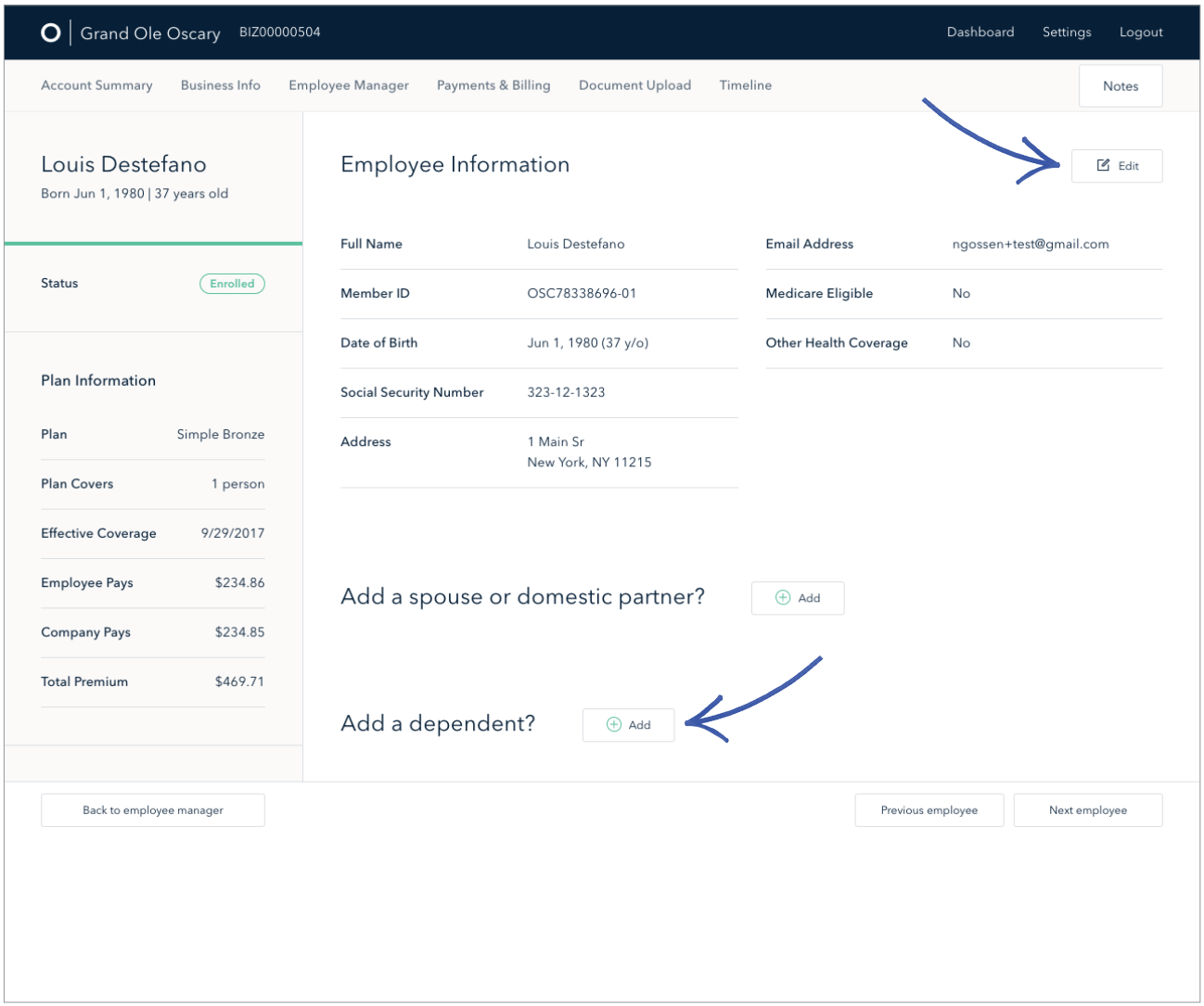
Find an employee member ID

You can use the Employee Manager tab to review and modify employee enrollments. The employee/primary account holder's member ID number will be listed next to the name under the Member ID column.

Edit employee or dependent information

Next to each enrolled member's profile page, you will see an Edit button. You can use this function to change any demographic information except the employee's Social Security Number and Date of Birth. Social Security Number and Date of Birth corrections must be submitted to Business Guides.

Change an employee plan



Employee plans may be changed mid-year if they enroll a dependent under their plan or have another qualifying life event. Employee plans cannot be changed for any other reason mid-year.

To change an employee plan, first complete the Add Dependent form (see previous page) and click Continue. If the employee has other plans available to them in their employee class, you'll have the option to change plans. If you elect a new plan, coverage under the new plan will start for all family members on the effective date of the newly added dependent.

You can make the following changes prior to submitting a group application:

- Employee's effective date
- Employee's class or waiting period
- Contribution amount
- Rider addition

After approval, you won't be able to adjust this information yourself. You can submit a change request to your Business Guides, which is subject to approval.

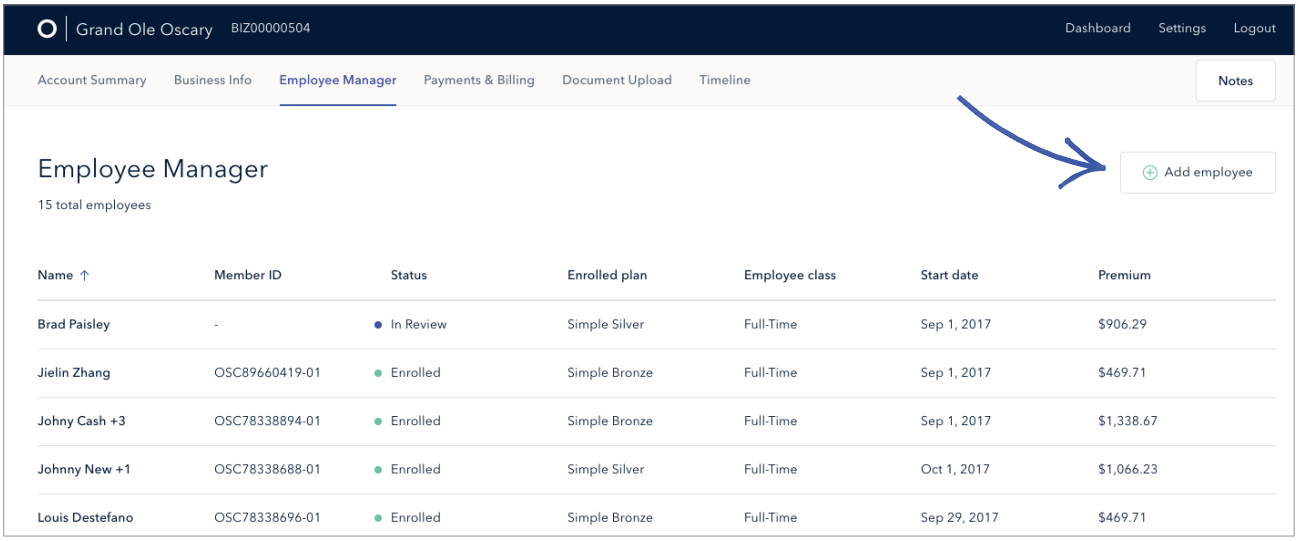
Adding or Removing Members

Add a new employee

Click the add New Employee button in the top right corner of the Employee Manager tab. Then enter the following employee information:

- Name
- Email
- Qualifying life event and date of event
- Employee class/tier
- If a new-hire, include date of hire

You can complete the application yourself, or you can send the employee an email to complete the application on their own using the Add & Email functionality. Please keep in mind that coverage for the employee will begin based on the qualifying event and qualifying event date.



Valid qualifying life events

The following plan changes may be made outside of the annual renewal period if an employee experiences a qualifying life event:

- Employees who had previously chosen not to enroll may enroll in coverage
- Dependents may be added or removed from an employee's plan
- Employees may change plans

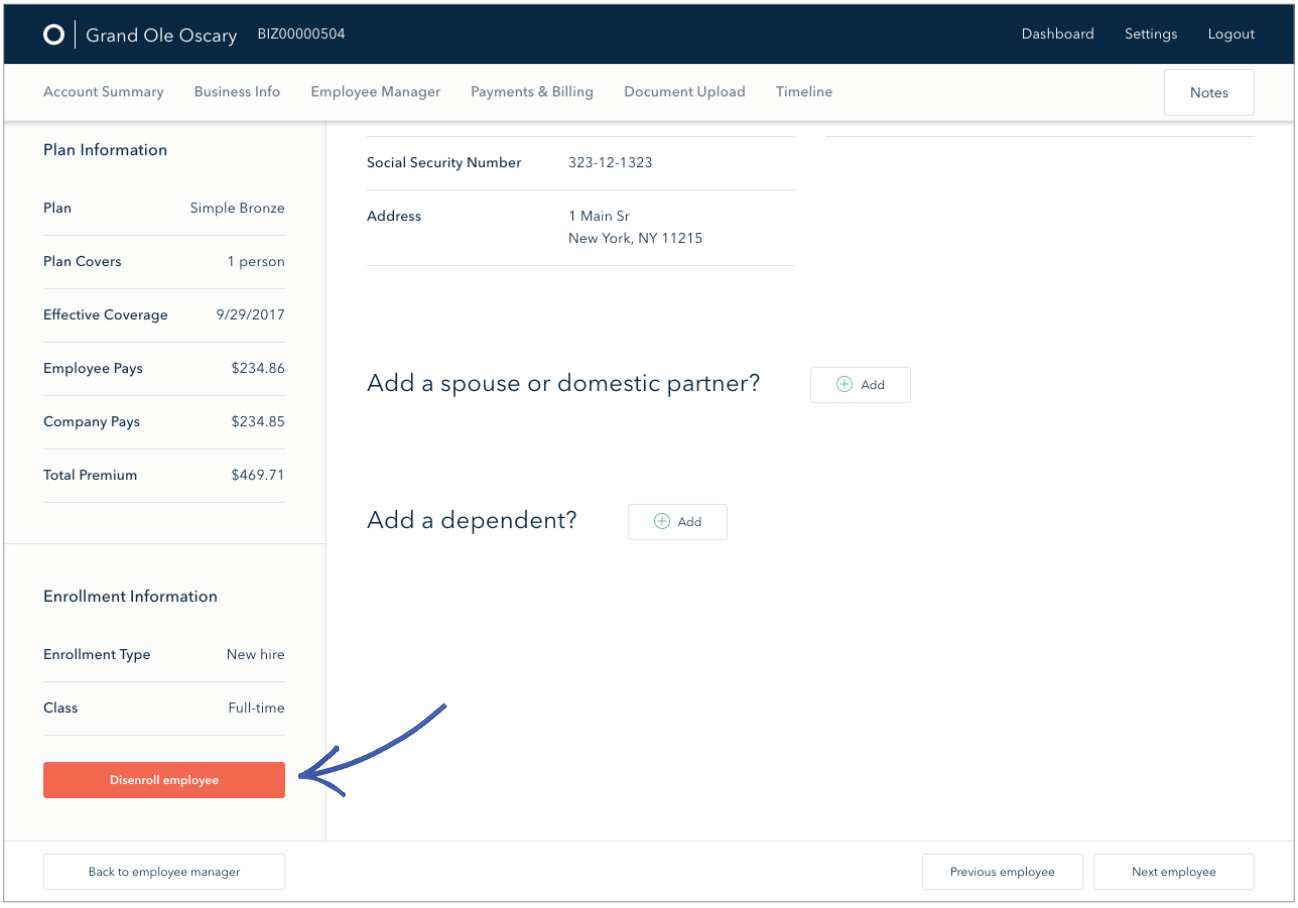
Most enrollments or plan changes must be submitted to Oscar within 30 days of the qualifying event. If the qualifying event happened beyond 30 days, please contact your Business Guides. For qualifying life events that require proof, required documentation must be submitted through your business account.

Add a spouse or dependent

On the Employee Manager tab, when selecting the employee's name, select the option to add a spouse/domestic partner or dependent from the bottom of the page and complete the form.

Terminate/remove an employee

To remove an employee, click the Disenroll Employee button in the bottom left-hand corner of the employee profile page. Employees can be removed for any of the following reasons: Gross Misconduct, Death of Covered Employee, Gained Other Coverage, Left Employment, or Reduction in Hours. Employees must be removed from the business in the Oscar system within 30 days of becoming ineligible for coverage. Contact your Business Guides if you have a request for a termination that occurred more than 30 days in the past.



Remove a dependent

Next to dependent information is a Remove option. Dependents can be removed for one of the following reasons: gained other coverage, divorce, or other. Last day of coverage is always the last of the month with options for the current, past, and previous months available.

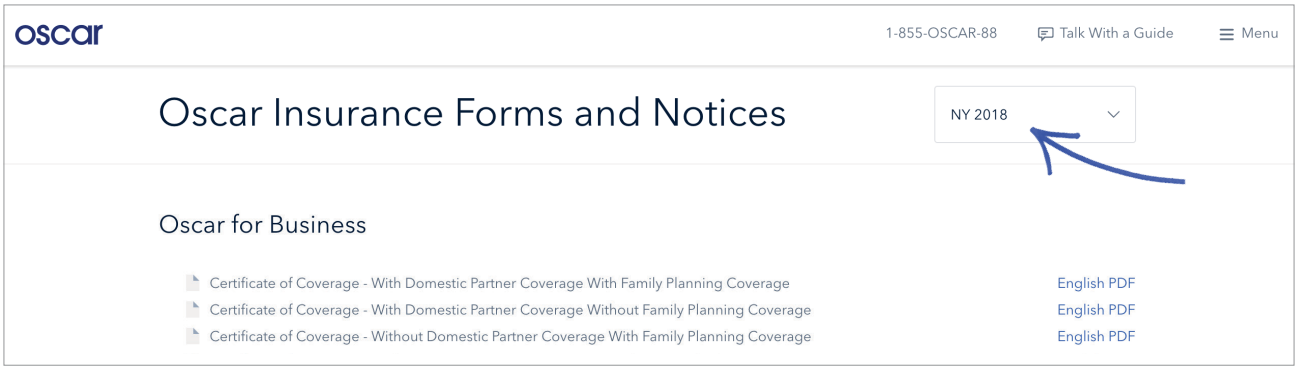
Enroll an employee in COBRA

Any terminated employee except those relieved due to gross misconduct have the option to enroll themselves and/or their dependents in federal- or state-sponsored COBRA. You're required to offer continued group health coverage to any employees, or their dependents, who leave their job or become otherwise ineligible for coverage. COBRA and New Jersey State Continuation participants are included on the monthly Oscar employer group bill. You should collect premiums and send any required notices to your COBRA enrollees.

We know COBRA can be confusing, so we partnered with WageWorks to handle any COBRA coverage you have to administer, free of charge. They'll handle the administration, billing, enrollment, and ensure that you're compliant with your responsibilities under COBRA. To enroll an employee in COBRA, reach out to your Business Guides or contact WageWorks directly.

Employee Retirement Income Security Act (ERISA)

As the plan administrator, the Employee Retirement Income Security Act (ERISA) requires your business to provide plan participants a summary of the health plan in writing. This document is called the Summary Plan Description (or SPD), and can be found at www.hioscar.com/forms by selecting state and year and looking under Oscar for Business. You may satisfy your group's ERISA disclosure obligations by incorporating the Evidence of Coverage (or EOC), which is provided by Oscar, into your group's SPD by reference.



However, it is important to note that the Evidence of Coverage by itself does not satisfy all of the SPD disclosure requirements under ERISA. For more information about your disclosure obligations and SPD requirements, visit the Department of Labor website at www.dol.gov/ebsa or contact your lawyer.

Be sure to check out the www.dol.gov page, and reach out to your Business Guides if you have any questions.

Payments and Bills

Payment status

Here are the different statuses you may see regarding your account balance:

- Processing - This indicates that we've collected the payment and the funds are in the process of clearing from your bank account. This process takes around three business days.
- Good Standing - There's no immediate payment due for this account.
- Past Due - The payment due date for a bill has passed without full payment being received.

Paying via ACH (online transfer)

ACH is the easiest and fastest way to pay your bill. If you pay by ACH, your member ID cards will ship more quickly to employees. It also reduces the likelihood of a missed payment. We want to keep you in the Oscar family, and setting up an ACH transfer will make paying your Oscar bill simple.

To pay via ACH, fill out the bank account form under the Payments and Billing tab, or ask your broker for an ACH authorization form. You can set up one-time or recurring payments so you never miss a bill. If you turn on recurring payments, Oscar will automatically pay your full balance on the first of each month from your account on file.

Paying via check

If you choose not to pay by ACH, we'll send you a paper bill in the mail, 2-5 days after your group is approved for coverage. Once you get the bill, please ensure the name of your business is clearly written on the check and mail it, along with the bill stub, to the address on your invoice.

It may take up to 10 business days for us to receive a paper check, and up to 3 days for us to process the payment once the check is received. Your employees will not receive ID cards until your first payment is received and processed.

View bills and payments

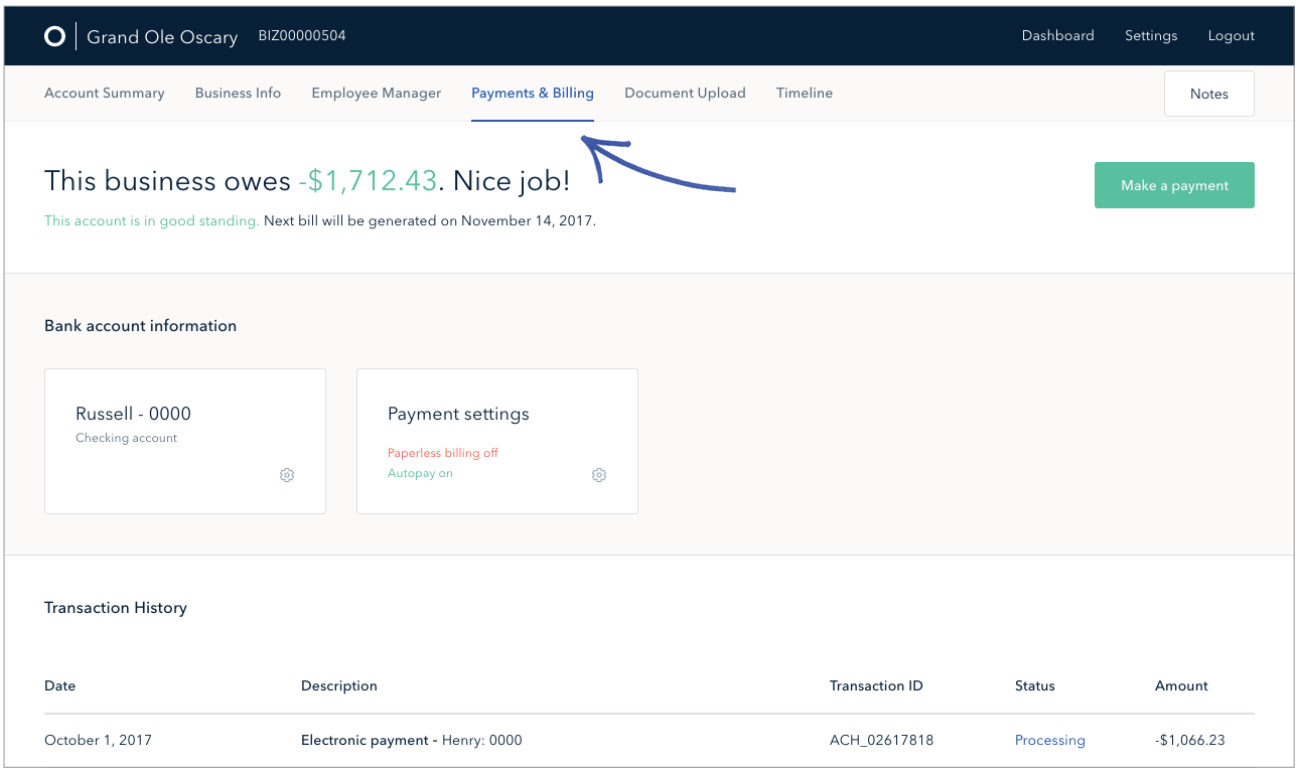
Click on the Payments tab and scroll to the bottom of the page to see a history of all your bills and payments. You can open past bill PDFs by clicking on the paper icon next to Billing Statement. All payments, including those that are currently processing, will display here as well.

View / update payment settings

Log in to your account to add or edit the following:

- Bank account information - Oscar currently supports saving a single bank account.
- Paper or paperless billing - Oscar will always send an email to you and your broker (this option stops paper billing).
- Recurring payments - If you have a bank account saved, you can choose to have payments automatically taken from the account on file.

If you prefer to pay with by check, select "No" for recurring payments or select Paying by Check on the Edit Payment screen.



Grace period

Oscar is a pre-pay plan, which means that your monthly premium payment is due on the 1st of each month for your first bill, you have a grace period of 10-days to make a payment. After the first month of coverage, you have a 30-day grace period in which to make a payment. If we don't receive a payment is during the grace period, your group's policy will be subject to termination.

Termination for non-payment

Groups that fail to submit payment in full will be terminated after the 30-day grace period. Partial payments won't prevent your group from being terminated. If your group is terminated, you can request a reinstatement, which is at the sole discretion of Oscar's Eligibility team.

Renew or cancel coverage

Renewing group coverage

The process for renewal starts 60 days before the end of your current coverage. We will begin by sending you notice of your upcoming renewal date along with details about our plans and prices for the new cycle. The application process to renew is quick and simple, and can be entirely accomplished inside your online business account. However, you can always contact our Business Guides to help.

Terminating the group

Termination requests must be submitted prior to the desired coverage end date. Oscar does not allow retroactive termination dates. To discontinue your group's coverage, contact your Business Guides.

