



Florida | 2025
Individual & Family Plans

	Secure	Secure SF	Gold Classic Standard	Gold Classic Standard SF	Gold Elite	Gold Elite Saver Plus
The Basics						
Deductible (Individual / Family)	\$9,200 / \$18,400	\$9,200 / \$18,400	\$1,500 / \$3,000	\$1,500 / \$3,000	\$500 / \$1,000	\$0 / \$0
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	\$250 / \$500
Out-of-Pocket Max (Individual / Family)	\$9,200 / \$18,400	\$9,200 / \$18,400	\$7,800 / \$15,600	\$7,800 / \$15,600	\$5,750 / \$11,500	\$8,550 / \$17,100
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No
Prices for Benefits						
Primary Care Visits	\$0 after deductible (first 3 visit(s) at \$0)	\$0 after deductible (first 3 visit(s) at \$0)	\$30	\$30	\$25	\$0
Virtual Visits Oscar Primary Care	N/A	N/A	\$30	\$0	\$25	\$0
Virtual Urgent Care	\$0 after deductible	\$0 after deductible	\$0	\$0	\$0	\$0
Specialist Office Visits	\$0 after deductible	\$0 after deductible	\$60	\$60	\$50	\$25
Urgent Care	\$0 after deductible	\$0 after deductible	\$45	\$45	\$50	\$50
Emergency Room	\$0 after deductible	\$0 after deductible	25% after deductible	25% after deductible	30% after deductible	\$650
Mental Health Office Visits	\$0 after deductible	\$0 after deductible	\$30	\$30	\$50	\$25
Labs	\$0 after deductible	\$0 after deductible	25% after deductible	25% after deductible	\$25	\$25
X-rays & Diagnostic Imaging	\$0 after deductible	\$0 after deductible	25% after deductible	25% after deductible	\$50	\$75
MRIs & Advanced Imaging	\$0 after deductible	\$0 after deductible	25% after deductible	25% after deductible	30% after deductible	\$375
Inpatient Facility Fee	\$0 after deductible	\$0 after deductible	25% after deductible	25% after deductible	30% after deductible	\$1,000 (copay applies for a maximum of 3 days per 1 admit)
Outpatient Facility Fee	\$0 after deductible	\$0 after deductible	25% after deductible	25% after deductible	30% after deductible	\$500
RX Generics: Preferred (Tier 1a)	\$0 after deductible	\$0 after deductible	\$15	\$15	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$0 after deductible	\$0 after deductible	\$15	\$15	\$25	\$10
RX Brand: Preferred (Tier 2)	\$0 after deductible	\$0 after deductible	\$30	\$30	\$75	\$80 after deductible
RX Brand: Non-preferred (Tier 3)	\$0 after deductible	\$0 after deductible	\$60	\$60	30% after deductible	\$100 after deductible
RX Brand: Specialty (Tier 4)	\$0 after deductible	\$0 after deductible	\$250	\$250	30% after deductible	\$425 after deductible



Florida | 2025
Individual & Family Plans

	Silver Classic Standard	Silver Classic Standard SF	Silver Elite	Silver Elite SF	Silver Simple Chronic Care CKM	Silver Simple Chronic Care CKM SF
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The Basics

Deductible (Individual / Family)	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000	\$4,850 / \$9,700	\$5,750 / \$11,500	\$5,750 / \$11,500
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$8,000 / \$16,000	\$8,000 / \$16,000	\$8,000 / \$16,000	\$8,000 / \$16,000	\$9,200 / \$18,400	\$9,200 / \$18,400
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No

Prices for Benefits

Primary Care Visits	\$40	\$40	\$30	\$20	\$0	\$0
Virtual Visits Oscar Primary Care	\$40	\$0	\$30	\$0	\$0	\$0
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Specialist Office Visits	\$80	\$80	\$65	\$70	\$35	\$35
Urgent Care	\$60	\$60	\$75	\$75	\$75	\$75
Emergency Room	40% after deductible	40% after deductible	\$750 after deductible	50% after deductible	50% after deductible	50% after deductible
Mental Health Office Visits	\$40	\$40	\$65	\$65	\$0	\$0
Labs	40% after deductible	40% after deductible	\$30	50% after deductible	\$65	\$65
X-rays & Diagnostic Imaging	40% after deductible	40% after deductible	\$50 after deductible	\$50 after deductible	50% after deductible	50% after deductible
MRIs & Advanced Imaging	40% after deductible	40% after deductible	\$200 after deductible	\$200 after deductible	50% after deductible	50% after deductible
Inpatient Facility Fee	40% after deductible	40% after deductible	\$500 after deductible (copay applies for a maximum of 2 days per 1 admit)	50% after deductible (copay applies for a maximum of 2 days per 1 admit)	50% after deductible	50% after deductible
Outpatient Facility Fee	40% after deductible	40% after deductible	\$350 after deductible	50% after deductible	50% after deductible	50% after deductible
RX Generics: Preferred (Tier 1a)	\$20	\$20	\$3	\$3	\$0	\$0
RX Generics: Non-preferred (Tier 1b)	\$20	\$20	\$25	\$25	\$25	\$25
RX Brand: Preferred (Tier 2)	\$40	\$40	\$75	\$75	\$75 after deductible	\$75 after deductible
RX Brand: Non-preferred (Tier 3)	\$80 after deductible	\$80 after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	\$350 after deductible	\$350 after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible



Florida | 2025
Individual & Family Plans

Silver Simple Diabetes

Silver Simple Diabetes SF

Silver Simple PCP Saver

Silver Simple PCP Saver SF

Bronze Classic 4700

Bronze Classic 4700 SF

The Basics

Deductible (Individual / Family)	\$6,500 / \$13,000	\$6,500 / \$13,000	\$5,500 / \$11,000	\$5,500 / \$11,000	\$4,700 / \$9,400	\$4,700 / \$9,400
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$8,550 / \$17,100	\$8,550 / \$17,100	\$8,800 / \$17,600	\$8,900 / \$17,800	\$9,200 / \$18,400	\$9,200 / \$18,400
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No

Prices for Benefits

Primary Care Visits	\$0	\$0	\$10	\$10	\$70	\$70
Virtual Visits Oscar Primary Care	\$0	\$0	\$10	\$0	\$70	\$0
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Specialist Office Visits	\$40	\$40	\$80	\$80	\$125	\$125
Urgent Care	\$75	\$75	\$75	\$75	\$125	\$125
Emergency Room	50% after deductible	50% after deductible	40% after deductible	40% after deductible	50% after deductible	50% after deductible
Mental Health Office Visits	\$0	\$0	\$10	\$10	\$70	\$70
Labs	\$65	\$65	40% after deductible	\$10	\$70	\$70
X-rays & Diagnostic Imaging	50% after deductible	50% after deductible	40% after deductible	40% after deductible	\$150	\$150
MRIs & Advanced Imaging	50% after deductible	50% after deductible	40% after deductible	40% after deductible	50% after deductible	50% after deductible
Inpatient Facility Fee	50% after deductible	50% after deductible	40% after deductible	40% after deductible	50% after deductible	50% after deductible
Outpatient Facility Fee	50% after deductible	50% after deductible	40% after deductible	40% after deductible	50% after deductible	50% after deductible
RX Generics: Preferred (Tier 1a)	\$0	\$0	\$3	\$3	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$25	\$25	\$25	\$25	\$35	\$35
RX Brand: Preferred (Tier 2)	\$75 after deductible	\$75 after deductible	\$100	\$100	50% after deductible	50% after deductible
RX Brand: Non-preferred (Tier 3)	50% after deductible	50% after deductible	40% after deductible	40% after deductible	50% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	50% after deductible	50% after deductible	40% after deductible	40% after deductible	50% after deductible	50% after deductible



Florida | 2025
Individual & Family Plans

	Bronze Classic Standard	Bronze Classic Standard SF	Bronze Elite + PCP Saver Plus	Bronze Elite + PCP Saver Plus SF
The Basics				
Deductible (Individual / Family)	\$7,500 / \$15,000	\$7,500 / \$15,000	\$0 / \$0	\$0 / \$0
Pharmacy Deductible (Individual / Family)	N/A	N/A	\$6,500 / \$13,000	\$6,900 / \$13,800
Out-of-Pocket Max (Individual / Family)	\$9,200 / \$18,400	\$9,200 / \$18,400	\$9,200 / \$18,400	\$9,200 / \$18,400
\$0 Preventive care	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No
Prices for Benefits				
Primary Care Visits	\$50	\$50	\$35	\$40
Virtual Visits Oscar Primary Care	\$50	\$0	\$35	\$0
Virtual Urgent Care	\$0	\$0	\$0	\$0
Specialist Office Visits	\$100	\$100	\$125	\$125
Urgent Care	\$75	\$75	\$75	\$75
Emergency Room	50% after deductible	50% after deductible	\$2,000	\$1,750
Mental Health Office Visits	\$50	\$50	\$125	\$125
Labs	50% after deductible	50% after deductible	\$50	\$50
X-rays & Diagnostic Imaging	50% after deductible	50% after deductible	\$150	\$175
MRIs & Advanced Imaging	50% after deductible	50% after deductible	\$750	\$750
Inpatient Facility Fee	50% after deductible	50% after deductible	\$3,000 (copay applies for a maximum of 2 days per 1 admit)	\$3,000 (copay applies for a maximum of 2 days per 1 admit)
Outpatient Facility Fee	50% after deductible	50% after deductible	\$1,200	\$1,200
RX Generics: Preferred (Tier 1a)	\$25	\$25	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$25	\$25	\$35	\$35
RX Brand: Preferred (Tier 2)	\$50 after deductible	\$50 after deductible	\$100 after deductible	\$125 after deductible
RX Brand: Non-preferred (Tier 3)	\$100 after deductible	\$100 after deductible	50% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	\$500 after deductible	\$500 after deductible	50% after deductible	50% after deductible



Florida | 2025
Individual & Family Plans

Silver Classic Standard CSR 150	Silver Classic Standard CSR 150 SF	Silver Classic Standard CSR 200	Silver Classic Standard CSR 200 SF	Silver Classic Standard CSR 250	Silver Classic Standard CSR 250 SF
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The Basics

Deductible (Individual / Family)	\$0 / \$0	\$0 / \$0	\$500 / \$1,000	\$500 / \$1,000	\$3,000 / \$6,000	\$3,000 / \$6,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$2,000 / \$4,000	\$2,000 / \$4,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$6,400 / \$12,800	\$6,400 / \$12,800
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No

Prices for Benefits

Primary Care Visits	\$0	\$0	\$20	\$20	\$40	\$40
Virtual Visits Oscar Primary Care	\$0	\$0	\$20	\$0	\$40	\$0
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Specialist Office Visits	\$10	\$10	\$40	\$40	\$80	\$80
Urgent Care	\$5	\$5	\$30	\$30	\$60	\$60
Emergency Room	25%	25%	30% after deductible	30% after deductible	40% after deductible	40% after deductible
Mental Health Office Visits	\$0	\$0	\$20	\$20	\$40	\$40
Labs	25%	25%	30% after deductible	30% after deductible	40% after deductible	40% after deductible
X-rays & Diagnostic Imaging	25%	25%	30% after deductible	30% after deductible	40% after deductible	40% after deductible
MRIs & Advanced Imaging	25%	25%	30% after deductible	30% after deductible	40% after deductible	40% after deductible
Inpatient Facility Fee	25%	25%	30% after deductible	30% after deductible	40% after deductible	40% after deductible
Outpatient Facility Fee	25%	25%	30% after deductible	30% after deductible	40% after deductible	40% after deductible
RX Generics: Preferred (Tier 1a)	\$0	\$0	\$10	\$10	\$20	\$20
RX Generics: Non-preferred (Tier 1b)	\$0	\$0	\$10	\$10	\$20	\$20
RX Brand: Preferred (Tier 2)	\$15	\$15	\$20	\$20	\$40	\$40
RX Brand: Non-preferred (Tier 3)	\$50	\$50	\$60 after deductible	\$60 after deductible	\$80 after deductible	\$80 after deductible
RX Brand: Specialty (Tier 4)	\$150	\$150	\$250 after deductible	\$250 after deductible	\$350 after deductible	\$350 after deductible



Florida | 2025
Individual & Family Plans

Silver Elite CSR 150 Silver Elite CSR 150 SF Silver Elite CSR 200 Silver Elite CSR 200 SF Silver Elite CSR 250 Silver Elite CSR 250 SF

The Basics

Deductible (Individual / Family)	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$3,650 / \$7,300	\$3,750 / \$7,500
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$1,100 / \$2,200	\$1,150 / \$2,300	\$2,950 / \$5,900	\$3,000 / \$6,000	\$6,800 / \$13,600	\$6,900 / \$13,800
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No

Prices for Benefits

Primary Care Visits	\$0	\$0	\$10	\$10	\$30	\$20
Virtual Visits Oscar Primary Care	\$0	\$0	\$10	\$0	\$30	\$0
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Specialist Office Visits	\$15	\$15	\$30	\$30	\$50	\$50
Urgent Care	\$15	\$15	\$30	\$30	\$50	\$50
Emergency Room	\$250	50%	\$400	50%	\$500 after deductible	50% after deductible
Mental Health Office Visits	\$0	\$0	\$30	\$30	\$50	\$45
Labs	\$10	50%	\$20	50%	\$30	50% after deductible
X-rays & Diagnostic Imaging	\$20	\$20	\$30	\$30	\$50 after deductible	\$50 after deductible
MRIs & Advanced Imaging	\$75	\$75	\$75	\$75	\$125 after deductible	\$125 after deductible
Inpatient Facility Fee	\$250 (copay applies for a maximum of 2 days per 1 admit)	50% (copay applies for a maximum of 2 days per 1 admit)	\$250 (copay applies for a maximum of 2 days per 1 admit)	50% (copay applies for a maximum of 2 days per 1 admit)	\$450 after deductible (copay applies for a maximum of 2 days per 1 admit)	50% after deductible (copay applies for a maximum of 2 days per 1 admit)
Outpatient Facility Fee	\$200	50%	\$200	50%	\$200 after deductible	50% after deductible
RX Generics: Preferred (Tier 1a)	\$0	\$0	\$3	\$3	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$10	\$10	\$25	\$25	\$25	\$25
RX Brand: Preferred (Tier 2)	\$20	\$20	\$75	\$75	\$75	\$75
RX Brand: Non-preferred (Tier 3)	50%	50%	50%	50%	50% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	50%	50%	50%	50%	50% after deductible	50% after deductible



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Individual & Family Plans

Silver Simple Chronic Care CKM CSR 150	Silver Simple Chronic Care CKM CSR 150 SF	Silver Simple Chronic Care CKM CSR 200	Silver Simple Chronic Care CKM CSR 200 SF	Silver Simple Chronic Care CKM CSR 250	Silver Simple Chronic Care CKM CSR 250 SF
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The Basics

Deductible (Individual / Family)	\$0 / \$0	\$0 / \$0	\$800 / \$1,600	\$800 / \$1,600	\$5,000 / \$10,000	\$5,000 / \$10,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$1,400 / \$2,800	\$1,400 / \$2,800	\$3,000 / \$6,000	\$3,000 / \$6,000	\$7,350 / \$14,700	\$7,350 / \$14,700
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No

Prices for Benefits

Primary Care Visits	\$0	\$0	\$0	\$0	\$0	\$0
Virtual Visits Oscar Primary Care	\$0	\$0	\$0	\$0	\$0	\$0
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Specialist Office Visits	\$5	\$5	\$25	\$25	\$35	\$35
Urgent Care	\$30	\$30	\$45	\$45	\$60	\$60
Emergency Room	30%	30%	30% after deductible	30% after deductible	50% after deductible	50% after deductible
Mental Health Office Visits	\$0	\$0	\$0	\$0	\$0	\$0
Labs	\$10	\$10	\$35	\$35	\$60	\$60
X-rays & Diagnostic Imaging	30%	30%	30% after deductible	30% after deductible	50% after deductible	50% after deductible
MRIs & Advanced Imaging	30%	30%	30% after deductible	30% after deductible	50% after deductible	50% after deductible
Inpatient Facility Fee	30%	30%	30% after deductible	30% after deductible	50% after deductible	50% after deductible
Outpatient Facility Fee	30%	30%	30% after deductible	30% after deductible	50% after deductible	50% after deductible
RX Generics: Preferred (Tier 1a)	\$0	\$0	\$0	\$0	\$0	\$0
RX Generics: Non-preferred (Tier 1b)	\$5	\$5	\$10	\$10	\$20	\$20
RX Brand: Preferred (Tier 2)	\$15	\$15	\$60	\$60	\$60 after deductible	\$60 after deductible
RX Brand: Non-preferred (Tier 3)	50%	50%	50% after deductible	50% after deductible	50% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	50%	50%	50% after deductible	50% after deductible	50% after deductible	50% after deductible



Florida | 2025
Individual & Family Plans

Silver Simple Diabetes CSR 150	Silver Simple Diabetes CSR 150 SF	Silver Simple Diabetes CSR 200	Silver Simple Diabetes CSR 200 SF	Silver Simple Diabetes CSR 250	Silver Simple Diabetes CSR 250 SF
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The Basics

Deductible (Individual / Family)	\$0 / \$0	\$0 / \$0	\$800 / \$1,600	\$800 / \$1,600	\$4,400 / \$8,800	\$4,400 / \$8,800
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$1,250 / \$2,500	\$1,250 / \$2,500	\$2,800 / \$5,600	\$2,800 / \$5,600	\$7,250 / \$14,500	\$7,250 / \$14,500
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No

Prices for Benefits

Primary Care Visits	\$0	\$0	\$0	\$0	\$0	\$0
Virtual Visits Oscar Primary Care	\$0	\$0	\$0	\$0	\$0	\$0
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Specialist Office Visits	\$5	\$5	\$25	\$25	\$40	\$40
Urgent Care	\$30	\$30	\$45	\$45	\$60	\$60
Emergency Room	30%	30%	30% after deductible	30% after deductible	50% after deductible	50% after deductible
Mental Health Office Visits	\$0	\$0	\$0	\$0	\$0	\$0
Labs	\$10	\$10	\$35	\$35	\$60	\$60
X-rays & Diagnostic Imaging	30%	30%	30% after deductible	30% after deductible	50% after deductible	50% after deductible
MRIs & Advanced Imaging	30%	30%	30% after deductible	30% after deductible	50% after deductible	50% after deductible
Inpatient Facility Fee	30%	30%	30% after deductible	30% after deductible	50% after deductible	50% after deductible
Outpatient Facility Fee	30%	30%	30% after deductible	30% after deductible	50% after deductible	50% after deductible
RX Generics: Preferred (Tier 1a)	\$0	\$0	\$0	\$0	\$0	\$0
RX Generics: Non-preferred (Tier 1b)	\$5	\$5	\$10	\$10	\$20	\$20
RX Brand: Preferred (Tier 2)	\$15	\$15	\$60	\$60	\$60 after deductible	\$60 after deductible
RX Brand: Non-preferred (Tier 3)	50%	50%	50% after deductible	50% after deductible	50% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	50%	50%	50% after deductible	50% after deductible	50% after deductible	50% after deductible



Florida | 2025
Individual & Family Plans

Silver Simple PCP Saver CSR 150 Silver Simple PCP Saver CSR 150 SF Silver Simple PCP Saver CSR 200 Silver Simple PCP Saver CSR 200 SF Silver Simple PCP Saver CSR 250 Silver Simple PCP Saver CSR 250 SF

The Basics

Deductible (Individual / Family)	\$0 / \$0	\$0 / \$0	\$600 / \$1,200	\$600 / \$1,200	\$4,750 / \$9,500	\$4,750 / \$9,500
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$1,650 / \$3,300	\$1,850 / \$3,700	\$3,000 / \$6,000	\$3,050 / \$6,100	\$7,050 / \$14,100	\$7,350 / \$14,700
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No

Prices for Benefits

Primary Care Visits	\$5	\$5	\$10	\$10	\$10	\$10
Virtual Visits Oscar Primary Care	\$5	\$0	\$10	\$0	\$10	\$0
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Specialist Office Visits	\$15	\$10	\$40	\$40	\$80	\$80
Urgent Care	\$30	\$30	\$50	\$50	\$75	\$75
Emergency Room	20%	20%	40% after deductible	40% after deductible	40% after deductible	40% after deductible
Mental Health Office Visits	\$5	\$5	\$10	\$10	\$10	\$10
Labs	20%	\$0	40% after deductible	\$10	40% after deductible	\$10
X-rays & Diagnostic Imaging	20%	20%	40% after deductible	40% after deductible	40% after deductible	40% after deductible
MRIs & Advanced Imaging	20%	20%	40% after deductible	40% after deductible	40% after deductible	40% after deductible
Inpatient Facility Fee	20%	20%	40% after deductible	40% after deductible	40% after deductible	40% after deductible
Outpatient Facility Fee	20%	20%	40% after deductible	40% after deductible	40% after deductible	40% after deductible
RX Generics: Preferred (Tier 1a)	\$0	\$0	\$3	\$3	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$5	\$5	\$10	\$15	\$20	\$20
RX Brand: Preferred (Tier 2)	\$30	\$30	\$40	\$40	\$80	\$80
RX Brand: Non-preferred (Tier 3)	20%	20%	40% after deductible	40% after deductible	40% after deductible	40% after deductible
RX Brand: Specialty (Tier 4)	20%	20%	40% after deductible	40% after deductible	40% after deductible	40% 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 form numbers OSC-TX-IVL-HMO-GOLD-0-GUIDED-CARE-EOC-2025, OSC-TX-IVL-HMO-EOC-2025-HIX/OSC-TX-IVL-HMO-EOC-2025/OSC-TX-S-IVL-EOC-2025[-HIX]/OSC-TX-S-IVL-EOC-2025/OSC-TX-IVL-EOC-2025-HIX/OSC-TX-IVL-EOC-2025 and associated filing numbers OHIN-134128360/OHIN-134079760/OHIN-134079717/OHIN-134080906/OHIN-134080911/OHIN-134128348/OHIN-134128297/OHIN-134128360. Plans sold in Virginia use policy form number OSC-VA-IVL-EOC-2025/OSC-VA-IVL-EOC-2025-HIX with associated filing number 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.