

We've designed an experience that's simple, friendly, and easy to use. It's like having a doctor in the family.

Agents often ask us,
"So, what really makes
Oscar different?"

We're reinventing health insurance with high tech tools that make it simpler for members to find the care they need. Our Concierge teams are here for members every step of the way. Together they create a better experience that is simple, smart, and friendly. See how it works on the next page...

Understand the Product

Simple Plan Designs

Our Simple plans are just that, Simple. Day one copays, no coinsurance, and a deductible = to the MOOP.

Member Welcome Kits

Everything a member needs to know about their health plan written in simple and easy to understand language.

Find Health Care

Formulary Search

Search for prescriptions, costs by plan, and find generic alternatives.

Provider Search

Find the best doctor based off price, language, location, gender, common procedures, and education.

Receive Health Care

Doctor on Call

Talk with a doctor any time, any day to get advice & prescriptions without leaving home - for free!

Appointment Scheduling*

Schedule an appointment with select doctors from Oscar's app.

Get Personal Service

Concierge Team

Members have a dedicated team to assist with all of their needs.

Direct Message

We allow members to send direct messages from the website or app instead of calling in.

Manage the Account

Health History

Members can instantly view & manage their entire health history; doctor and ER visits, prescriptions, lab work and more.

Easy Bill Pay

Members can now pay their premium directly through their phone.

*As of Fall 2016, online doctor appointment scheduling is only available for Oscar members in New York; we intend to roll this feature out in other markets in the future.

We are redefining high touch customer service. **Introducing Oscar Concierge Teams, our member's personal care team.**

Helping your clients select the right health insurance plan is complex. Using their plan shouldn't be. Oscar is proud to introduce Concierge Teams dedicated to helping members get the care they need and building personal relationships with them. Each member is assigned a four person team that includes one Care Nurse and three Care Guides. Members receive a welcome email that puts a face to the name of each person on their team. Anytime a member calls or emails Oscar, they will speak to their dedicated team members.



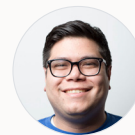
Josephine
Nurse



Tom
Care Guide



Rose
Care Guide



Jonathan
Care Guide

What are Oscar Concierge Teams?

- Dedicated teams - consisting of 3 Care Guides and 1 Concierge Nurse - assigned to each member
- When members contact us, they are routed directly to their respective Concierge team
- Concierge teams can communicate with members via secure messaging, phone, and email
- Concierge teams reach out to members, healthy or sick, identifying their needs and guiding them to healthier outcomes, often saving money along the way
- Teams can help members find the right doctor or service for their needs and answer questions about follow up procedures after a visit, medical claims, their insurance plan, or Oscar perks

How do we know our members love us? Premier service and best in class tools drive strong word of mouth.

What do our customer's think about the experience we've created? The short answer: they love it. Word of mouth has been one of our core drivers of growth over the past three years. This is the Oscar distinction— we created an experience that combines simple plan designs, high touch service that members actually enjoy, and technology that our members use. Strong word of mouth will bring new customers into your office and ultimately help build your business.

Check out what our members are saying about us below.

They appreciate how simple we make it

96% of members agree that Oscar made it easy to sign up for a plan

"The healthcare process was always a little intimidating until I was introduced to Oscar. You guys are super personable, and you made it easy to understand exactly what I was getting. You truly made me feel like my health was worth your time."

They love our tools

Many members log in to their portal weekly, and we've rewarded our members over \$1M to date for hitting their daily step goals

"Since joining @OscarHealth, I've gotten Amazon \$\$ for walking... Color me impressed."

They recommend us to friends and family

Word of mouth is the #1 way people hear about Oscar, and we're three times as likely to be recommended vs. the industry average*

"Can I tell u how much I LOVE my @OscarHealth Insurance!!!! The dial a doc feature is SO great for when you can't make it to the office!"

*Calculation based on Oscar's Net Promoter Score (NPS) vs. the health insurance industry average

ALL THIS INFORMATION AND MORE CAN BE FOUND ON OUR BROKER RESOURCES PAGE: [HIOSCAR.COM/BROKERS](https://hioscar.com/brokers)