

	Simple			Simple+		Classic			Market			
	Bronze	Silver	Gold	Silver	Gold	Bronze	Silver	Gold	Secure	Bronze	Silver	Gold
The Basics												
Free 24/7 calls with doctors	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Free Misfit tracker with up to \$100/year in rewards	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Free preventive care	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Deductible*	\$6,850	\$5,900	\$3,000	\$5,900	\$3,000	\$6,850	\$4,500	\$1,000	\$6,850	\$5,000	\$2,000	\$600
Out-of-Pocket Max*	\$6,850	\$5,900	\$3,000	\$5,900	\$3,000	\$6,850	\$5,500	\$4,000	\$6,850	\$6,850	\$5,500	\$4,000
Prices before you meet your deductible												
Primary Care, OBGYN, Mental Health visits	2 for \$20	\$0	\$0	\$0	\$0	3 for \$0	3 for \$0	3 for \$0	3 for \$0	Full price	Full price	Full price
Specialist visits	Full price	Full price	Full price	\$50	\$50	Full price	Full price	Full price	Full price	Full price	Full price	Full price
Urgent Care	Full price	Full price	Full price	\$50	\$50	Full price	Full price	Full price	Full price	Full price	Full price	Full price
Quest Labs	\$20	\$0	\$0	\$0	\$0	Full price	\$0	\$0	Full price	Full price	Full price	Full price
Generic Drugs	\$20	\$0	\$0	\$0	\$0	Full price	\$0	\$0	Full price	Full price	\$10	\$10
Preferred Brand Drugs	Full price	Full price	Full price	\$50	\$50	Full price	\$50	\$50	Full price	Full price	\$35	\$35
Non Preferred Brand Drugs	Full price	Full price	Full price	Full price	Full price	Full price	50%	50%	Full price	Full price	50%	50%
Prices after you meet your deductible												
Primary Care, OBGYN, Mental Health visits	\$0	\$0	\$0	\$0	\$0	\$0	\$30	\$25	\$0	40%	\$30	\$25
Specialist visits	\$0	\$0	\$0	\$0	\$0	\$0	\$50	\$40	\$0	40%	\$50	\$40
Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0	\$50	\$40	\$0	40%	\$70	\$60
Quest labs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	40%	\$50	\$40
Other labs	\$0	\$0	\$0	\$0	\$0	\$0	\$50	\$40	\$0	40%	\$50	\$40
Xrays & Diagnostic Imaging	\$0	Why aren't there copays here?			\$0	\$0	\$50	\$40	\$0	40%	\$50	\$40
Ambulance Copay	\$0	With our Simple plans, you pay for covered services up to your deductible. After that, Oscar pays for everything.			\$0	\$0	\$150	\$150	\$0	40%	\$150	\$150
Emergency Room	\$0	Oscar pays for everything.			\$0	\$0	\$150	\$150	\$0	40%	\$150	\$150
Inpatient Facility	\$0	No copays. No coinsurance.			\$0	\$0	\$1,500	\$1,000	\$0	40%	\$1,500	\$1,000
Outpatient Facility	\$0	\$0	\$0	\$0	\$0	\$0	\$100	\$100	\$0	40%	\$100	\$100
Physical, Occupational, and Speech Therapy	\$0	\$0	\$0	\$0	\$0	\$0	\$30	\$30	\$0	40%	\$30	\$30
Generic Drugs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	40%	\$10	\$10
Preferred Brand Drugs	\$0	\$0	\$0	\$0	\$0	\$0	\$50	\$50	\$0	40%	\$35	\$35
Non Preferred Brand Drugs	\$0	\$0	\$0	\$0	\$0	\$0	50%	50%	\$0	40%	50%	50%

*Family deductibles and maxes are simply twice the individual amounts

All of our plans have...



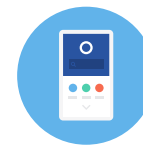
Same great doctors

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.