

# Oscar Silver 70 EPO

Ready to sign up?  
Visit [HiOscar.com](https://HiOscar.com) to get a quote in minutes.

## How this plan works

All Oscar plans have the same great doctors, drugs, and medical coverage. The difference is how each plan shares the cost of your medical care. Market Plans provide the essential health benefits required by California with extra Oscar perks.

### 1. You pay your plan's monthly premium.

Your premium varies based on your income and family size.  
Visit [HiOscar.com](https://HiOscar.com) to get an exact quote in minutes.

### 2. From the day your coverage starts, you pay a copay (fixed amount) or coinsurance (a percentage of the bill) for certain benefits.

Free	Preventive Care (Annual Checkups, Flu Shots and More)		
\$45	Primary Care & Mental Health visits	\$90	Urgent care
\$70	Specialist	20%	Outpatient Facility
\$35	Lab Work	\$45	Physical, Occupational & Speech Therapy
\$65	Xrays & Diagnostic Imaging	\$15	Tier 1 Drugs
\$250	Imaging (CT/PET scans, MRI's)		

### 3. For drugs that aren't in Tier 1, you pay Oscar's negotiated rate until you reach your plan's pharmacy deductible.

\$250 (\$500 for families)

### 4. For everything else, you pay Oscar's negotiated rate until you reach your plan's medical deductible.

\$2,250 (\$4,500 for families)

### 5. After that, we share the cost through copays or coinsurance.

\$250	Ambulance	\$15	Tier 1 Drugs
\$250	Emergency Room	\$50	Tier 2 Drugs
20%	Inpatient Facility	\$70	Tier 3 Drugs
20%	Inpatient Surgeon fees	20%*	Tier 4 Drugs

\*up to \$250 per script after pharmacy deductible

### 6. Once you reach your plan's out-of-pocket max, Oscar pays for everything with no annual limits\*.

\$6,250 (\$12,500 for families)

\*Oscar plans provide in-network coverage. Only covered services will apply to the deductible and out-of-pocket maximum. Additional terms and exclusions are set forth within the policy.

## Oscar plan perks



### Talk to a doctor anytime

Skip the waiting room. Talk to a board-certified doctor 24/7 for free. Get advice, basic prescriptions, and more.



### Let's get active

Stay in shape with a Misfit activity tracker. Sync with the Oscar app to count your steps and track goals.



### Quality care in your area

Our healthcare network includes many of your area's best providers and hospitals. You'll never need a referral to see specialists.



### Start your care with us

Use Oscar's website or app to find great doctors, see your medical history, and get help from healthcare experts.

Learn more at [HiOscar.com](https://HiOscar.com)