



Hi,
We're Oscar.



oscar

Fall, 2021

Our Presenters



Grant Senter
Market Development Executive

- 01 — Introducing Oscar!
- 02 — What's the Oscar *difference*?
- 03 — Our 2022 product portfolio:
Plans, network, pricing, and more
- 04 — How to work with us

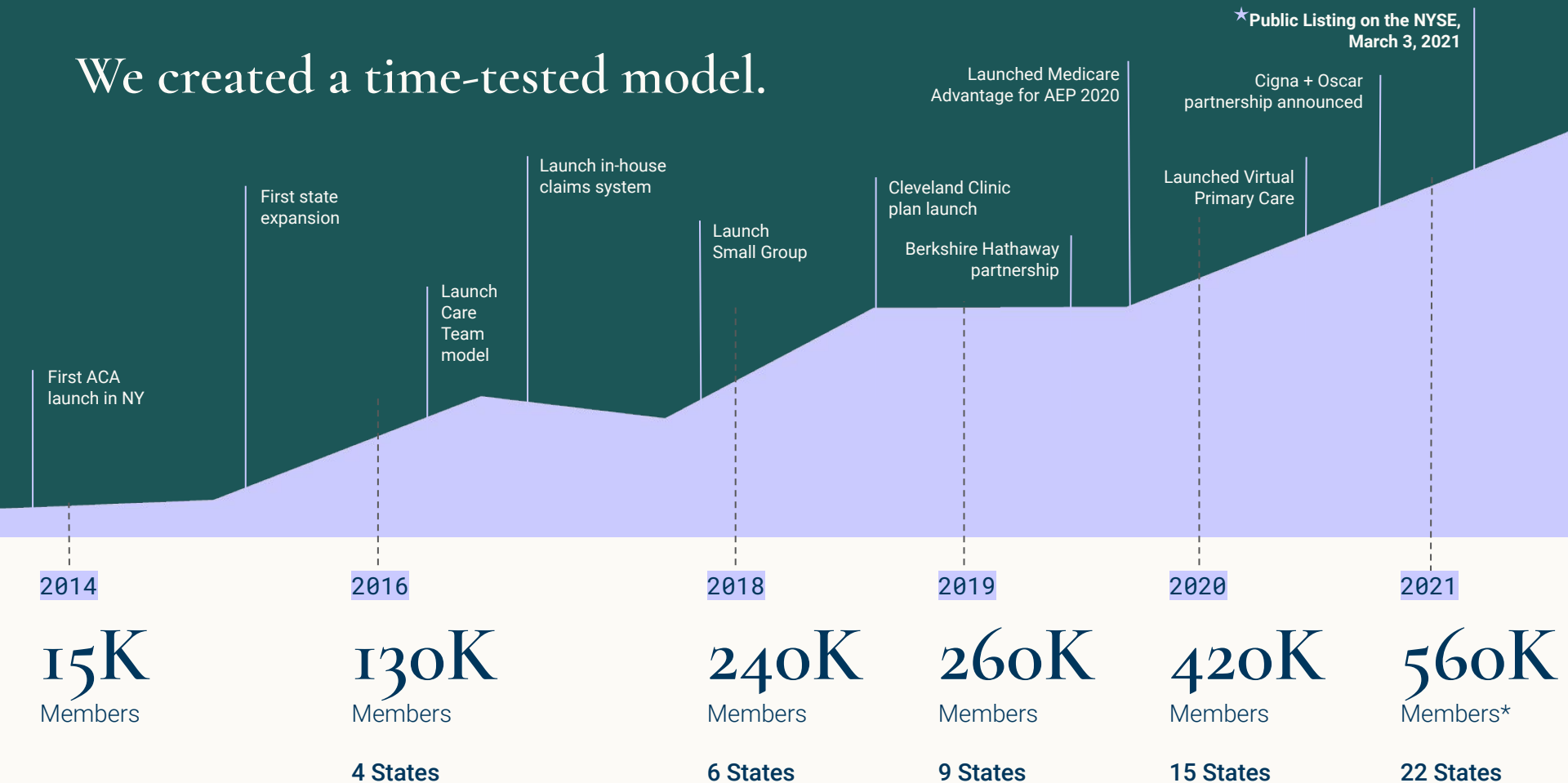
Introducing Oscar

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Oscar is the first health insurance company built to make health care easy.



We created a time-tested model.



*Membership as of June 30, 2021

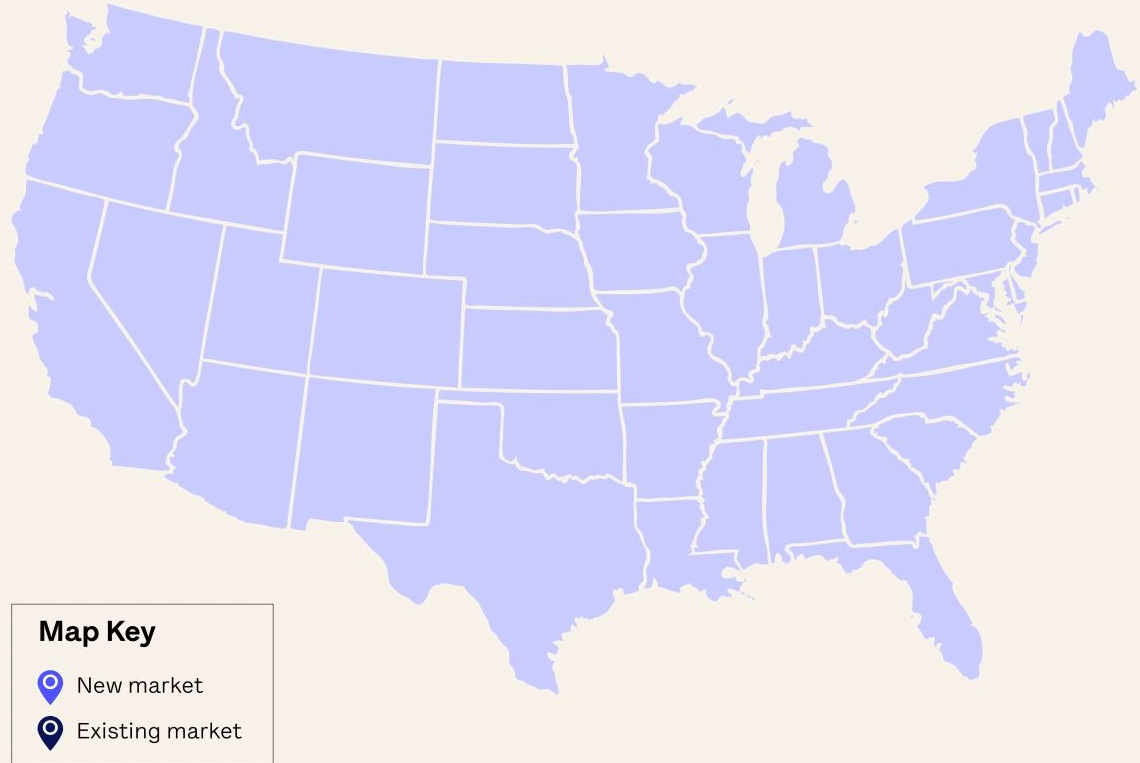
Oscar Today

22 total states*

497 counties*

3 product lines

2,000+ employees



**Pending regulatory approval*

***Across all lines of business**

When members engage with Oscar,
we can help them realize cost savings.



Ease

Oscar makes it easy
for members to
navigate their health
care...



Engagement

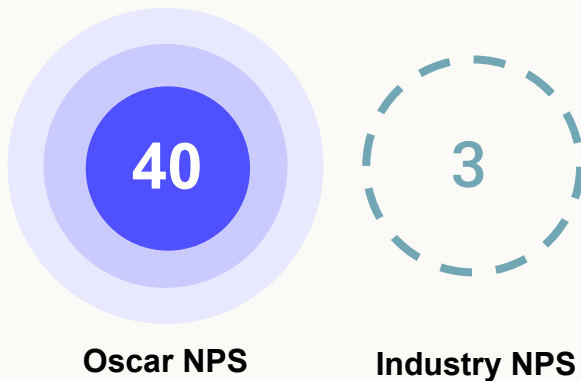
...which drives record levels
of member engagement...



Affordability

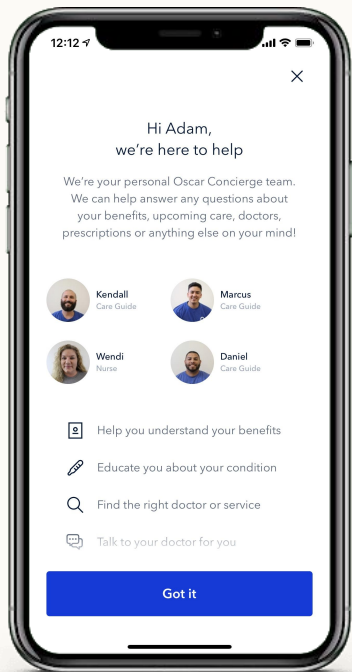
...and ultimately
drives lower
out-of-pocket costs
and better health
outcomes.

It's why our member satisfaction scores continue to outpace category norm year over year.



*NPS reflects member responses to the following question—"On a scale of zero to ten: How likely is it that you would recommend Oscar to a friend or colleague?" Responses of 9 or 10 are considered "promoters," responses of 7 or 8 are considered neutral or "passives," and responses of 6 or less are considered "detractors." We then subtract the number of respondents who are detractors from the number of respondents who are promoters, divide that number by the total number of respondents, and then multiply the resulting figure by 100. NPS reflects responses given to us as of June 30th, 2021. NPS gives no weight to members who decline to answer the survey question.

A mobile app that members actually use.



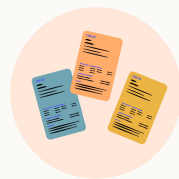
Now fully translated to serve our 120k+ Spanish-speaking members.



Find best in class local providers, urgent care centers, or hospitals with our network search tool.



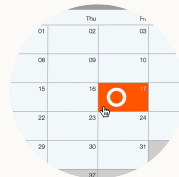
Members can earn up to \$100 per year in step tracking rewards!*



View digital member ID cards



Message or call Care Guides

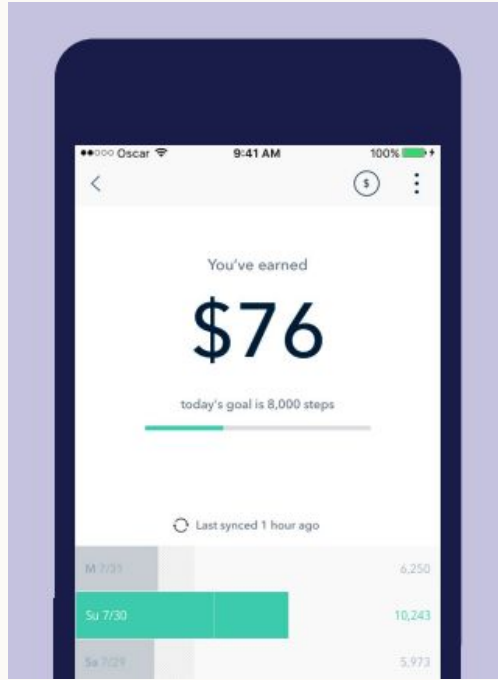


Request a phone or secure message Virtual Urgent Care consultation

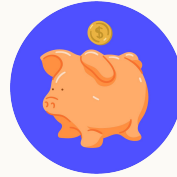
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*If a member thinks they might be unable to participate in this program, they might qualify for an opportunity to earn the same reward in a different way. Note: Members who live in California can also track and earn rewards for every day you hit your sleep goal.

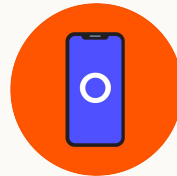
We make it easy for members to get rewarded.



earn \$1 for every day you hit your goal



up to \$100 a year in Amazon® Gift Cards*



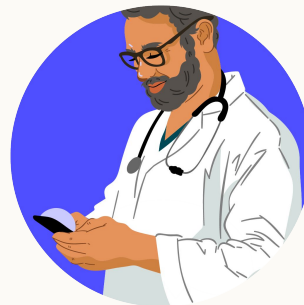
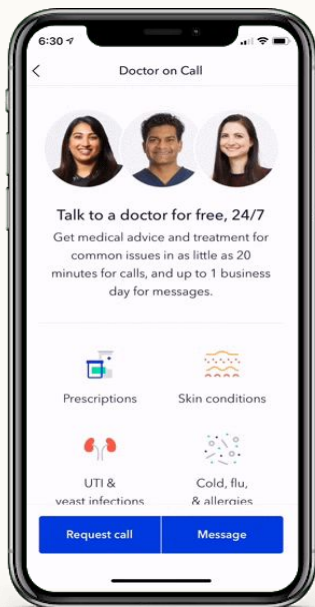
Sync with Google Fit or Apple Health

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*If a member thinks they might be unable to participate in this program, they might qualify for an opportunity to earn the same reward in a different way. Note: Members who live in California can also track and earn rewards for every day you hit your sleep goal.

We make it easy to talk to a doctor with our \$0 Virtual Urgent Care feature.

That's why our members use telemedicine 7x more than industry average.



- Diagnose conditions and provide treatment plans
- Prescribe and order medications
- Refill existing prescriptions

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Source: Oscar member telemedicine adoption as of Dec '18, subscribers ages 18 - 55; Industry average from National Business Group on Health [survey](#).

An entire team dedicated to every member

We go above and beyond for our members.

Whether they're trying to find in-network doctors, understand claims, or they're *seeking care*—Oscar is there to help them navigate their health journeys.

We pair our members with a dedicated team that can:

- ✓ Answer insurance plan questions
- ✓ Help with pre-procedure preparation
- ✓ Provide high-quality virtual care*
- ✓ And so much more!



*Oscar Virtual Primary Care and Virtual Urgent Care services are provided by independent clinical practices contracted with Oscar insurance entities. Providers are neither employed by nor affiliated with Oscar insurance entities.

Meet our Care Guides.

These are the actual people who service our members—your clients!—every day.



Licensed Nurse



Care Guide



Care Guide



Care Guide

Prompt answers

< 2 minute average call response time

Quality care

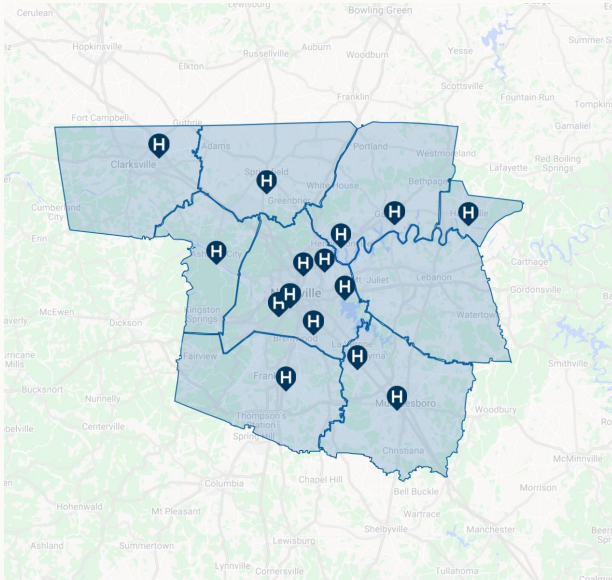
90% recommend the doctors they found through Oscar

Better service

4.5/5 score for member satisfaction

Our 2022 Network and Plan Design

Unrestricted access to top Nashville hospitals



H In-network hospitals

OSCAR | Individual & Family

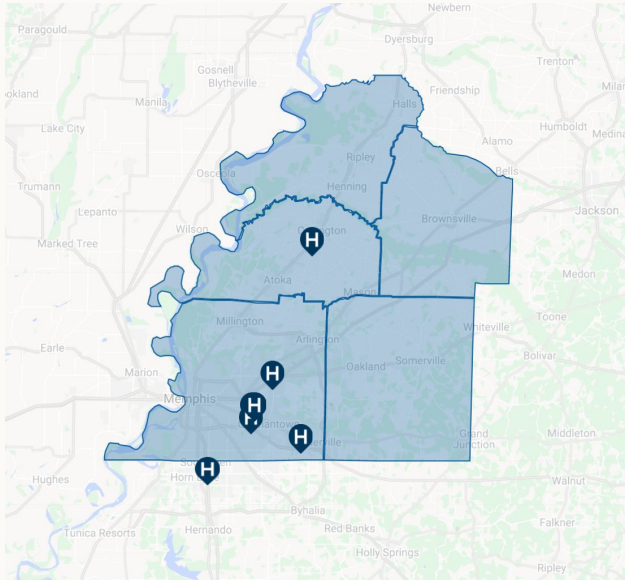
Service Area:


Cheatham, Davidson, Montgomery,
Robertson, Rutherford, Sumner,
Trousdale, Williamson, Wilson

Sumner Regional Medical Center
Tennova Healthcare - Clarksville
TriStar Hendersonville Medical Center
NorthCrest Medical Center
Trousdale Medical Center
Saint Thomas Rutherford Hospital
Williamson Medical Center
TriStar Stonecrest Medical Center
Children's Hospital at TriStar Centennial
TriStar Ashland City Medical Center
Saint Thomas Hospital for Specialty Surgery
Saint Thomas Hospital
Saint Thomas West Hospital
Skyline Madison Campus
TriStar Centennial Medical Center
TriStar Skyline Medical Center
TriStar Southern Hills Medical Center
TriStar Summit Medical Center



Unrestricted access to top Memphis hospitals



 In-network hospitals

Service Area:

Fayette, Haywood, Lauderdale, Shelby,
Tipton

Baptist Memorial Hospital - DeSoto
Baptist Memorial Hospital - Collierville
Baptist Memorial Hospital for Women
Baptist Memorial Hospital - Memphis
Saint Francis Bartlett
Medical Center
Saint Francis Hospital
Spence and Becky Wilson
Baptist Children's Hospital
Baptist Memorial Hospital - Tipton

 **BAPTIST**

 **Tenet**
Health

OSCAR | Individual & Family

We use the highest-quality partners to build a connected patient experience.

LabCorp is
New for
OE22!



CVS Caremark is our exclusive pharmacy vendor - and we offer **\$0 prescription home delivery** through CVS Caremark's Mail Order service.

Optum manages our mental health benefits

Liberty is used for pediatric dental

Davis takes care of pediatric vision

Coram provides home infusion services

Quest and LabCorp are some of our preferred in-network lab partners.

Oscar Silver Plans to Know



1. *Silver Simple - Specialist Saver*

Silver Simple - Specialist Saver



	CSR 150	CSR 200	CSR 250
Deductible	\$0	\$970	\$3,300
MOOP	\$1,375	\$2800	\$6,850
Primary Care	\$5	\$25	\$40
Specialists	\$5	\$25	\$40
Labs	Tier 1: \$0 Tier 2: \$6	Tier 1: \$10 Tier 2: \$35	Tier 1: \$10 Tier 2: \$60
Virtual Urgent Care	\$0	\$0	\$0
Urgent Care	\$30	\$45	\$60
ER	30%	30%*	40%*
Tier 1A/B Rx	\$0, \$6	\$3, \$10	\$3, \$20
Tier 2 Rx	\$20	\$40*	\$60*

Why you'll love it...

- \$0 deductible in the CSR 150 + low-cost deductible in CSR 200
- Copayment for primary care visits + specialist + Urgent Care
- \$0 Virtual Urgent Care
- Low MOOP for CSR 150 members
- Tiered Primary Care docs

Who it's best for...

- Consumers who want a low MOOP + \$0 deductibles
- CSR 150 members with cost-sharing benefits
- Members who have a specialist(s) they visit annually
- Members who submit annual blood work to their specialist or primary care physician

* after deductible is met

Check plan grids for full details.

Oscar Bronze Plans to Know



1. *Bronze Elite - \$0 deductible + PCP Saver*
2. *Bronze Elite - \$0 deductible + Specialist Saver*
3. *Bronze Classic - PCP Saver*

Bronze Plans



	Bronze Elite - \$0 Deductible + PCP Saver	Bronze Elite - \$0 Deductible + Specialist Saver	Bronze Classic - \$0 PCP
Deductible	\$0	\$0	\$8,000
MOOP	\$8,700	\$8,700	\$8,700
Primary Care	\$35	\$60	\$0
Specialists	\$95	\$125	50%*
Labs	Tier 1: \$25, Tier 2:\$50		Tier 1: \$25, Tier 2: \$75
Virtual Urgent Care	\$0	\$0	-
Urgent Care	\$75	\$75	\$75
ER	\$1,250	\$1500	50%*
Tier 1A/B Rx	\$3, \$30	\$3, \$30	\$3, \$30
Tier 2 Rx	\$250	\$250	\$500*

Why you'll love it...

- Option of a \$0 deductible or sub \$3000 deductible
- Copays across most key health services
- The option of \$0 Primary Care at an affordable price
- Urgent Care at a standard \$75 Copay

Who it's best for...

- Consumers who want a low MOOP + \$0 deductibles
- CSR 150 members with cost-sharing benefits
- Consumers NOT on Tier 2 and 3 medications

* after deductible is met

Check plan grids for full details.

How to Work With Us

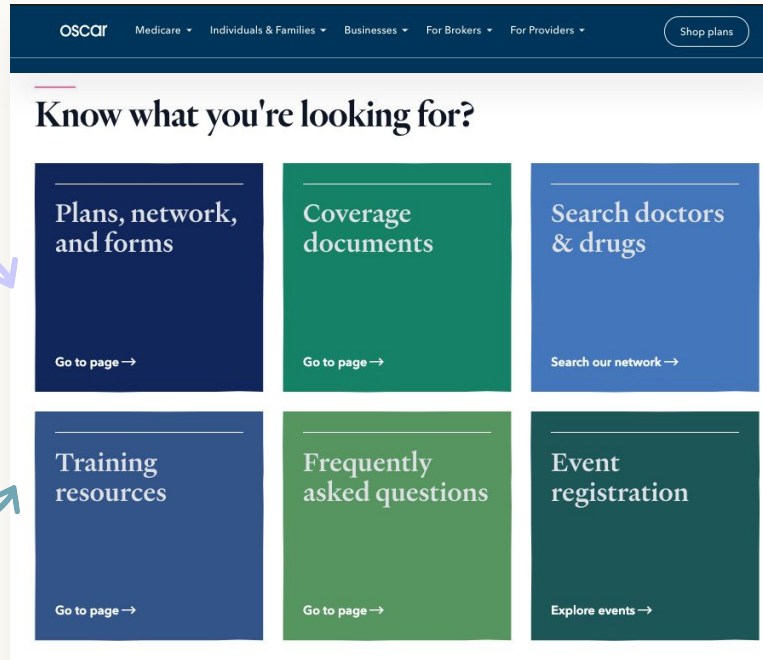
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Your one-stop shop for Broker Resources:

hioscar.com/brokers

Plan grids
Rate tables
Network
overviews
Enrollment forms

Find training
resources and
marketing
materials



Search
in-network
doctors & drugs
for your clients

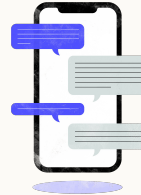
Register for an
upcoming
broker event

Our Broker and Navigator Support Team is here to help.



- ✓ **Education** on plan benefits & networks
- ✓ **Help** with Broker account creation & appointments
- ✓ Enrollment **support**
- ✓ Commissions **escalations**

Monday through Friday 8:00am - 8:00pm EST



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brokers@hioscar.com

1-855-672-2713

Questions?

Thank you!

Market Contact:

Grant Senter

Senior Market Development Executive

gsenter@hioscar.com

210-748-0082

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