

Ready to sign up? Talk with your broker to get a quote.

| | Classic | | | | | Saver |
|---|------------------------------|---|---|--|--|---|
| | Minimum Coverage EPO | Bronze 60 EPO | Silver 70 EPO | Gold 80 EPO | Platinum 90 EPO | Bronze 60 HSA HDHP EPO |
| The Basics | | | | | | |
| Deductible (Individual / Family) | \$7,900 / \$15,800 | \$6,300 / \$12,600 | \$2,500 / \$5,000 | \$0 / \$0 | \$0 / \$0 | \$6,000 / \$12,000 |
| Out-of-pocket max (Individual / Family) | \$7,900 / \$15,800 | \$7,550 / \$15,100 | \$7,550 / \$15,100 | \$7,200 / \$14,400 | \$3,350 / \$6,700 | \$6,650 / \$13,300 |
| RX drug deductible | N/A | \$500 / \$1,000 | \$200 / \$400 | N/A | N/A | N/A |
| HSA-compatible? | No | No | No | No | No | Yes |
| 24/7 Doctor on Call (telemedicine visits) | Free | Free | Free | Free | Free | Free |
| Up to \$100/year in step tracking rewards | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Free preventive care | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Dedicated Concierge | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Prices before you meet your deductible | | | | | | |
| Primary care / OB-GYN visits | First 3 at \$0 ³ | First 3 at \$75 ³ | \$40 | \$30 | \$15 | Negotiated rate ¹ |
| Specialist visits | Negotiated rate ¹ | First 3 at \$105 ³ | \$80 | \$55 | \$30 | Negotiated rate ¹ |
| Mental health office visits | First 3 at \$0 ³ | First 3 at \$75 ³ | \$40 | \$30 | \$15 | Negotiated rate ¹ |
| Urgent care | First 3 at \$0 ³ | First 3 at \$75 ³ | \$40 | \$30 | \$15 | Negotiated rate ¹ |
| Labs | Negotiated rate ¹ | \$40 | \$35 | \$35 | \$15 | Negotiated rate ¹ |
| X-rays & Diagnostic Imaging | Negotiated rate ¹ | Negotiated rate ¹ | \$75 | \$55 | \$30 | Negotiated rate ¹ |
| MRIs & Advanced Imaging | Negotiated rate ¹ | Negotiated rate ¹ | \$300 | \$275 | \$75 | Negotiated rate ¹ |
| Emergency room | Negotiated rate ¹ | Negotiated rate ¹ | \$350 | \$325 | \$150 | Negotiated rate ¹ |
| Outpatient facility / Inpatient facility | Negotiated rate ¹ | Negotiated rate ¹ | 20% ² / Negotiated rate ¹ | \$300 / \$600 per day up to 5 days per admission | \$100 / \$250 per day up to 5 days per admission | Negotiated rate ¹ |
| Prescription drugs: Retail (Tier 1 / 2 / 3) | Negotiated rate ¹ | Negotiated rate ¹ | Negotiated rate ¹ | \$15 / \$50 / \$75 | \$5 / \$15 / \$25 | Negotiated rate ¹ |
| Prices after you meet your deductible | | | | | | |
| Primary care / OB-GYN visits | \$0 ⁴ | \$75 | \$40 | \$30 | \$15 | 40% ² |
| Specialist visits | \$0 ⁴ | \$105 | \$80 | \$55 | \$30 | 40% ² |
| Mental health office visits | \$0 ⁴ | \$75 | \$40 | \$30 | \$15 | 40% ² |
| Urgent care | \$0 ⁴ | \$75 | \$40 | \$30 | \$15 | 40% ² |
| Labs | \$0 ⁴ | \$40 | \$35 | \$35 | \$15 | 40% ² |
| X-rays & Diagnostic Imaging | \$0 ⁴ | Negotiated rate ¹ | \$75 | \$55 | \$30 | 40% ² |
| MRIs & Advanced Imaging | \$0 ⁴ | Negotiated rate ¹ | \$300 | \$275 | \$75 | 40% ² |
| Emergency room | \$0 ⁴ | Negotiated rate ¹ | \$350 | \$325 | \$150 | 40% ² |
| Outpatient facility / Inpatient facility | \$0 ⁴ | Negotiated rate ¹ | 20% ² | \$300 / \$600 per day up to 5 days per admission | \$100 / \$250 per day up to 5 days per admission | 40% ² |
| Prescription drugs: Retail (Tier 1 / 2 / 3) | \$0 ⁴ | Negotiated rate ¹ up to \$500 per script | \$15 / \$55 / \$80 | \$15 / \$50 / \$75 | \$5 / \$15 / \$25 | 40% ² up to \$500 per script |

¹ Negotiated rate: We've negotiated lower rates with in-network providers. Member pays Oscar's preferred rate with in-network providers until reaching the plan's deductible.

² Member pays coinsurance percentage (of negotiated discount rate) until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

³ The first 3 non-preventative 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.

⁴ Deductible equals out-of-pocket max, so once a members hits the deductible/out-of-pocket max, Oscar pays for 100% of all covered care in-network.



California 2019 | Individual & Family Silver Cost Share Reduction (CSR) Plans | Avail. On-Exchange Only

With the variant Silver level plan designs below, qualifying on-exchange Oscar members can receive lower cost shares than on our standard Silver plans.

| | Classic | | |
|---|---|---|---|
| | Silver 73 EPO (CSR 250) | Silver 87 EPO (CSR 200) | Silver 94 EPO (CSR 150) |
| The Basics | | | |
| Deductible (Individual / Family) | \$2,200 / \$4,400 | \$650 / \$1,300 | \$75 / \$150 |
| Out-of-pocket max (Individual / Family) | \$6,300 / \$12,600 | \$2,600 / \$5,200 | \$1,000 / \$2,000 |
| RX drug deductible | \$175 / \$350 | \$50 / \$100 | N/A |
| HSA-compatible? | No | No | No |
| 24/7 Doctor-on-Call (telemedicine visits) | Free | Free | Free |
| Up to \$100/year in step tracking rewards | ✓ | ✓ | ✓ |
| Free preventive care | ✓ | ✓ | ✓ |
| Dedicated Concierge | ✓ | ✓ | ✓ |
| Prices before you meet your deductible | | | |
| Primary care / OB-GYN visits | \$35 | \$15 | \$5 |
| Specialist visits | \$75 | \$25 | \$8 |
| Mental health office visits | \$35 | \$15 | \$5 |
| Urgent care | \$35 | \$15 | \$5 |
| Labs | \$35 | \$15 | \$8 |
| X-rays & Diagnostic imaging | \$75 | \$30 | \$8 |
| MRIs & Advanced imaging | \$300 | \$100 | \$50 |
| Emergency room | \$350 | \$100 | \$50 |
| Outpatient facility / Inpatient facility | 20% ² / Negotiated rate ¹ | 15% ² / Negotiated rate ¹ | 10% ² / Negotiated rate ¹ |
| Prescription drugs: Retail (Tier 1 / 2 / 3) | Negotiated rate ¹ | \$5 / Negotiated rate ¹ (Tier 2 & 3) | \$3 / \$10 / \$15 |
| Prices after you meet your deductible | | | |
| Primary care / OB-GYN visits | \$35 | \$15 | \$5 |
| Specialist visits | \$75 | \$25 | \$8 |
| Mental health office visits | \$35 | \$15 | \$5 |
| Urgent care | \$35 | \$15 | \$5 |
| Labs | \$35 | \$15 | \$8 |
| X-rays & Diagnostic imaging | \$75 | \$30 | \$8 |
| MRIs & Advanced imaging | \$300 | \$100 | \$50 |
| Emergency room | \$350 | \$100 | \$50 |
| Outpatient facility / Inpatient facility | 20% ² | 15% ² | 10% ² |
| Prescription drugs: Retail (Tier 1 / 2 / 3) | \$15 / \$50 / \$75 | \$5 / \$20 / \$35 | \$3 / \$10 / \$15 |

¹ Negotiated rate: We've negotiated lower rates with in-network providers. Member pays Oscar's preferred rate with in-network providers until reaching the plan's deductible (or RX drug deductible, when applicable).

² Member pays coinsurance percentage (of negotiated rate) until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

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| | Simple | | | Saver |
|---|---|--|--|--|
| | Simple Bronze | Simple Silver | Simple Gold | Saver Silver HSA |
| The Basics | | | | |
| Deductible (Individual / Family) | \$7,900 / \$15,800 | \$7,900 / \$15,800 | \$4,500 / \$9,000 | \$2,700 / \$5,400 |
| Out-of-Pocket Max (Individual / Family) | \$7,900 / \$15,800 | \$7,900 / \$15,800 | \$4,500 / \$9,000 | \$6,500 / \$13,000 |
| HSA compatible? | No | No | No | Yes |
| Free 24/7 Doctor-on-Call | ✓ | ✓ | ✓ | ✓ |
| Up to \$100/year in step tracking rewards | ✓ | ✓ | ✓ | ✓ |
| Free preventive care | ✓ | ✓ | ✓ | ✓ |
| Dedicated Concierge | ✓ | ✓ | ✓ | ✓ |
| Prices before you meet your deductible | | | | |
| Primary Care / OBGYN visits | Negotiated rate ¹ | \$25 | \$10 | Negotiated rate ¹ |
| Specialist visits | Negotiated rate ¹ | \$50 | \$30 | Negotiated rate ¹ |
| Mental health office visits | Negotiated rate ¹ | \$25 | \$10 | Negotiated rate ¹ |
| Urgent Care | \$75 | \$75 | \$75 | Negotiated rate ¹ |
| Labs | Negotiated rate ¹ | \$50 | \$30 | Negotiated rate ¹ |
| Xrays & Diagnostic Imaging | Negotiated rate ¹ | \$50 | \$30 | Negotiated rate ¹ |
| MRIs & Advanced Imaging | Negotiated rate ¹ | \$300 | \$200 | Negotiated rate ¹ |
| Emergency Room | Negotiated rate ¹ | Negotiated rate ¹ | Negotiated rate ¹ | Negotiated rate ¹ |
| Outpatient Facility / Inpatient Facility | Negotiated rate ¹ | Negotiated rate ¹ | Negotiated rate ¹ | Negotiated rate ¹ |
| Prescription drugs (Tier 1 / 2 / 3) | Negotiated rate ¹ for all tiers | \$15 / \$50 / Negotiated rate ¹ | \$10 / \$50 / Negotiated rate ¹ | Negotiated rate ¹ for all tiers |
| Prices after you meet your deductible | | | | |
| Primary Care / OBGYN visits | <p>Why aren't there copays or coinsurance amounts here?</p> <p>With our Simple plans, you pay for covered services up to your deductible.</p> <p>After that, Oscar pays for all covered services.</p> <p>No more copays. No coinsurance.</p> | | | 30% ² |
| Specialist visits | | | | 30% ² |
| Mental health office visits | | | | 30% ² |
| Urgent Care | | | | 30% ² |
| Labs | | | | 30% ² |
| Xrays & Diagnostic Imaging | | | | 30% ² |
| MRIs & Advanced Imaging | | | | 30% ² |
| Emergency Room | | | | 30% ² |
| Outpatient Facility / Inpatient Facility | | | | 30% ² |
| Prescription drugs (Tier 1 / 2 / 3) | | | | 30% ² |

¹ Negotiated rate: We've negotiated lower rates with in-network providers. Member pays Oscar's preferred rate with in-network providers until reaching the plan's deductible (or RX drug deductible, when applicable).

² Member pays coinsurance percentage (of negotiated rate) until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

Ready to sign up? Talk with your broker to get a quote.

| | Classic |
|--|--|
| | Silver 70 Off-Exchange Only |
| The Basics | |
| Deductible (Individual / Family) | \$2,500 / \$5,000 |
| RX deductible | \$200 |
| Out-of-Pocket Max (Individual / Family) | \$7,550 / \$15,100 |
| HSA compatible? | No |
| 24/7 Doctor-on-Call (telemedicine visits) | Free |
| Up to \$100/year in step tracking rewards | ✓ |
| Free preventive care | ✓ |
| Dedicated Concierge | ✓ |
| Prices before you meet your deductible | |
| Primary Care / OBGYN visits | \$40 |
| Specialist visits | \$80 |
| Mental health office visits | \$40 |
| Urgent Care | \$40 |
| Labs | \$35 |
| Xrays & Diagnostic Imaging | \$75 |
| MRIs & Advanced Imaging | \$300 |
| Emergency Room | \$350 |
| Outpatient Facility / Inpatient Facility | 20% ² / Negotiated rate ¹ |
| Prescription drugs: Retail (Tier 1 / 2 / 3) | Negotiated rate ¹ (until you hit RX deductible) |
| Prices after you meet your deductible | |
| Primary Care / OBGYN visits | \$40 |
| Specialist visits | \$80 |
| Mental health office visits | \$40 |
| Urgent Care | \$40 |
| Labs | \$35 |
| Xrays & Diagnostic Imaging | \$75 |
| MRIs & Advanced Imaging | \$300 |
| Emergency Room | \$350 |
| Outpatient Facility / Inpatient Facility | 20% ² |
| Prescription drugs: Retail (Tier 1 / 2 / 3 / 4) | \$15 / \$55 / \$80 / 20% ² up to \$250 per RX |

Why does Oscar offer this plan?

Premiums of Silver tier plans on the government exchange have gone up, due to government defunding of cost-sharing reduction (CSR) subsidies.

In response, Oscar created an off-exchange Silver alternative: the Oscar Silver 70 Off-Exchange Only Plan.

What should I know about this plan?

- It is only available off of the exchange.
- It has lower premiums than comparable Silver tier plans on the exchange.

Is this plan right for me?

- If you will not qualify for subsidies on the government exchange at any point in 2019, and are seeking a Silver tier plan, this may be a good option for you.

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² Member pays coinsurance percentage (of negotiated rate) until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.