

**Hi, we're Oscar.**

## Agenda

1. Introduction to Oscar
2. Member Experience Overview
3. Network
4. 2018 Plan Portfolio

## Oscar Background



### Rapid growth

Since our founding in 2012, we have grown to 600 employees covering 90K members across NY, TX, and CA.

### \$720M raised to date

From top investors including Fidelity Investments, Google Capital, and Goldman Sachs.

### 600 employees & growing

Headquartered in downtown New York City with offices in Los Angeles, Dallas, and Tempe.



## Continued Expansion into 2018



### New Jersey

Launching Oscar for Business and re-introducing individual plans.

### Tennessee

Launching Oscar for Business with Humana, and Oscar individual plans in the Nashville area.

**oscar** + **Humana**

### Ohio

Launching individual plans in partnership with the Cleveland Clinic in five counties.

 **Cleveland Clinic** + **oscar**



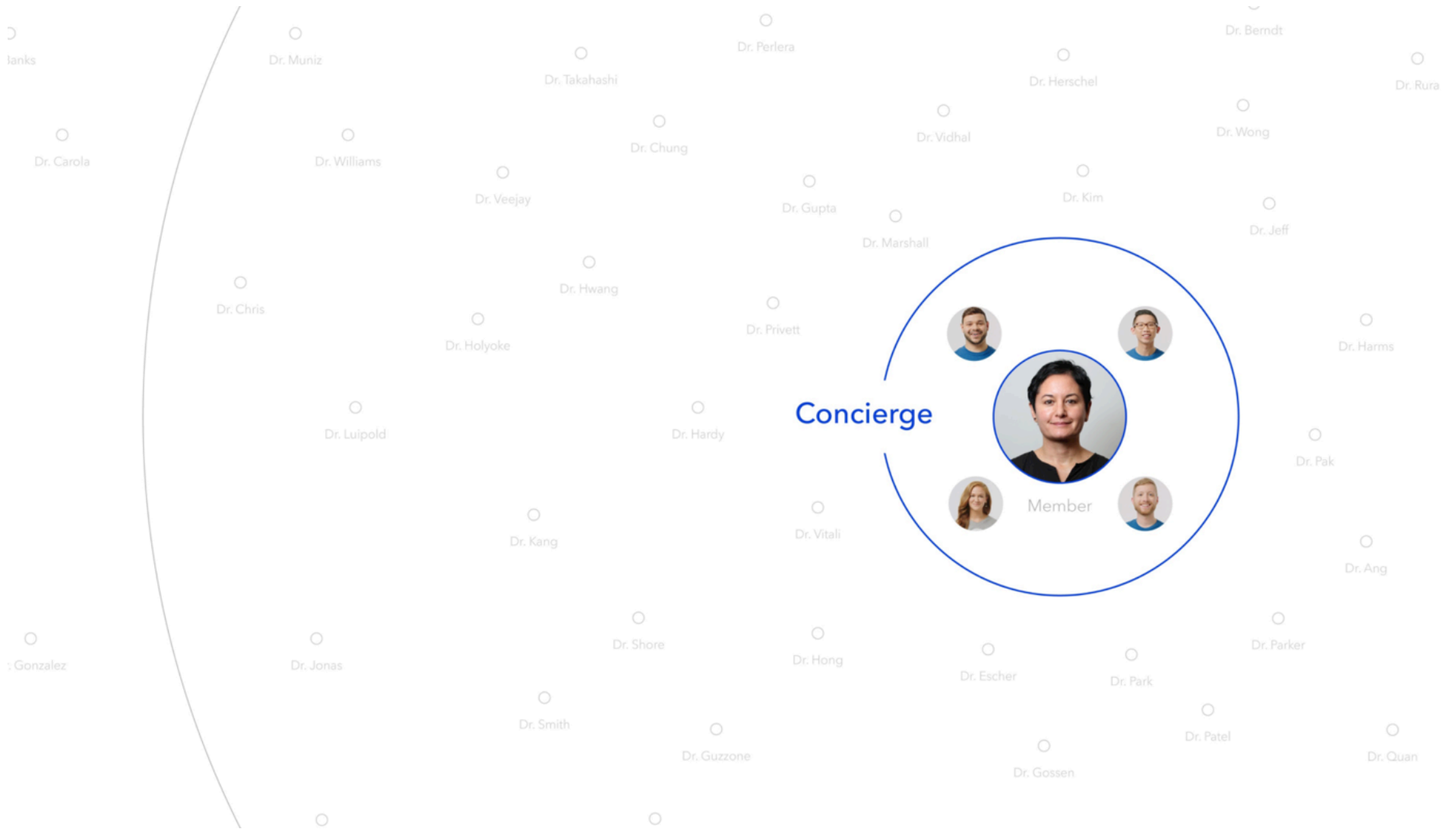
### Texas

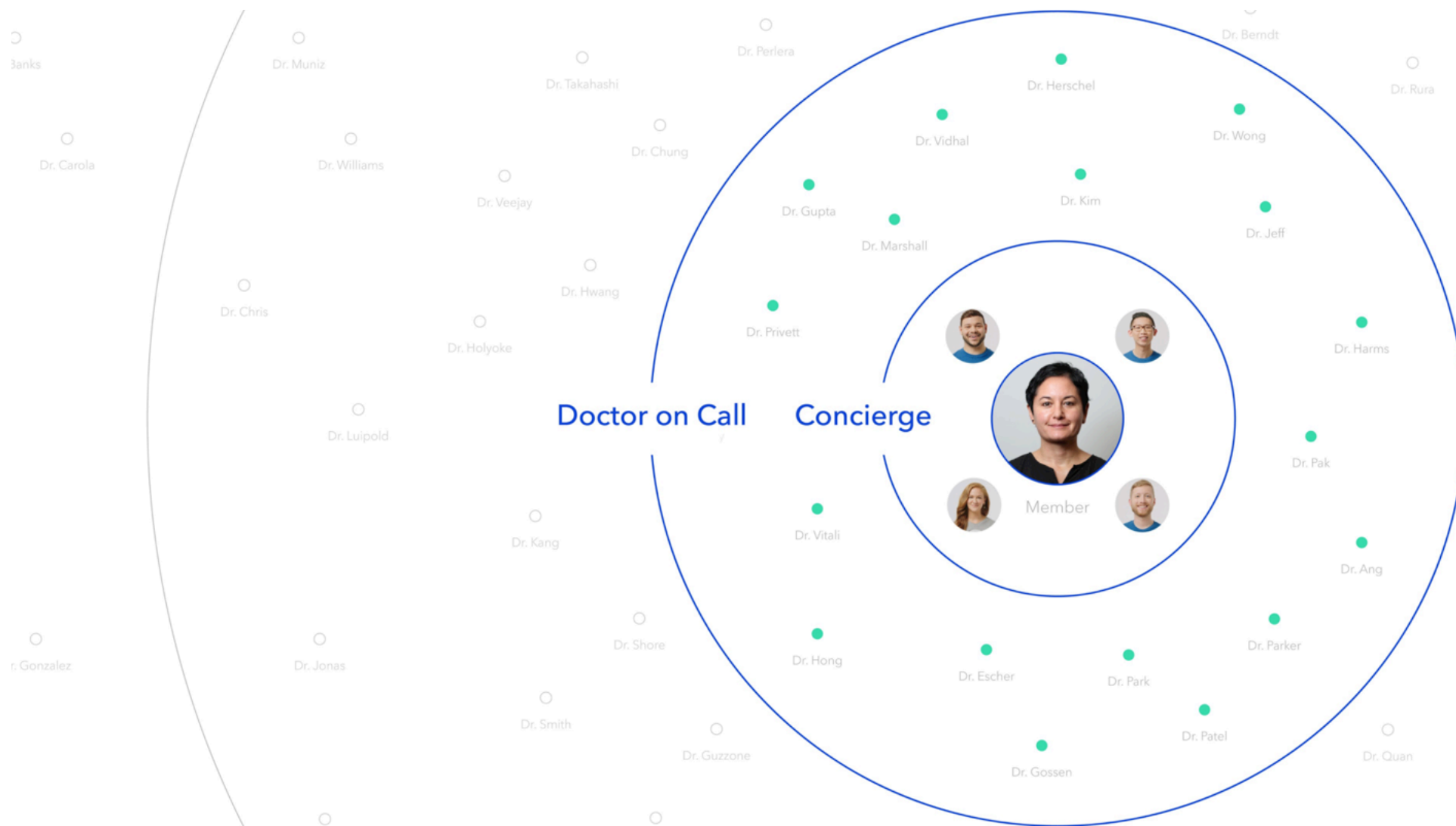
Expanding individual plans to the greater San Antonio and Austin areas.

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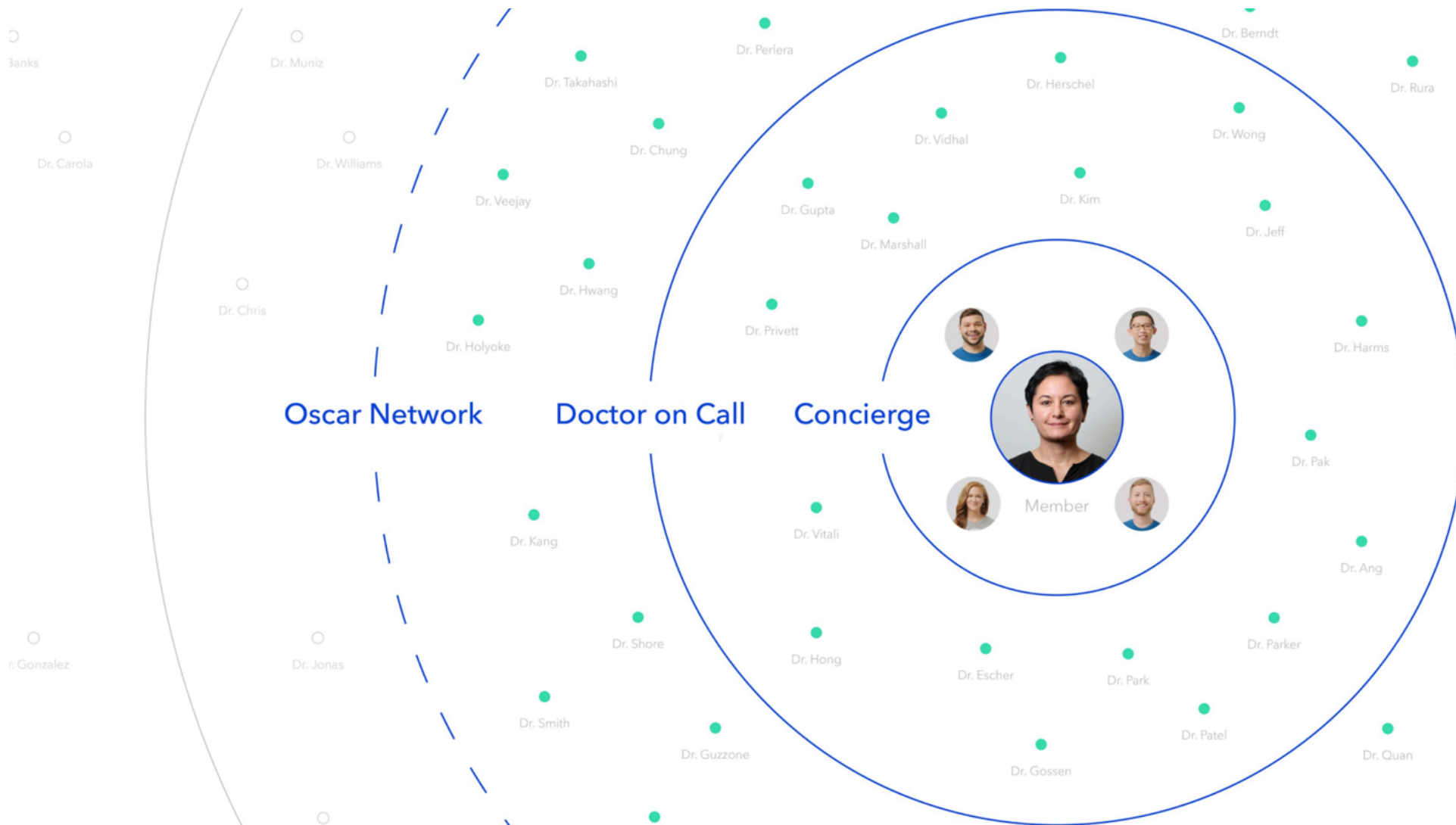
**We put the member at the  
center of everything we do.**

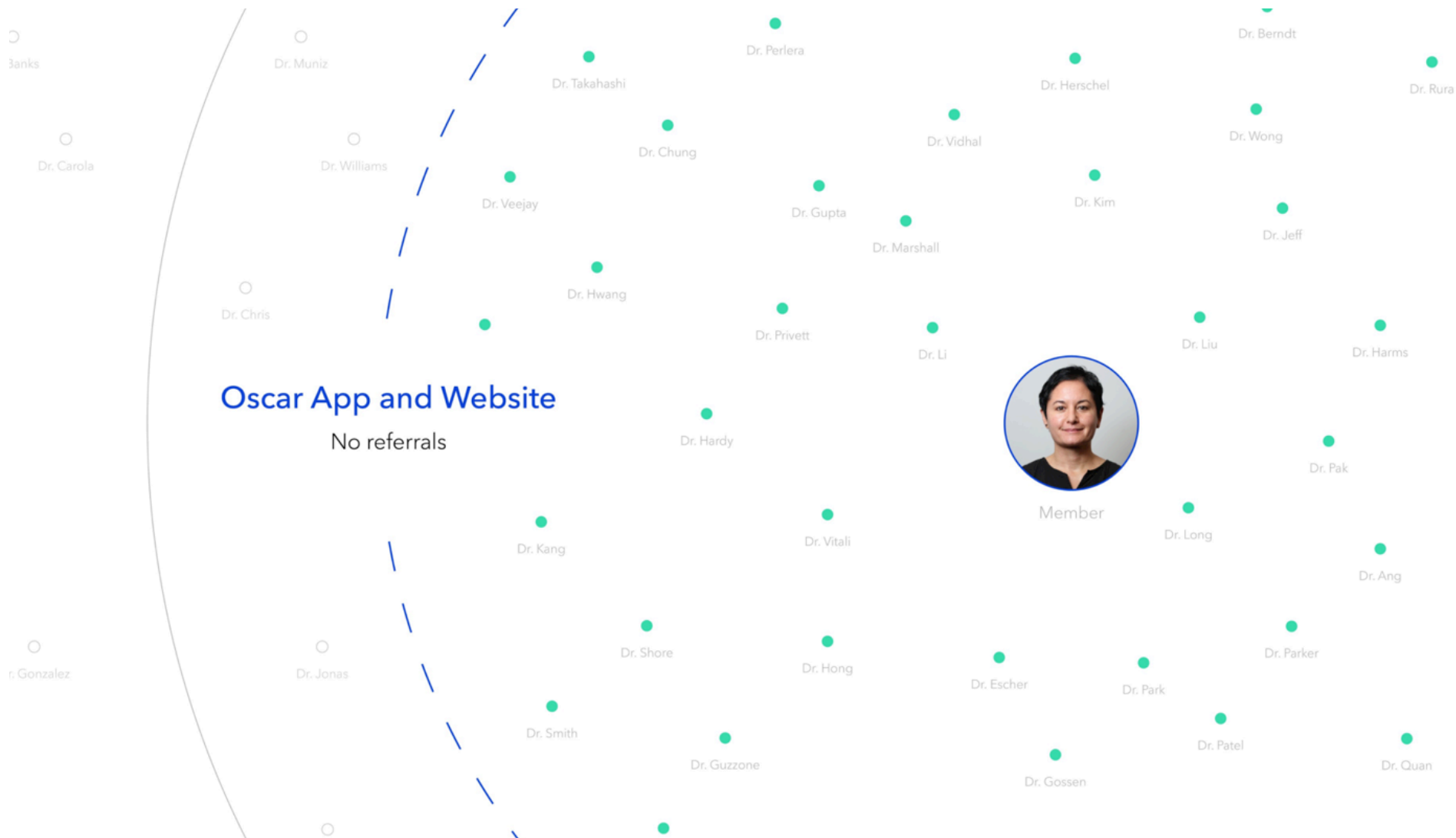


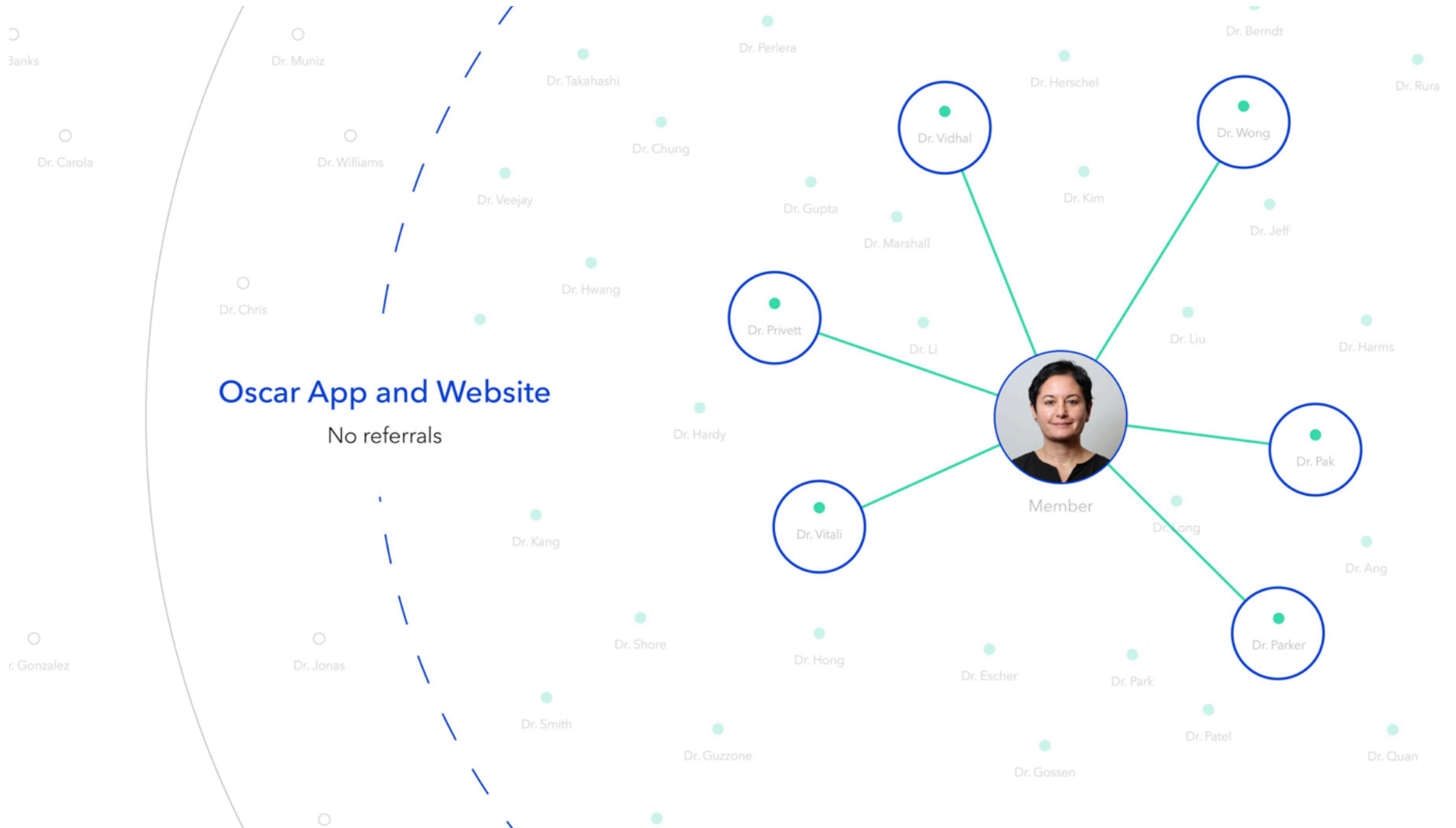










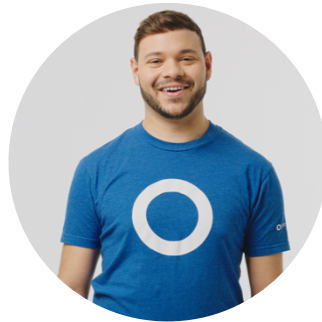


## Only with Oscar



### Doctor on Call

Talk to a board-certified Doctor in 15 minutes. [Free, unlimited, and available 24/7](#) right from the Oscar app.



### Concierge team

Personal Concierge team for each member – three care guides and a nurse. [Talk to the same people every time you call or message.](#)



### Step tracking

Earn [Amazon rewards of up to \\$100](#) per year just by walking around (for each member over 18 year old).



### Online booking

[Direct appointment scheduling](#) with select St. Thomas doctors.

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# Demo

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Our focus on delivering a great experience drives engagement...

27%

of Oscar members use telemedicine, vs. less than 3% for other carriers<sup>1</sup>

35%

of all first doctor appointments start with Oscar

3x

higher customer satisfaction scores than industry average<sup>2</sup>

...leading to better health outcomes, time and cost savings, and happier members.

Sources: <sup>1</sup>Oscar internal utilization and MedCity News, "Why is telemedicine utilization so low?" Sept. 12, 2016; <sup>2</sup>Oscar internal Net Promoter Score (NPS) survey results and Deft Research 2017 Individual & Family Member Experience Research Report

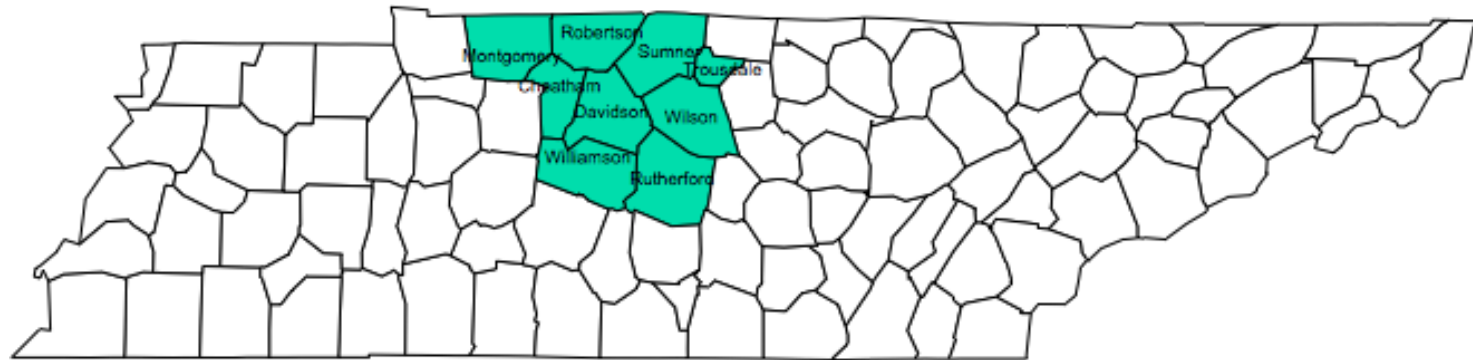


# **Our 2018 Network & Plans.**

## Nashville Service Area

### Nashville (Region 4)

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





## Oscar's Nashville Network

**ChoiceCare Network:** The Exclusive Provider Organization (EPO) is a curated network of physicians in the Nashville area designed to meet any specific need.

No referral required. No need to choose a primary care physician.

## Choice EPO Network Stats

21

Hospitals

78

Urgent Care  
Facilities

596

General  
Practitioners

114

Cardiologists

246

Pediatricians

74

Orthopedists

190

OBGYNs

24

Oncologists

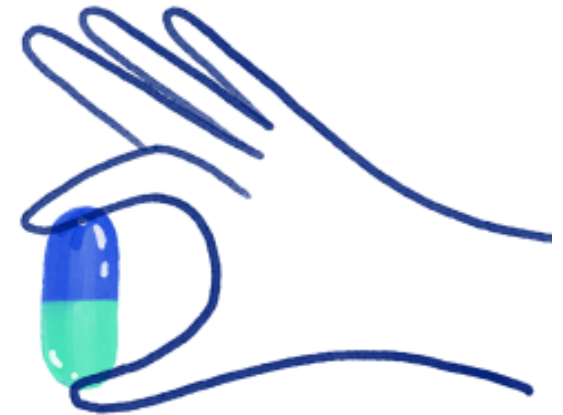
*Disclaimer: Participating providers and makeup of the network are subject to change. Information provided is a snapshot of the ChoiceEPO network as of 09/25/17.*

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## Pharmacy

Oscar uses CVS Caremark as our PBM and pharmacy network.

- 60,000+ pharmacies nationwide
- Includes both major big box chains (CVS, Walgreens, WalMart) and local mom-and-pops
- Entire national network is searchable in the mobile app
- Non-formulary drugs are only covered if medically necessary, with prior authorization through Caremark
- Covered scripts can be filled by mail-order up to 90 day supply at 2.5x monthly copay



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## Search for Doctors & Drugs

[www.hioscar.com/search/](http://www.hioscar.com/search/)

Find doctors and drugs.

I have an Oscar plan as an [individual](#) and I live in [New York](#).

Search by

Doctor type

✓ Doctor name

Drugs

Places

Search by doctor name

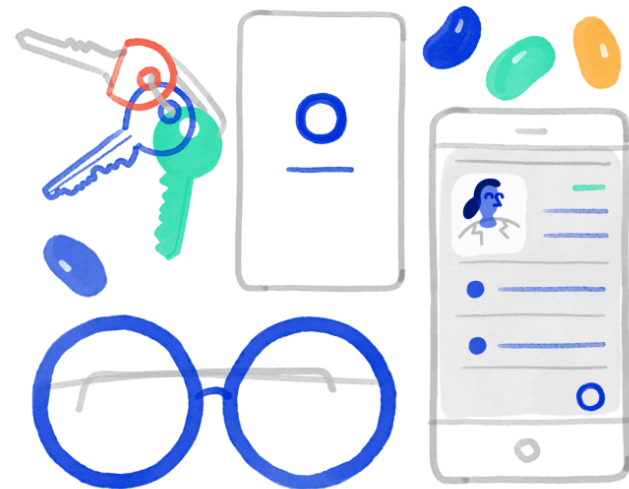
2018 formulary will be available by Open Enrollment

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## Coverage Away from Home

While our network covers Nashville (Rating Area 4) only, there are still ways to get care when you travel.

- Nationwide coverage for Doctor-on-Call
- National pharmacy coverage
- ER and Urgent Care visit covered as in-network in case of an emergency



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## Oscar 2018 TN Individual Product Suite

### Classic

- Standard plan design
- Pre-deductible benefits for routine care
- After you hit deductible, coinsurance covers a portion of all in-network care up to your MOOP

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Secure (Catastrophic)  
Bronze  
Silver (CSR 250, 200, 150)  
Gold

### Simple

- Deductible = MOOP
- Pre-deductible benefits for routine care
- No coinsurance
- For everything else, you pay Oscar's negotiated rate until you hit your MOOP, after which Oscar covers all in-network care

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Bronze  
Silver (CSR 250, 200, 150)

### Backup

- No pre-deductible benefits
- Pay Oscar's negotiated rate until you hit your deductible, after which Oscar covers a percentage of all in-network care until you hit your MOOP
- **Not HSA compatible**

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Bronze  
Silver (CSR 250, 200, 150)

## Oscar Bronze Plans

*D&C = Deductible & Coinsurance*

	Classic	Simple	Backup
Premium (40 year old, no APTC)	\$367	\$351	\$373
Deductible / MOOP (2x Family)	\$3,500 / \$7,350	\$7,350 / \$7,350	\$6,500 / \$6,500
Global Coinsurance	50%	-	-
Primary Care	D&C	Neg. Rate	Neg. Rate
Specialist	D&C	Neg. Rate	Neg. Rate
Urgent Care	\$100	\$100	Neg. Rate
Emergency Room	D&C	Neg. Rate	Neg. Rate
Inpatient Facility	D&C	Neg. Rate	Neg. Rate
PT / ST / OT	D&C	Neg. Rate	Neg. Rate
X-Ray + Diagnostic	D&C	Neg. Rate	Neg. Rate
Labs	D&C	Neg. Rate	Neg. Rate
Drug Card	D&C	Neg. Rate	Neg. Rate

## Oscar Silver Plans

*D&C = Deductible & Coinsurance*

	Classic	Simple	Backup
Premium (40 year old, no APTC)	\$591	\$620	\$585
Deductible / MOOP (2x Family)	\$5,000 / \$7,350	\$7,350 / \$7,350	\$3,000 / \$6,500
Global Coinsurance	50%	-	30%
Primary Care	\$50	\$25	D&C
Specialist	\$75	\$75	D&C
Urgent Care	\$100	\$100	D&C
Emergency Room	D&C	Neg. Rate	D&C
Inpatient Facility	D&C	Neg. Rate	D&C
PT / ST / OT	\$75	\$75	D&C
X-Ray + Diagnostic	D&C	Neg. Rate	D&C
Labs	\$25	\$25	D&C
Drug Card	\$25 / \$50 / D&C	\$25 / \$50 / D&C	D&C



## Oscar Silver CSR Plans (Selection)

*D&C = Deductible & Coinsurance*

	Classic 150	Classic 200	Backup 250
Est. Net Premium (40 year old)	\$30 (@ 120% FPL)	\$97 (@ 175% FPL)	\$163 (@ 225% FPL)
Deductible / MOOP (2x Family)	\$250 / \$1,000	\$750 / \$2,250	\$2,000 / \$5,000
Global Coinsurance	10%	20%	20%
Primary Care	\$0	\$0	D&C
Specialist	\$25	\$25	D&C
Urgent Care	\$25	\$50	D&C
Emergency Room	D&C	D&C	D&C
Inpatient Facility	D&C	D&C	D&C
PT / ST / OT	\$25	\$25	D&C
X-Ray + Diagnostic	D&C	D&C	D&C
Labs	\$0	\$10	D&C
Drug Card	\$0 / \$25 / D&C	\$0 / \$25 / D&C	D&C

## Oscar Gold Plan

*D&C = Deductible & Coinsurance*

	Classic
Premium (40 year old, no APTC)	\$824
Deductible / MOOP (2x Family)	\$1,500 / \$7,350
Global Coinsurance	20%
Primary Care	\$25
Specialist	\$50
Urgent Care	\$100
Emergency Room	D&C
Inpatient Facility	D&C
PT / ST / OT	\$50
X-Ray + Diagnostic	D&C
Labs	\$25
Drug Card	\$10 / \$50 / D&C

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## Full Plan Details

- In addition, a Catastrophic plan and full suite of CSR plans are available
- For full plan grids and collateral, go to [www.hioscar.com/brokers/nsh](http://www.hioscar.com/brokers/nsh)
  - Be sure to select "For Individual"
- For consumer-facing plan information, go to <https://www.hioscar.com/individuals/nsh>
- For SOB/SBCs, go to: [www.hioscar.com/forms](http://www.hioscar.com/forms)

## Consumer Points of Contact

For consumers

- Enrollment & questions: 1-855-OSCAR-88
- Easy quote and enrollment (including on-exchange): [www.hioscar.com/quote](http://www.hioscar.com/quote)

# Questions?



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