

	Simple				Simple+		
	Bronze	Silver	Gold	Platinum	Silver	Gold	Platinum
The Basics							
Free 24/7 calls with doctors	✓	✓	✓	✓	✓	✓	✓
Free Misfit tracker with up to \$100/year in rewards	✓	✓	✓	✓	✓	✓	✓
Free preventive care	✓	✓	✓	✓	✓	✓	✓
Deductible ¹	\$6,850	\$5,900	\$3,000	\$1,000	\$5,900	\$3,000	\$1,000
Out-of-Pocket Max ¹	\$6,850	\$5,900	\$3,000	\$1,000	\$5,900	\$3,000	\$1,000
Prices before you meet your deductible							
Primary Care, OBGYN, Mental Health visits	2 for \$20	\$0	\$0	\$0	\$0	\$0	\$0
Specialist visits	Full price	Full price	Full price	Full price	\$50	\$50	\$50
Urgent Care	Full price	Full price	Full price	Full price	\$50	\$50	\$50
Quest Labs	\$20	\$0	\$0	\$0	\$0	\$0	\$0
Generic Drugs	\$20	\$0	\$0	\$0	\$0	\$0	\$0
Preferred Brand Drugs	Full price	Full price	Full price	Full price	\$50	\$50	\$50
Non Preferred Brand Drugs	Full price	Full price	Full price	Full price	Full price	Full price	Full price
Prices after you meet your deductible							
Primary Care, OBGYN, Mental Health visits	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Specialist visits	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Quest labs	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other labs	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Xrays & Diagnostic Imaging	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ambulance Copay	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Emergency Room	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Inpatient Facility	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Outpatient Facility	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Physical, Occupational, and Speech Therapy	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Generic Drugs	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Preferred Brand Drugs	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Non Preferred Brand Drugs	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Why aren't there copays here?


With our Simple plans, you pay for covered services up to your deductible. After that, Oscar pays for everything.


No copays. No coinsurance.


¹ Family deductibles and maxes are simply twice the individual amounts

On Exchange					
Oscar Minimum Coverage EPO	Oscar Bronze 60 EPO	Oscar Silver 70 EPO	Oscar Gold 80 EPO	Oscar Platinum 90 EPO	

The Basics					
Free 24/7 calls with doctors	✓	✓	✓	✓	✓
Free Misfit tracker with up to \$100/year in rewards	✓	✓	✓	✓	✓
Free preventive care	✓	✓	✓	✓	✓
Deductible*	\$6,850	\$6,000	\$2,250	\$0	\$0
Pharmacy Deductible*	n/a	\$500	\$250	n/a	n/a
Out-of-Pocket Max*	\$6,850	\$6,500	\$6,250	\$6,200	\$4,000
How we share costs					
Primary Care or Mental Health visits	Full Price	\$70	\$45	\$35	\$20
Specialist visits	Full Price	\$90	\$70	\$55	\$40
Labs	Full Price	\$40	\$35	\$35	\$20
Xrays & Diagnostic Imaging	Full Price	Full Price	\$65	\$50	\$40
Imaging (CT/PET scans, MRI's)	Full Price	Full Price	\$250	\$250	\$150
Urgent care	Full Price	\$120	\$90	\$60	\$40
Ambulance Copay	Full Price	Full Price	\$250	\$250	\$150
Emergency Room-Facility	Full Price	Full Price	\$250	\$250	\$150
Inpatient Facility	Full Price	Full Price	20%	\$600/day (up to 5 days)	\$250/day (up to 5 days)
Inpatient Surgeon fees	Full Price	Full Price	20%	\$55	\$40
Outpatient Facility - Surgery	Full Price	Full Price	20%	\$600	\$250
Physical, Occupational, or Speech Therapy	Full Price	\$70	\$45	\$35	\$20
Tier 1 Drugs	Full Price	100% (up to \$500 per script)	\$15	\$15	\$5
Tier 2 Drugs	Full Price	100% (up to \$500 per script)	\$50	\$50	\$15
Tier 3 Drugs	Full Price	100% (up to \$500 per script)	\$70	\$70	\$25
Tier 4 Drugs	Full Price	100% (up to \$500 per script)	20% (up to \$250 per script)	20% (up to \$250 per script)	10% (up to \$250 per script)

 The first 3 non-preventive visits across these categories are free (with the Catastrophic plan) or subject to the copay (with the Bronze plan). Subsequent visits are full price until member meets the plan's deductible.

 These costs apply after the deductible is met. Before the deductible is met, member pays the Oscar negotiated rate.

 These costs apply after the pharmacy deductible is met.

* Family deductibles and maxes are simply twice the individual amounts

All of our plans have...



Same great doctors

All our plans have the same great network of doctors, hospitals, and other providers. We've arranged lower prices with all of them to save you money. And you'll never need a referral before a visit. Out of town with an emergency? Just go to the closest emergency room or talk with a doctor over the phone for free.



Same great medical care

We cover you from head to toe with simple benefits that anyone can understand. All our plans cover the same essential health benefits including most common conditions, procedures, and drugs. You also get free checkups, flu shots, some birth control, and lots more preventive care to keep you healthy.



Same great product

Oscar is like having a doctor in the family. Our online tools guide you to better care and keep track of your health in an intuitive timeline. And our trusted team of nurses and healthcare experts work hard to answer your questions and save you money. The best part? It's free to talk with a doctor over the phone anytime. We'll always give you the same great experience, no matter which plan you pick.

Visit [HiOscar.com](https://www.HiOscar.com) to learn more.

Note that coverage is provided pursuant to the terms and conditions of the Oscar policy purchased. Max means your out-of-pocket maximum for the calendar year. Only covered services will apply to your deductible and out-of-pocket maximum.