

Choose Oscar. Here's why.

Oscar Plan Brochure
2022 Individual and Family Plans



oscar

CONNECT *for* HEALTH
COLORADO®



Hi, we're Oscar.

We're making a healthier life accessible and affordable for all. Learn how we've built a better experience for people just like you.

HEALTHCARE THAT JUST MAKES SENSE.



A Care Team that works to get to know you

With Oscar, you're supported by a Care Team – care guides and nurses who can help answer your questions and save you money by finding the most affordable, highest quality care in your area. And when you need us most, the Care Team will be there for you in a way that'll make you forget we're a health insurance company.



Plans custom designed for the kind of care you really need

Everyone is different, so we've designed our plans to match the unique needs of our members – for families, for people living with chronic conditions like diabetes*, we can match you with a plan that will help you save more.



Talk to a doctor in as little as 15 minutes, 24/7, for \$0**

With Oscar Virtual Urgent Care, you can connect with a doctor at no cost—and you may be able to get a diagnosis or a prescription—in as little as 15 minutes. It's unlimited and available 24/7.*** That's one less trip to an urgent care and one less copay!

GETTING ACCESS TO HIGH-QUALITY HEALTH CARE SHOULD BE SIMPLE.



Convenient care through our app

You shouldn't have to navigate a clunky website just to find your own health info. Your plan details, prescriptions, health history, bills, and ID card are easily accessible on our app and online portal.



\$3 prescriptions

We're always looking for ways to help our members save – so we're reducing the cost of many of the most commonly prescribed drugs to \$3.****



No referrals needed to see a specialist – ever*****

See a specialist when you need to, without having to get a referral.

GET PAID TO WALK.



Earn up to \$100 a year in Amazon® Gift Cards for tracking your steps or sleep. The Oscar app syncs with Google Fit or Apple Health, and you earn \$1 for every day you hit your step or sleep goals.*****

* The Oscar diabetes plan will be available to Individual & Family plan members in all states where Oscar offers health plans, except California, Colorado, New York, New Jersey, Tennessee, Virginia, and Michigan.

** Virtual Urgent Care is not \$0 for members on a Secure/Catastrophic or HSA plan and is subject to deductible.

*** Oscar's Virtual Urgent Care offerings are not available in US territories or internationally. Visits and services may be limited per provider discretion.

**** \$3 Prescriptions include up to 30-day supply of medication and are not available in NY, NJ, CA, or for Catastrophic plans, small group plans, or Medicare plans.

***** Not applicable for Oscar plans in Illinois. Oscar HMO plans in Illinois will require PCP referrals for specialists and other services.

***** If you're unable to participate in this program, you may qualify to earn the same reward in a different way. Contact 1-855-672-2755 and we'll work with you (and, if you'd like, with your doctor) to find a wellness program that's right for you. Sleep rewards are only available for Oscar members in the state of California. Step Tracking rewards and wellness perks are pending regulatory approval in the state of Illinois.

Oscar Member Engagement

INDUSTRY-LEADING MEMBER SATISFACTION*

TRUST

68%

members trust Oscar to advise them on how and where to get care.

ENGAGEMENT

81%

have a digital profile and 47% are monthly active users.

9x

higher mobile app download rate than other insurers.

89%

have interacted with our digital or Care Team channels.

37%

of members with one or more medical visits have used our Virtual Care offerings.

75%

with a medical visit used our tools to search for a provider.

BY THE NUMBERS



560,000+

members covered by our Individual, Small Group and Medicare Advantage health insurance plans.**



22 States

offering health plans in Arkansas, Arizona, California, Colorado, Connecticut***, Florida, Georgia, Iowa, Illinois, Kansas, Michigan, Missouri, North Carolina, Nebraska, New Jersey, New York, Ohio, Oklahoma, Pennsylvania, Tennessee, Texas, Virginia.



2,000+

employees working across the U.S.



*All member engagement statistics based on surveyed subscribing members, and are as of December 31, 2020.

** Membership as of June 30, 2021.

*** Cigna+Oscar plans are underwritten by Cigna Life and Health Insurance Company and administered by Oscar Health Administrators in California, and Oscar Management Corporation in other states.

Health Insurance Plan Basics

Before you can decide which plan to choose, it's important to understand a few basic elements. Insurance plans are built around a few types of cost components that directly impact your health care spending.

HERE ARE SOME KEY TERMS TO KNOW

Premium

The fixed monthly fee you'll pay for your health insurance plan. Depending on your household income, you may qualify for an advance premium tax credit to help pay for your monthly premium costs.

Copay

A fixed dollar amount you're responsible for paying for a covered service, each time you seek that service—such as an urgent care center visit or a primary care visit.

Deductible

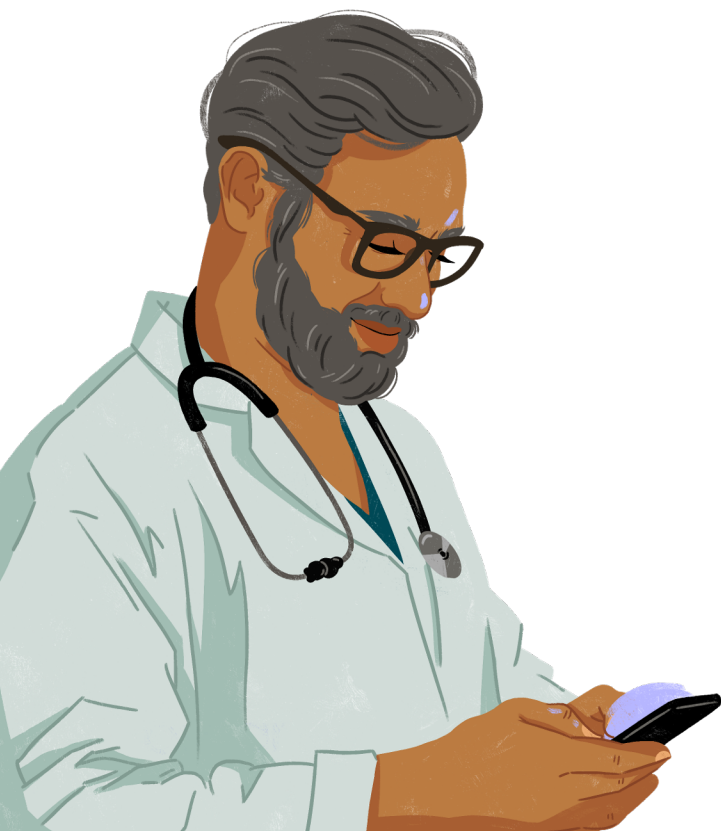
This is the amount you'll spend on certain covered services before your plan starts paying for care.

Out-of-pocket

These expenses include any money you'll pay toward covered health care expenses, such as copays and coinsurance.

Maximum out-of-pocket

This is the maximum amount you'll pay for health care during the year. After you meet this amount, your plan will pay for all covered medical expenses.



Understand How Your Plan Works

Oscar offers EPO plans with a range of premiums, deductibles, cost shares, and plan types to suit your needs.

EPO (Exclusive Provider Organization)

These plans cover care from a network of providers that work for (or contract with) Oscar. If you get care with doctors outside the network, it won't be covered except in certain situations (like emergencies, or if there are no in-network options available). Referrals aren't required to see a specialist.



Understand How Your Plan Works

With an EPO (Exclusive Provider Organization) such as Oscar, your health insurance is activated only when you see a doctor in the network. If you get care with doctors outside the network, the visit won't be covered except in emergencies (or if there are no in-network options).

The good news is, you won't need a referral from your primary care doctor to see a specialist. That means one less copay, and one less trip to the doctor's office.

HOW DOES AN EPO WORK?

Let's say you want to see a dermatologist about a mole on your arm.



With an EPO, such as Oscar, you can make an appointment to see an in-network dermatologist directly.

Since no referral is needed, you can get that mole checked out ASAP.



If you have an HMO, you'll need to see your primary care doctor for a referral before you can schedule an appointment with a dermatologist.

HMO VS. EPO VS. PPO: PROS AND CONS

EPO

Full access to network
No out-of-network benefits
No referral required
Cost-effective premiums

HMO

Limited access to network
No out-of-network benefits
Referral required

PPO

Full access to network
Out-of-network benefits
No referral required
Higher premiums

Understand How Your Plan Works

OUR OFFERINGS



Bronze plan

**Low premium,
high deductible**

60% of covered health costs paid by Oscar, 40% paid by you.



Silver plan

**Moderate premium,
moderate deductible**

70% of covered health costs paid by Oscar, 30% paid by you.



Gold plan

**Higher premium,
lower deductible**

80% of covered health costs paid Oscar, 20% paid by you.

What is a Health Savings Account (HSA) plan?

An HSA is a savings account you can set up to pay for health care expenses with pre-tax contributions. HSAs can be used only with specific HSA-compatible insurance plans that typically have high annual deductibles and lower monthly premiums. These plans can help you save on premium contributions for your health coverage.

Because an HSA works alongside an insurance plan, you'll need to purchase an HSA-eligible plan to use one. You can contribute pre- or post-tax to your HSA, and use that money to pay for qualified medical expenses throughout the year. Note that if you take money out for non-qualified medical expenses before you turn 65, you'll pay a tax penalty.

Note: Percentages are approximate; deductibles, co-payments, and coinsurance vary by plan and metal tier.

Colorado, Discover Our Dual Networks

HEALTH CARE THAT JUST MAKES SENSE.

In 2022, Oscar is proud to offer individuals and families even more options for new and renewing members by offering two comprehensive networks in select Colorado markets.*

If you live in Denver, Boulder or Ft. Collins, you can choose between two provider networks:

Oscar Colorado Partner's Choice Network

The Colorado Partner's Choice network is broad and offers an expansive network of doctors, specialists, hospitals and clinical facilities. This network is in partnership with UC Health, CU Medicine, Children's Hospital of Colorado and their partner facilities.**

Oscar Choice Network

The Choice network provides a locally curated network of doctors, specialists, hospitals and clinical facilities that offer cost-effective medical care without sacrificing the quality our members expect. This network is in partnership with HealthOne.**

Why dual network options? Oscar offers two network options with high-quality health systems and providers so you can choose the network with the right doctors for you and your family.

To learn more about Oscar's Colorado Partner's Choice and Choice networks, contact your local broker or visit hioscar.com/search to find in-network providers and prescription drugs in your area.

*In Colorado, the Colorado Partner's Choice network and the Choice network are available in Boulder, Adams, Arapahoe, Broomfield, Denver, Douglas and Jefferson counties.

**Provider listings are not all-inclusive and are as of September 2021; subject to change. For a listing of doctors and facilities that participate in the Colorado Partner's Choice and Choice networks, contact your local broker or visit hioscar.com



Know Your Plans

Colorado | 2022 | Individual & Family Plans

	Secure	Gold Simple	Gold Classic- \$0 PCP	Gold Classic Rx Copay	Gold Elite- \$0 Ded	Silver Simple	Silver Simple- HSA
The Basics							
Deductible (Individual / Family)	\$8,700 / \$17,400	\$2,000 / \$4,000	\$5,000 / \$10,000	\$1,700 / \$3,400	\$0 / \$0	\$3,500 / \$7,000	\$4,500 / \$9,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$8,700 / \$17,400	\$6,550 / \$13,100	\$6,750 / \$13,500	\$8,500 / \$17,000	\$8,000 / \$16,000	\$7,400 / \$14,800	\$4,500 / \$9,000
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No	Yes
Prices for Benefits							
Virtual Urgent Care	\$0 after deductible	\$0	\$0	\$0	\$0	\$0	\$0 after deductible
Primary Care Office Visits	\$0 after deductible (3 pre-deductible visits at \$0) ¹	\$25	\$0	\$25	\$0	\$35	\$0 after deductible
Specialist Office Visits	\$0 after deductible	\$60	\$50	\$50	\$25	10%	\$0 after deductible
Urgent Care	\$0 after deductible	\$75	\$75	\$75	\$50	40%	\$0 after deductible
Emergency Room	\$0 after deductible	40% after deductible	50% after deductible	20% after deductible	\$500	30% after deductible	\$0 after deductible
Mental Health Office Visits	\$0 after deductible (3 pre-deductible visits at \$0) ¹	\$25	\$0	\$25	\$0	10%	\$0 after deductible
Labs	\$0 after deductible	\$60	\$25	\$50	\$25	30% after deductible	\$0 after deductible
X-rays & Diagnostic Imaging	\$0 after deductible	\$75	\$75	20% after deductible	\$75	10%	\$0 after deductible
MRIs & Advanced Imaging	\$0 after deductible	40% after deductible	50% after deductible	20% after deductible	\$375	40% after deductible	\$0 after deductible
Inpatient Facility Fee	\$0 after deductible	40% after deductible	50% after deductible	20% after deductible	\$1,000	40% after deductible	\$0 after deductible
Outpatient Facility Fee	\$0 after deductible	40% after deductible	50% after deductible	20% after deductible	\$500	10%	\$0 after deductible
RX Generics: Preferred (Tier 1a)	\$0 after deductible	\$3	\$3	\$3	\$3	\$3	\$0 after deductible
RX Generics: Non-preferred (Tier 1b)	\$0 after deductible	\$20	\$10	\$25	\$10	\$25	\$0 after deductible
RX Brand: Preferred (Tier 2)	\$0 after deductible	\$75	\$50	\$50	\$50	30% after deductible	\$0 after deductible
RX Brand: Non-preferred (Tier 3)	\$0 after deductible	50% after deductible	\$250	\$300	\$250	30% after deductible	\$0 after deductible
RX Brand: Specialty (Tier 4)	\$0 after deductible	50% after deductible	50% after deductible	\$670	\$550	40% after deductible	\$0 after deductible

¹The first 2-3 non-preventive 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. Note: Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details. All this information and more can be found on our Broker Resources page: hioscar.com/brokers

Know Your Plans

Colorado | 2022 | Individual & Family Plans

	Silver Simple-Specialist Saver	Silver Classic- \$0 Ded	Silver Classic- Low Ded	Silver Classic- PCP Saver	Silver Elite Rx Copay	Silver Elite- \$0 Ded Rx Copay (Choice)	Silver Elite- \$0 PCP Rx Copay
The Basics							
Deductible (Individual / Family)	\$6,500 / \$13,000	\$0 / \$0	\$1,500 / \$3,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$0 / \$0	\$3,500 / \$7,000
Pharmacy Deductible (Individual / Family)	N/A	\$8,700 / \$17,400	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$8,700 / \$17,400	\$2,500 / \$5,000	\$8,000 / \$16,000	\$8,400 / \$16,800	\$8,500 / \$17,000	\$8,700 / \$17,400	\$7,500 / \$15,000
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No	No
Prices for Benefits							
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$40	\$25	\$65	\$25	\$30	\$40	\$0
Specialist Office Visits	\$40	\$80	\$95	\$75	\$75	\$100	\$60
Urgent Care	\$75	\$50	\$75	\$100	\$50	\$50	\$75
Emergency Room	50% after deductible	\$1,000	40% after deductible	40% after deductible	\$650 after deductible	50%	\$650 after deductible
Mental Health Office Visits	\$40	\$25	\$65	\$25	\$30	\$40	\$0
Labs	\$50	\$25	\$50	\$50	\$30	\$50	\$50
X-rays & Diagnostic Imaging	50% after deductible	\$80	\$75	40% after deductible	\$75 after deductible	\$95	\$75 after deductible
MRIs & Advanced Imaging	50% after deductible	\$275	40% after deductible	40% after deductible	\$200 after deductible	50%	\$200 after deductible
Inpatient Facility Fee	50% after deductible	\$2500/day (2 day maximum)	40% after deductible	40% after deductible	\$500/day after deductible (3 day maximum)	50%	\$500/day after deductible (3 day maximum)
Outpatient Facility Fee	50% after deductible	\$1,000	40% after deductible	40% after deductible	\$350 after deductible	50%	\$350 after deductible
RX Generics: Preferred (Tier 1a)	\$3	\$3	\$3	\$3	\$3	\$3	\$0
RX Generics: Non-preferred (Tier 1b)	\$25	\$25	\$25	\$25	\$25	\$30	\$25
RX Brand: Preferred (Tier 2)	\$20	\$100	\$100	\$75	\$75	\$100	\$75
RX Brand: Non-preferred (Tier 3)	50% after deductible	50% after deductible	50% after deductible	40% after deductible	\$450	\$450	\$450
RX Brand: Specialty (Tier 4)	50% after deductible	50% after deductible	50% after deductible	40% after deductible	\$590	\$590	\$590

¹The first 2-3 non-preventive 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. Note: Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

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Know Your Plans

Colorado | 2022 | Individual & Family Plans

	Bronze Super Simple	Bronze Simple- HSA	Bronze Simple Rx Copay	Bronze Classic	Bronze Classic- \$3000 Ded Rx Copay	Bronze Classic- PCP Saver Rx Copay	Bronze Elite- \$0 Ded
The Basics							
Deductible (Individual / Family)	\$7,500 / \$15,000	\$5,200 / \$10,400	\$8,700 / \$17,400	\$6,500 / \$13,000	\$3,000 / \$6,000	\$6,500 / \$13,000	\$0 / \$0
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A	\$6,700 / \$13,400
Out-of-Pocket Max (Individual / Family)	\$8,700 / \$17,400	\$7,000 / \$14,000	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	Yes	No	No	No	No	No
Prices for Benefits							
Virtual Urgent Care	\$0	\$0 after deductible	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$75 after deductible	\$50 after deductible	\$0 after deductible	50% after deductible (2 pre-deductible visits at \$50) ¹	\$75	\$50	\$50
Specialist Office Visits	\$100 after deductible	\$90 after deductible	\$0 after deductible	50% after deductible	\$150	\$90 after deductible	\$125
Urgent Care	\$75	\$75 after deductible	\$100	\$75	\$75	\$75	\$75
Emergency Room	\$1,250 after deductible	50% after deductible	\$0 after deductible	50% after deductible	\$1,500	50% after deductible	\$1,250
Mental Health Office Visits	\$75 after deductible	\$50 after deductible	\$0 after deductible	50% after deductible	\$75	\$0	\$50
Labs	\$50 after deductible	\$50 after deductible	\$0 after deductible	50% after deductible	\$65	50% after deductible	\$50
X-rays & Diagnostic Imaging	\$100 after deductible	50% after deductible	\$0 after deductible	50% after deductible	\$150	50% after deductible	\$95
MRIs & Advanced Imaging	\$500 after deductible	50% after deductible	\$0 after deductible	50% after deductible	\$600	50% after deductible	\$500
Inpatient Facility Fee	50% after deductible	50% after deductible	\$0 after deductible	50% after deductible	50% after deductible	50% after deductible	50%
Outpatient Facility Fee	\$1,200 after deductible	50% after deductible	\$0 after deductible	50% after deductible	\$1,000	50% after deductible	\$1,200
RX Generics: Preferred (Tier 1a)	\$3	\$3 after deductible	\$3	\$3	\$3	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$30	\$25 after deductible	\$25	\$25	\$30	\$30	\$30
RX Brand: Preferred (Tier 2)	\$250 after deductible	\$200 after deductible	\$300	50% after deductible	\$300	\$300	\$250
RX Brand: Non-preferred (Tier 3)	\$500 after deductible	50% after deductible	\$500	50% after deductible	\$500	\$500	50% after deductible
RX Brand: Specialty (Tier 4)	50% after deductible	50% after deductible	\$700	50% after deductible	\$700	\$700	50% after deductible

¹The first 2-3 non-preventive 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. Note: Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

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Know Your Plans

Colorado | 2022 | Individual & Family Plans

	Bronze Elite- \$0 Ded+PCP Saver	Bronze Elite- \$1000 Ded
The Basics		
Deductible (Individual / Family)	\$0 / \$0	\$1,000 / \$2,000
Pharmacy Deductible (Individual / Family)	\$6,200 / \$12,400	\$6,700 / \$13,400
Out-of-Pocket Max (Individual / Family)	\$8,700 / \$17,400	\$8,700 / \$17,400
\$0 Preventive care	✓	✓
Dedicated Care Team	✓	✓
Up to \$100/year in step tracking rewards	✓	✓
HSA-Compatible?	No	No
Prices for Benefits		
Virtual Urgent Care	\$0	\$0
Primary Care Office Visits	\$35	\$65
Specialist Office Visits	\$100	\$135
Urgent Care	\$75	\$75
Emergency Room	\$1,350	\$1,250
Mental Health Office Visits	\$35	\$65
Labs	\$50	\$50
X-rays & Diagnostic Imaging	\$95	\$100
MRIs & Advanced Imaging	\$350	\$650
Inpatient Facility Fee	\$3,000/day (2 day maximum)	50% after deductible
Outpatient Facility Fee	\$1,000	\$1,250
RX Generics: Preferred (Tier 1a)	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$30	\$30
RX Brand: Preferred (Tier 2)	\$250	\$250
RX Brand: Non-preferred (Tier 3)	50% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	50% after deductible	50% after deductible

¹The first 2-3 non-preventive 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. Note: Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

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Know Your Plans

Colorado | 2022 | Individual & Family Plans | Off-Exchange Only

	Silver Simple Off-Ex	Silver Simple- HSA Off-Ex	Silver Simple- Specialist Saver Off-Ex	Silver Classic- \$0 Ded Off-Ex	Silver Classic- Low Ded Off-Ex	Silver Classic- PCP Saver Off-Ex	Silver Classic- HSA
The Basics							
Deductible (Individual / Family)	\$3,500 / \$7,000	\$4,500 / \$9,000	\$6,500 / \$13,000	\$0 / \$0	\$1,500 / \$3,000	\$7,000 / \$14,000	\$2,600 / \$5,200
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	\$4,000 / \$8,000	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$7,400 / \$14,800	\$4,500 / \$9,000	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,000 / \$16,000	\$8,400 / \$16,800	\$7,000 / \$14,000
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	Yes	No	No	No	No	Yes
Prices for Benefits							
Virtual Urgent Care	\$0	\$0 after deductible	\$0	\$0	\$0	\$0	\$0 after deductible
Primary Care Office Visits	\$35	\$0 after deductible	\$40	\$25	\$65	\$25	\$30 after deductible
Specialist Office Visits	40% after deductible	\$0 after deductible	\$40	\$80	\$95	\$75	\$75 after deductible
Urgent Care	40%	\$0 after deductible	\$75	\$50	\$70	\$100	\$50 after deductible
Emergency Room	40% after deductible	\$0 after deductible	50% after deductible	\$1,000	40% after deductible	40% after deductible	35% after deductible
Mental Health Office Visits	40%	\$0 after deductible	\$40	\$25	\$65	\$25	\$30 after deductible
Labs	40% after deductible	\$0 after deductible	\$50	\$25	\$50	\$50	\$50 after deductible
X-rays & Diagnostic Imaging	40% after deductible	\$0 after deductible	50% after deductible	\$80	\$75	40% after deductible	\$75 after deductible
MRIs & Advanced Imaging	40% after deductible	\$0 after deductible	50% after deductible	\$275	40% after deductible	40% after deductible	\$100 after deductible
Inpatient Facility Fee	40% after deductible	\$0 after deductible	50% after deductible	\$2,500/day (2 day maximum)	40% after deductible	40% after deductible	35% after deductible
Outpatient Facility Fee	40% after deductible	\$0 after deductible	50% after deductible	\$300	40% after deductible	40% after deductible	35% after deductible
RX Generics: Preferred (Tier 1a)	\$3	\$0 after deductible	\$3	\$3	\$3	\$3	\$3 after deductible
RX Generics: Non-preferred (Tier 1b)	\$25	\$0 after deductible	\$25	\$25	\$25	\$25	\$25 after deductible
RX Brand: Preferred (Tier 2)	40% after deductible	\$0 after deductible	\$75 after deductible	\$100	\$100	\$75	\$100 after deductible
RX Brand: Non-preferred (Tier 3)	40% after deductible	\$0 after deductible	50% after deductible	50% after deductible	50% after deductible	40% after deductible	35% after deductible
RX Brand: Specialty (Tier 4)	40% after deductible	\$0 after deductible	50% after deductible	50% after deductible	50% after deductible	40% after deductible	35% after deductible

*The first 2-3 non-preventive 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. Note: Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

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Know Your Plans

Colorado | 2022 | Individual & Family Plans | Off-Exchange Only

	Silver Elite Rx Copay Off-Ex	Silver Elite- \$0 Ded Rx Copay Off-Ex	Silver Elite- \$0 PCP Rx Copay Off-Ex	Silver Elite- \$1500 Ded
The Basics				
Deductible (Individual / Family)	\$7,000 / \$14,000	\$0 / \$0	\$3,500 / \$7,000	\$1,500 / \$3,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$8,500 / \$17,000	\$8,700 / \$17,400	\$7,500 / \$15,000	\$8,550 / \$17,100
\$0 Preventive care	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No
Prices for Benefits				
Virtual Urgent Care	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$30	\$40	\$0	\$25
Specialist Office Visits	\$75	\$100	\$60	\$75
Urgent Care	\$50	\$50	\$75	\$50
Emergency Room	\$650 after deductible	50%	\$650 after deductible	\$650
Mental Health Office Visits	\$30	\$40	\$0	\$25
Labs	\$30	\$50	\$50	\$50
X-rays & Diagnostic Imaging	\$75 after deductible	\$95	\$75 after deductible	\$75 after deductible
MRIs & Advanced Imaging	\$200 after deductible	50%	\$200 after deductible	\$100 after deductible
Inpatient Facility Fee	\$500/day after deductible (3 day maximum)	50%	\$500/day after deductible (3 days maximum)	\$500/day after deductible (5 days maximum)
Outpatient Facility Fee	\$350 after deductible	50%	\$350 after deductible	\$250 after deductible
RX Generics: Preferred (Tier 1a)	\$3	\$3	\$0	\$3
RX Generics: Non-preferred (Tier 1b)	\$25	\$30	\$25	\$25
RX Brand: Preferred (Tier 2)	\$75	\$100	\$75	\$100
RX Brand: Non-preferred (Tier 3)	\$450	\$450	\$450	50% after deductible
RX Brand: Specialty (Tier 4)	\$590	\$590	\$590	50% after deductible

Why does Oscar offer these plans?

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 has created off-exchange Silver alternatives.

What should I know about these plans?

They are only available off of the exchange.

They have lower premiums than comparable Silver tier plans on the exchange.

Are these plans right for me?

If you will not qualify for subsidies on the government exchange at any point in 2022, and are seeking a Silver tier plan, these may be a good option for you.

¹The first 2-3 non-preventive 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. Note: Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details. All this information and more can be found on our Broker Resources page: hioscar.com/brokers

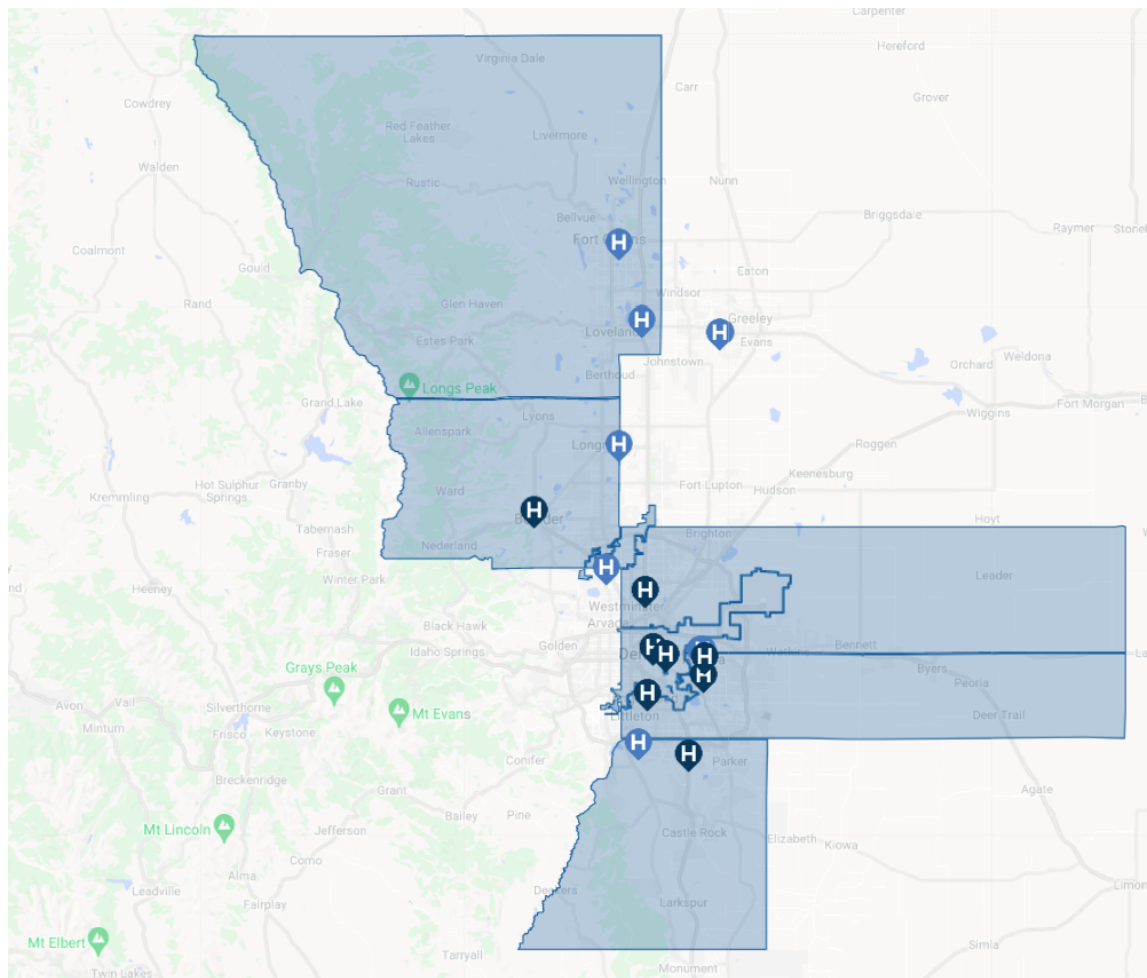
Know Your Network

We provide high-quality care in Colorado with systems like Health One, UC Health, CU Medicine and Children's Hospital of Colorado

Oscar's Colorado service area includes Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson and Larimer counties.

In Colorado, we have a dual network:

- Colorado Partners Choice Network (available on and off exchange)
- Oscar Choice Network (available on and off exchange)



 Available in Colorado Partner's Choice and/or Choice networks

 Available in Colorado Partner's Choice network only

Our 2022 Participating Hospital List

Adams	Colorado Partner's Choice	Choice
North Suburban Medical Center		✓
Arapahoe	Colorado Partner's Choice	Choice
Children's Hospital Colorado	✓	
Swedish Medical Center		✓
The Medical Center of Aurora - South Campus		✓
UC Health University of Colorado Hospital	✓	
Boulder	Colorado Partner's Choice	Choice
The Medical Center of Aurora - North Campus		✓
UC Health Broomfield Hospital	✓	
UC Health Long Peaks Hospital	✓	
Denver	Colorado Partner's Choice	Choice
Presbyterian St. Luke's Medical Center		✓
Rocky Mountain Hospital for Children		✓
Rose Medical Center		✓
Douglas	Colorado Partner's Choice	Choice
UC Health Highlands Ranch Hospital	✓	

Larimer	Colorado Partner's Choice	Choice
UC Greeley Hospital	✓	
UC Medical Center of the Rockies	✓	
UC Poudre Valley Hospital	✓	

Colorado Providers By the Numbers

Primary Care Physicians	511
Specialists	2740
Hospitals	16
Urgent Care Centers	57

Our Network

Get the perks

Oscar Virtual Primary Care is a doctor's office that you can access by video or phone from the comfort of your home. You'll see the same team every time, and they're with you for the long term. That way you can skip the waiting room and stay safe. And best of all, Oscar Virtual Primary Care visits are always \$0.



Welcome to Virtual Primary Care.

With Oscar Virtual Primary Care, you can schedule a video or phone appointment at a time that works for you.



Virtual doctor's visits cost \$0. And for some plans, so does what comes after.

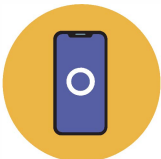
When you book a Virtual Primary Care appointment, you'll be sent a vitals kit in the mail prior to your visit so you can take your blood pressure at home! All for \$0.

Plus, members enrolled in a Silver or Gold plan that offers Virtual Primary Care also get \$0 drugs (tier 1a and 1b), and \$0 lab work when prescribed by their Virtual Primary Care provider.*



Health care doesn't end with the appointment.

It's a journey that requires a long-term partner. Your team includes experienced doctors, nurse practitioners, and medical coordinators. You'll talk to the same people every time, and they're here to support your unique health needs.



It's always on.

Get access to Oscar Virtual Primary Care any time, anywhere. Book a phone or video chat session through the Oscar app or call your Care Team at 1-855-672-2755 to get help with an appointment.

LEARN MORE AT HIOSCAR.COM/VIRTUAL-PRIMARY-CARE

Note: Oscar Virtual Primary Care is only available for Choice network plans in Denver, Adams, Arapahoe, Broomfield, Douglas, Jefferson counties. Oscar's Virtual Primary Care offerings are only available for members ages 18 and over. Virtual Primary Care is not offered on Secure or HSA-compatible plans.

*\$0 follow-up services vary by market and may not be available in your service area. Prescriptions, visits and services may be limited per provider discretion.



Ready to sign up?

Health insurance that's helpful and easy to understand.
For more information, visit our website at hioscar.com/individuals.

HAVE QUESTIONS, OR WANT TO APPLY?



Visit us at
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Call your broker



Visit your state's health insurance marketplace at
connectforhealthco.com

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