

Oscar California 2018 Individual Plans Available On & Off Exchange

Ready to sign up? Visit hioscar.com for more information.

	Classic					Saver
	Oscar Minimum Coverage EPO	Oscar Bronze 60 EPO	Oscar Silver 70 EPO	Oscar Gold 80 EPO	Oscar Platinum 90 EPO	Bronze 60 HDHP EPO
The Basics						
Free 24/7 calls with doctors	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓
Free preventive care	✓	✓	✓	✓	✓	✓
Dedicated Concierge	✓	✓	✓	✓	✓	✓
Individual Deductible*	\$7,350	\$6,300	\$2,500	\$0	\$0	\$4,800
Individual Out-of-Pocket Max*	\$7,350	\$7,000	\$7,000	\$6,000	\$3,350	\$6,550
Pharmacy Deductible*	n/a	\$500	\$130	n/a	n/a	n/a
HSA-Compatible?	No	No	No	No	No	Yes
Member Cost Shares						
Primary Care / OBGYN visits	3 at \$0	3 at \$75	\$35	\$25	\$15	40% post deductible
Specialist visits	Full price	3 at \$105	\$75	\$55	\$30	40% post deductible
Mental health office visits	3 at \$0	3 at \$75	\$35	\$25	\$15	40% post deductible
Physical, Occupational, and Speech Therapy	Full price	\$75	\$35	\$25	\$15	40% post deductible
Urgent Care	3 at \$0	3 at \$75	\$35	\$25	\$15	40% post deductible
Labs	Full price	\$40	\$35	\$35	\$15	40% post deductible
Xrays & Diagnostic Imaging	Full price	Full price	\$75	\$55	\$30	40% post deductible
MRIs & Advanced Imaging	Full price	Full price	\$300	\$275	\$75	40% post deductible
Emergency Room	Full price	Full price	\$350	\$325	\$150	40% post deductible
Inpatient Hospital	Full price	Full price	20% post deductible	\$600/day (up to 5 days)	\$250/day (up to 5 days)	40% post deductible
Skilled Nursing	Full price	Full price	20% post deductible	\$300/day (up to 5 days)	\$150/day (up to 5 days)	40% post deductible
Outpatient Facility	Full price	Full price	20% pre deductible	\$300	\$100	40% post deductible
Outpatient Professional	Full price	Full price	20% pre deductible	\$40	\$25	40% post deductible
Generic Drugs	Full price	Full price (up to \$500 per script)	\$15 post deductible	\$15	\$5	40% post deductible
Preferred Brand Drugs	Full price	Full price (up to \$500 per script)	\$55 post deductible	\$55	\$15	40% post deductible
Non-Preferred Brand Drugs	Full price	Full price (up to \$500 per script)	\$80 post deductible	\$75	\$25	40% post deductible
Specialty Drugs	Full price	Full price (up to \$500 per script)	20% (up to \$250 per script)	20% (up to \$250 per script)	10% (up to \$250 per script)	40% post deductible

These costs apply after the pharmacy deductible is met.

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

* Family deductibles and maxes are simply twice the individual amounts

"Full price" - Member pays Oscar's negotiated rate until reaching the plan's deductible



All this information and more can be found on hioscar.com

Oscar California 2018 Individual Plans Available Off Exchange

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	Simple Bronze	Silver	Gold	Saver Silver	Gold
The Basics					
Free 24/7 calls with doctors	✓	✓	✓	✓	✓
Up to \$240/year in step tracking rewards	✓	✓	✓	✓	✓
Free preventive care	✓	✓	✓	✓	✓
Dedicated Concierge	✓	✓	✓	✓	✓
Individual Deductible*	\$7,350	\$7,350	\$3,400	\$4,500	\$1,500
Individual Out-of-Pocket Max*	\$7,350	\$7,350	\$3,400	\$4,500	\$6,000
HSA compatible?	No	No	No	Yes	Yes
Prices before you meet your deductible					
Primary Care / OBGYN visits	Full price	\$25	\$25	Full price	Full price
Specialist visits	Full price	\$50	\$50	Full price	Full price
Mental health office visits	Full price	\$50	\$50	Full price	Full price
Physical, Occupational, and Speech Therapy	Full price	\$25	\$25	Full price	Full price
Urgent Care	\$50	\$50	\$50	Full price	Full price
Labs	Full price	\$25	\$25	Full price	Full price
Generic Drugs	Full price	\$10	\$10	Full price	Full price
Preferred Brand Drugs	Full price	\$50	\$50	Full price	Full price
Non-Preferred Brand Drugs	Full price	Full price	Full price	Full price	Full price
Specialty Drugs	Full price	Full price	Full price	Full price	Full price
Prices after you meet your deductible					
Primary Care / OBGYN visits				\$0	10%
Specialist visits				\$0	10%
Mental health office visits				\$0	10%
Physical, Occupational, and Speech Therapy				\$0	10%
Urgent Care				\$0	10%
Labs				\$0	10%
Xrays & Diagnostic Imaging				\$0	10%
MRIs & Advanced Imaging				\$0	10%
Emergency Room				\$0	10%
Inpatient Hospital & Skilled Nursing Facility FFaciFacility				\$0	10%
Outpatient Facility				\$0	10%
Outpatient Professional				\$0	10%
Generic Drugs				\$0	10%
Preferred Brand Drugs				\$0	10%
Non-Preferred Brand Drugs				\$0	10%
Specialty Drugs				\$0	10%

Why aren't there copays or coinsurance amounts here?

With our Simple plans, you pay for covered services up to your deductible.

After that, Oscar pays for all covered services.

No more copays. No coinsurance.



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"Full price" - Member pays Oscar's negotiated rate until reaching the plan's deductible

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Oscar California 2018 Individual Cost Share Reduction (CSR) Plans

With the variant silver level plan designs below, qualifying on-exchange members can enjoy lower cost shares than on standard Silver plans

	Classic		
	Enhanced Silver 73	Enhanced Silver 87	Enhanced Silver 94
The Basics			
Free 24/7 calls with doctors	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓
Free preventive care	✓	✓	✓
Dedicated Concierge	✓	✓	✓
Individual Deductible*	\$2,200	\$650	\$75
Individual Out-of-Pocket Max*	\$5,850	\$2,450	\$1,000
Pharmacy Deductible*	\$130	\$50	\$0
HSA-Compatible?	No	No	No
Member Cost Shares			
Primary Care / OBGYN visits	\$30	\$10	\$5
Specialist visits	\$75	\$25	\$8
Mental health office visits	\$30	\$10	\$5
Physical, Occupational, and Speech Therapy	\$30	\$10	\$5
Urgent Care	\$30	\$10	\$5
Labs	\$35	\$15	\$8
Xrays & Diagnostic Imaging	\$75	\$25	\$8
MRIs & Advanced Imaging	\$300	\$100	\$50
Emergency Room	\$350	\$100	\$50
Inpatient Hospital	20% post deductible	15% post deductible	10% post deductible
Skilled Nursing	20% post deductible	15% post deductible	10% post deductible
Outpatient Facility	20% pre deductible	15% pre deductible	10% pre deductible
Outpatient Professional	20% pre deductible	15% pre deductible	10% pre deductible
Generic Drugs	\$15 post deductible	\$5 pre deductible	\$3 pre deductible
Preferred Brand Drugs	\$50 post deductible	\$20 post deductible	\$10 pre deductible
Non-Preferred Brand Drugs	\$75 post deductible	\$35 post deductible	\$15 pre deductible
Specialty Drugs	20% post deductible (up to \$250 per script)	15% post-deductible (up to \$150 per script)	10% post-deductible (up to \$150 per script)

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Oscar 2018 California Off Exchange Only Individual Silver Plan

Ready to sign up? Visit hioscar.com for more information.

	Classic
	Silver 70 Off Exchange
The Basics	
Free 24/7 calls with doctors	✓
Up to \$100/year in step tracking rewards	✓
Free preventive care	✓
Dedicated Concierge	✓
Individual Deductible*	\$2,500
Individual Out-of-Pocket Max*	\$7,000
Pharmacy Deductible*	\$130
HSA-Compatible?	No
Member cost shares	
Primary Care visits	\$35
Specialist visits	\$75
Mental Health visits	\$35
Physical, Occupational, and Speech Therapy	\$35
Urgent Care	\$35
Labs	\$35
Xrays & Diagnostic Imaging	\$75
MRIs & Advanced Imaging	\$300
Emergency Room	\$350
Inpatient Facility & Skilled Nursing Facility	20% post deductible
Outpatient Facility	20% pre deductible
Outpatient Professional	20% pre deductible
Generic Drugs	\$15 post deductible
Preferred Brand Drugs	\$55 post deductible
Non-Preferred Brand Drugs	\$80 post deductible
Specialty Drugs	20% post deductible

- This silver tier plan is only available off exchange
- This plan has lower premiums than other silver tier plans
- This plan offers 20% coinsurance after the deductible is met
- Plan created in response to uncertainty around the federal government's funding of cost sharing reduction (CSR) subsidies. This uncertainty has driven up premiums on silver tier plans available on the government exchange

* Family deductibles and maxes are simply twice the individual amounts

"Full Price" - Member pays Oscar's negotiated rate until reaching the plan's deductible

