



Florida | 2026  
Individual & Family Plans [1]

	Gold 2000 Off Exchange	Gold 3750 HSA Off Exchange	Silver 3000 Off Exchange	Silver 3750 Chronic Care CKM Off Exchange	Silver 6000 HSA Off Exchange
<b>The Basics</b>					
Deductible (Individual / Family)	\$2,000 / \$4,000	\$3,750 / \$7,500	\$3,000 / \$6,000	\$3,750 / \$7,500	\$6,000 / \$12,000
Pharmacy Deductible (Individual / Family)	Integrated with Medical	Integrated with Medical	Integrated with Medical	Integrated with Medical	Integrated with Medical
Out-of-Pocket Max (Individual / Family)	\$8,500 / \$17,000	\$8,300 / \$16,600	\$9,500 / \$19,000	\$9,500 / \$19,000	\$8,300 / \$16,600
\$0 Preventive care	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<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"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
HSA-Compatible?	No	Yes	No	No	Yes
<b>Prices for Benefits [2]</b>					
Primary Care Visits	\$30	\$0 after deductible	\$60	\$30	\$0 after deductible
Virtual Visits   Oscar Primary Care (Available in Miami-Dade, Broward, and Palm Beach counties) [3]	\$30	N/A	\$60	\$30	N/A
Virtual Urgent Care [4]	\$0	\$0 after deductible	\$0	\$0	\$0 after deductible
Specialist Office Visits**	\$60	\$0 after deductible	\$95	\$95	\$0 after deductible
Urgent Care	\$75	\$0 after deductible	\$100	\$100	\$0 after deductible
Emergency Room	20% after deductible	\$0 after deductible	\$500 after deductible	\$750 after deductible	\$0 after deductible
Mental Health Office Visits	\$30	\$0 after deductible	\$60	\$30	\$0 after deductible
Labs**	20%	\$0 after deductible	\$25	\$25	\$0 after deductible
X-rays & Diagnostic Imaging	20% after deductible	\$0 after deductible	25% after deductible	40% after deductible	\$0 after deductible
MRIs & Advanced Imaging	20% after deductible	\$0 after deductible	25% after deductible	40% after deductible	\$0 after deductible
Inpatient Facility Fee	20% after deductible	\$0 after deductible	25% after deductible	40% after deductible	\$0 after deductible
Outpatient Facility Fee	20% after deductible	\$0 after deductible	25% after deductible	40% after deductible	\$0 after deductible
RX   Generics: Preferred (Tier 1a)	\$4	\$4 after deductible	\$4	\$4	\$4 after deductible
RX   Generics: Non-preferred (Tier 1b)	\$25	\$10 after deductible	\$35	\$35	\$10 after deductible
RX   Brand: Preferred (Tier 2)	\$75	\$35 after deductible	\$100	\$100	\$50 after deductible
RX   Brand: Non-preferred (Tier 3)	\$150	\$75 after deductible	\$150 after deductible	\$150 after deductible	\$145 after deductible
RX   Brand: Specialty (Tier 4)	50% after deductible	\$250 after deductible	50% after deductible	50% after deductible	50% after deductible

\*All benefits subject to plan approval.

\*\*Condition specific plans have additional \$0 benefits available. See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details.

All this information and more can be found on our Broker Resources page: [hioscar.com/brokers](https://hioscar.com/brokers)



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Individual & Family Plans [1]

	Silver Classic Plus Off Exchange	Silver Classic Plus Off Exchange SF	Bronze 3000 Off Exchange	Bronze 8300 HSA Off Exchange
<b>The Basics</b>				
Deductible (Individual / Family)	\$6,000 / \$12,000	\$6,000 / \$12,000	\$3,000 / \$6,000	\$8,300 / \$16,600
Pharmacy Deductible (Individual / Family)	Integrated with Medical	Integrated with Medical	\$3,000 / \$6,000	Integrated with Medical
Out-of-Pocket Max (Individual / Family)	\$8,900 / \$17,800	\$8,900 / \$17,800	\$10,150 / \$20,300	\$8,300 / \$16,600
\$0 Preventive care	<input checked="" type="checkbox"/>	<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"/>	<input checked="" type="checkbox"/>
HSA-Compatible?	No	No	No	Yes
<b>Prices for Benefits [2]</b>				
Primary Care Visits	\$40	\$40	\$75	\$0 after deductible
Virtual Visits   Oscar Primary Care (Available in Miami-Dade, Broward, and Palm Beach counties) [3]	\$40	\$40	\$75	N/A
Virtual Urgent Care [4]	\$0	\$0	\$0	\$0 after deductible
Specialist Office Visits**	\$80	\$80	\$150	\$0 after deductible
Urgent Care	\$60	\$60	\$150	\$0 after deductible
Emergency Room	40% after deductible	40% after deductible	40% after deductible	\$0 after deductible
Mental Health Office Visits	\$40	\$40	\$75	\$0 after deductible
Labs**	40% after deductible	40% after deductible	\$15	\$0 after deductible
X-rays & Diagnostic Imaging	40% after deductible	40% after deductible	40% after deductible	\$0 after deductible
MRIs & Advanced Imaging	40% after deductible	40% after deductible	40% after deductible	\$0 after deductible
Inpatient Facility Fee	40% after deductible	40% after deductible	40% after deductible	\$0 after deductible
Outpatient Facility Fee	40% after deductible	40% after deductible	40% after deductible	\$0 after deductible
RX   Generics: Preferred (Tier 1a)	\$20	\$20	\$4	\$0 after deductible
RX   Generics: Non-preferred (Tier 1b)	\$20	\$20	\$35	\$0 after deductible
RX   Brand: Preferred (Tier 2)	\$40	\$40	50% after deductible	\$0 after deductible
RX   Brand: Non-preferred (Tier 3)	\$80 after deductible	\$80 after deductible	50% after deductible	\$0 after deductible
RX   Brand: Specialty (Tier 4)	\$350 after deductible	\$350 after deductible	50% after deductible	\$0 after deductible

\*All benefits subject to plan approval.

\*\*Condition specific plans have additional \$0 benefits available. See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details.

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[1] 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.

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 Health Maintenance Organization of Florida and Managed Care of South Florida, Inc. in Florida, and Oscar Managed Care in Texas.

All insurance policies and group benefit plans contain exclusions and limitations. For availability, costs, and complete details of coverage, contact a licensed agent or Oscar sales representative.

[2] The first 2-3 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.

This health insurance policy may not cover all your health care expenses. Read your contract or member handbook carefully to determine which health care services are covered." The notice shall be followed by a telephone number to contact the insurer.

Note: Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays 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.

See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details

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[3] For 2026, 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. Due to medical licensing laws, you must be in your home state at the time of your virtual visit.

[4] 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 may not be eligible for \$0 visits. Prescriptions, visits and services may be limited per provider discretion.