



Hi,
We're Oscar.

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Individual and Family
Plan Webinar

Our Sales Team



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Introducing Oscar

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Oscar Today

22 total states*

497 counties*

3 product lines

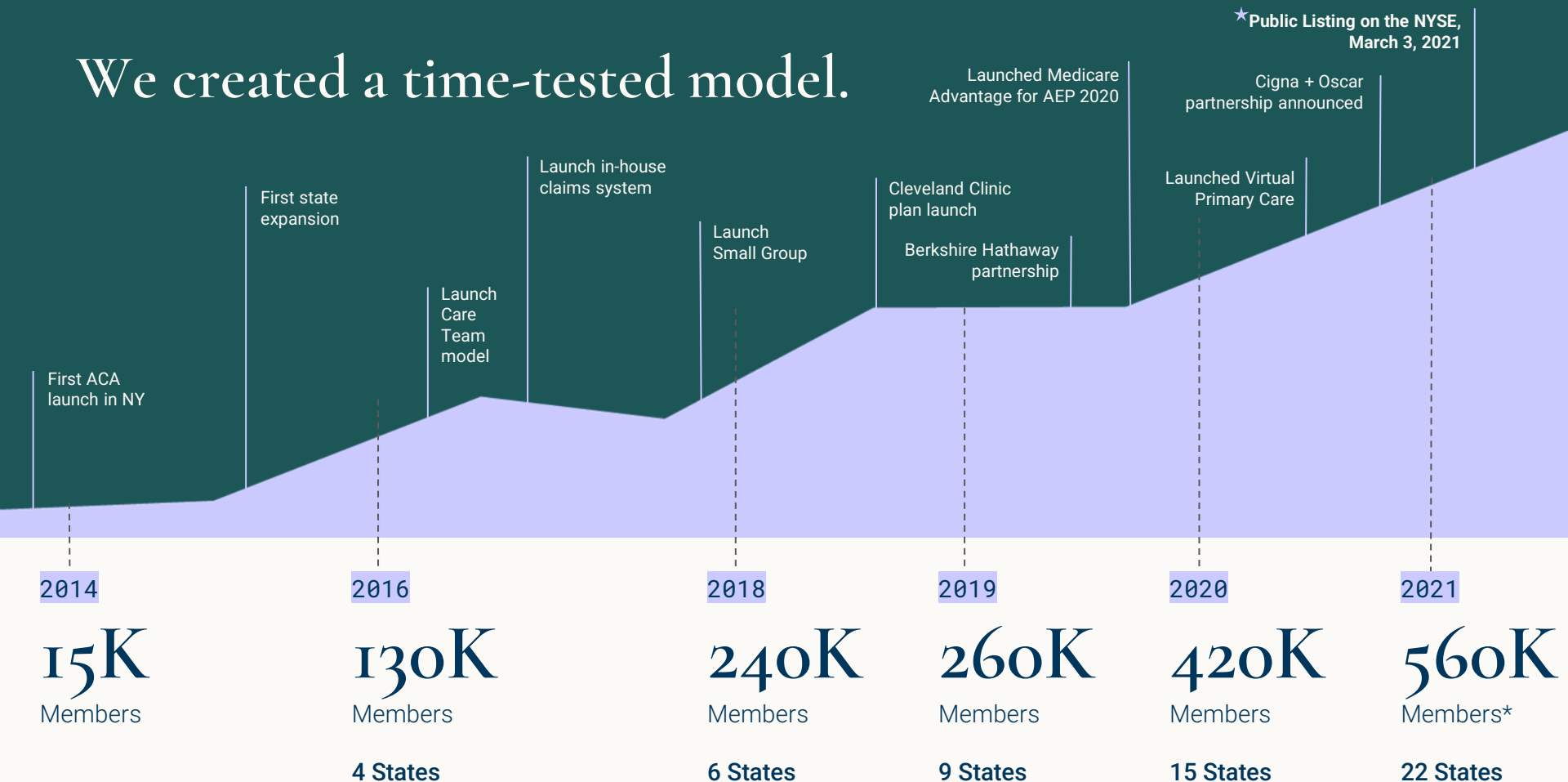
2,000+ employees

\$2.3Bn+ direct policy premiums**

*Across all lines of business

****As of December 31 st, 2020**

We created a time-tested model.



*Membership as of June 30, 2021

We're using technology and our member-centric approach to drive more cost-savings and higher satisfaction



...and when members engage with Oscar,
we can help them realize cost savings.



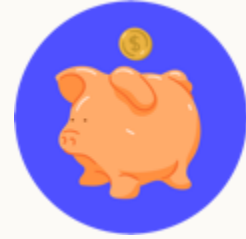
Ease

Oscar makes it easy for members
to navigate their health care...



Engagement

...which drives record levels of
member engagement...



Affordability

...and ultimately drives lower out-of-
pocket costs and better health
outcomes.

The Oscar Difference

A More Convenient, Personalized Experience With Oscar Care

Virtual Urgent Care

Connect with the next available doctor by phone call or secure message in as little as 15 minutes.

It's unlimited, available 24/7, and always \$0 on *all plans*.

Including \$0 Tier 1 prescriptions!**



Care Team

Members get paired with a team of care guides and a nurse.

Services offered in English and Spanish plus translation services in 240+ languages



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*Virtual Primary Care is only available on Individual & Family plans in certain counties. Oscar's Virtual Primary Care offerings are only available for members ages 18 and over. **When ordered by an Oscar Medical Group virtual provider, \$0 follow-up services not available in California, on HSA-compatible HDHPs, or on Catastrophic plans. Oscar's Virtual Urgent Care offerings are not available in US territories or internationally. Prescriptions, visits and services may be limited per provider discretion.

Note: Oscar's care team makes translation services available upon request for all languages using our professional contracted vendor, Transperfect.

A Snapshot of Oscar Virtual Primary Care in Action

Since our launch in 2020, we have seen a diverse set of members use Oscar Virtual Primary Care* - for things like managing chronic conditions to accessing a primary care doctor for the first time.

In fact, members who used Virtual Primary Care in 2020 were about **10% more likely to stay with Oscar.**



People Living with Chronic Conditions

Members with chronic conditions have had higher adoption rates than healthy members in using Oscar Virtual Primary Care.



People Who Speak Spanish

Up to 38% of members who use Virtual Primary Care are Spanish-speaking.



People Looking for a PCP

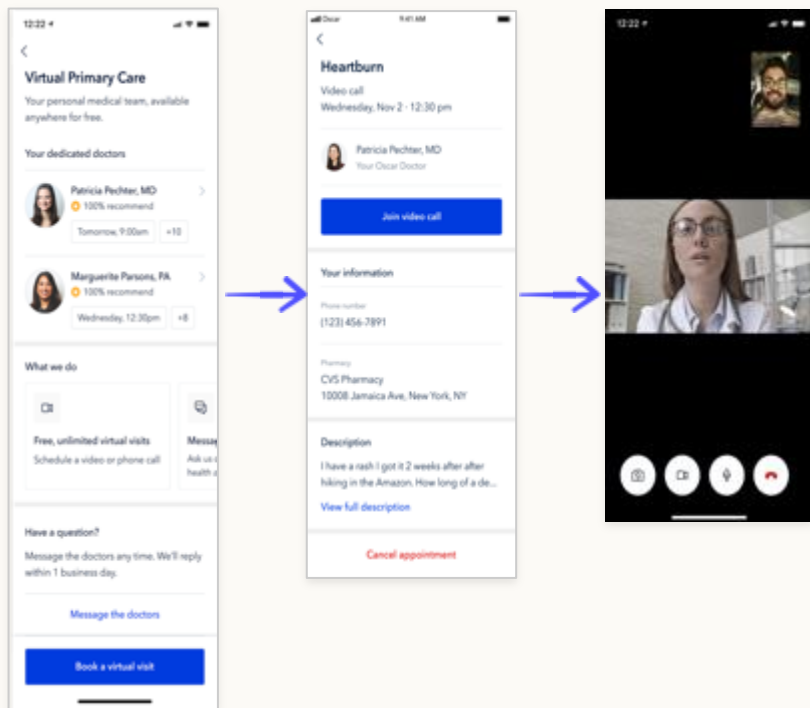
45% of members did not have a primary care physician prior to using Oscar Virtual Primary Care and an additional 21% were explicitly looking for a new PCP.



*Oscar's Virtual Primary Care offerings are only available for members ages 18 and over. Oscar's Virtual Primary Care offerings vary by market and may not be available in your service area. Visits and services may be limited per provider discretion.
Source: S-1

Virtual Primary Care: How it Works

(Denver/Choice Network only)



Before visit

- 1 Members can schedule a visit with their Oscar Virtual Primary Care team through the Oscar app or desktop portal.
- 2 Members can schedule both sick visits (to diagnose conditions or illnesses) or wellness visits (preventive care).

During visit

- 3 Members will speak to their Oscar Virtual Primary Care provider via phone or video call.

Visit follow-up

- 4 Oscar Virtual Primary Care providers can order labs, prescriptions, imaging, and DME. If needed, they'll refer patients to in-person providers and specialists.



Notes: Oscar's Virtual Primary Care offerings are only available for members ages 18 and over. Virtual Primary Care is only available on Individual & Family plans in select . For full list of counties, see [Appendix](#).

*Oscar Virtual Primary Care services are provided by independent clinical practices contracted with Oscar insurance entities. Providers are neither employed by nor affiliated with Oscar insurance entities.

\$o Virtual Primary Care: Available Counties

Virtual Primary Care is included on all plans in the following counties:

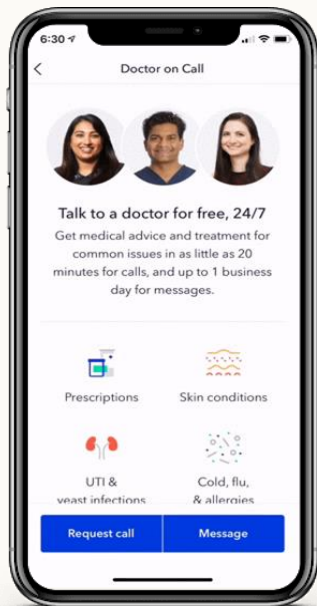
- **Colorado:** Adams, Arapahoe, Broomfield, Denver, Douglas, and Jefferson Counties



Note: Virtual Primary Care is only available on Individual & Family plans.
Oscar Virtual Primary Care services are provided by independent clinical practices contracted with Oscar insurance entities.
Providers are neither employed by nor affiliated with Oscar insurance entities.

We make it easy to talk to a doctor with our \$0 Virtual Urgent Care feature.

That's why our members use telemedicine 7x more than industry average.



- Diagnose conditions and provide treatment plans
- Prescribe and order medications
- Refill existing prescriptions

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Source: Oscar member telemedicine adoption as of Dec '18, subscribers ages 18 - 55;
Industry average from National Business Group on Health [survey](#).

An entire team dedicated to every member

We go above and beyond for our members.

Whether they're trying to find in-network doctors, understand claims, or they're *seeking care*—Oscar is there to help them navigate their health journeys.

We pair our members with a dedicated team that can:

- ✓ Answer insurance plan questions
- ✓ Help with pre-procedure preparation
- ✓ Provide high-quality virtual care*
- ✓ And so much more!



Meet our Care Guides.

These are the actual people who service our members—your clients!—every day.



Licensed Nurse



Care Guide



Care Guide



Care Guide

Prompt answers

< 2 minute average call response time

Quality care

90% recommend the doctors they found through Oscar

Better service

4.5/5 score for member satisfaction



Members make the most of the Oscar experience by creating an online account.

The image shows a screenshot of the Oscar member portal interface. At the top left is the "oscar" logo. At the top right are navigation links: "Care", "Plan", "Messages", and "Account". The main heading is "Search in-network doctors, facilities, and drugs". Below this is a search bar containing the text "flu, Dr. Smith, OB/GYN, urgent care, amoxicillin". Below the search bar are four icons with labels: "Virtual Urgent Care" (with a person icon), "Get annual physical" (with a heart icon), "Plan details" (with a document icon), and "Pay your bill" (with a bill icon). At the bottom right is a "Get help" button with a speech bubble icon. Five callout arrows point to specific features: an orange arrow from the top left points to the search bar with the text "Search for in-network doctors & drugs and save favorites"; a blue arrow from the top right points to the "Account" link with the text "Language settings can be toggled to Spanish"; a blue arrow from the bottom left points to the "Virtual Urgent Care" icon with the text "Request a Virtual Urgent Care consultation"; a teal arrow from the bottom center points to the "Plan details" icon with the text "Digital ID card, benefits, active prescriptions, prior auths, and more"; and an orange arrow from the bottom right points to the "Get help" button with the text "Secure message or call Care Team".

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Care Plan Messages Account

Search in-network doctors, facilities, and drugs

flu, Dr. Smith, OB/GYN, urgent care, amoxicillin

Virtual Urgent Care

Get annual physical

Plan details

Pay your bill

Get help

Search for in-network doctors & drugs and save favorites

Language settings can be toggled to Spanish

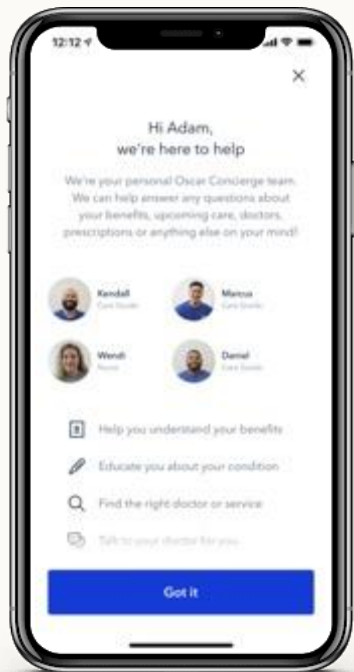
Request a Virtual Urgent Care consultation

Digital ID card, benefits, active prescriptions, prior auths, and more

Secure message or call Care Team

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A mobile app that members actually use.



Now fully translated to serve our 120k+ Spanish-speaking members.



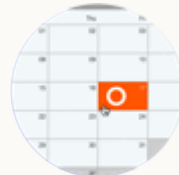
Members can earn up to \$100 per year in step tracking rewards!*



View digital member ID cards



Message or call Care Guides



Request a phone or secure message Virtual Urgent Care consultation

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*If a member thinks they might be unable to participate in this program, they might qualify for an opportunity to earn the same reward in a different way. Note: Members who live in California can also track and earn rewards for every day you hit your sleep goal.

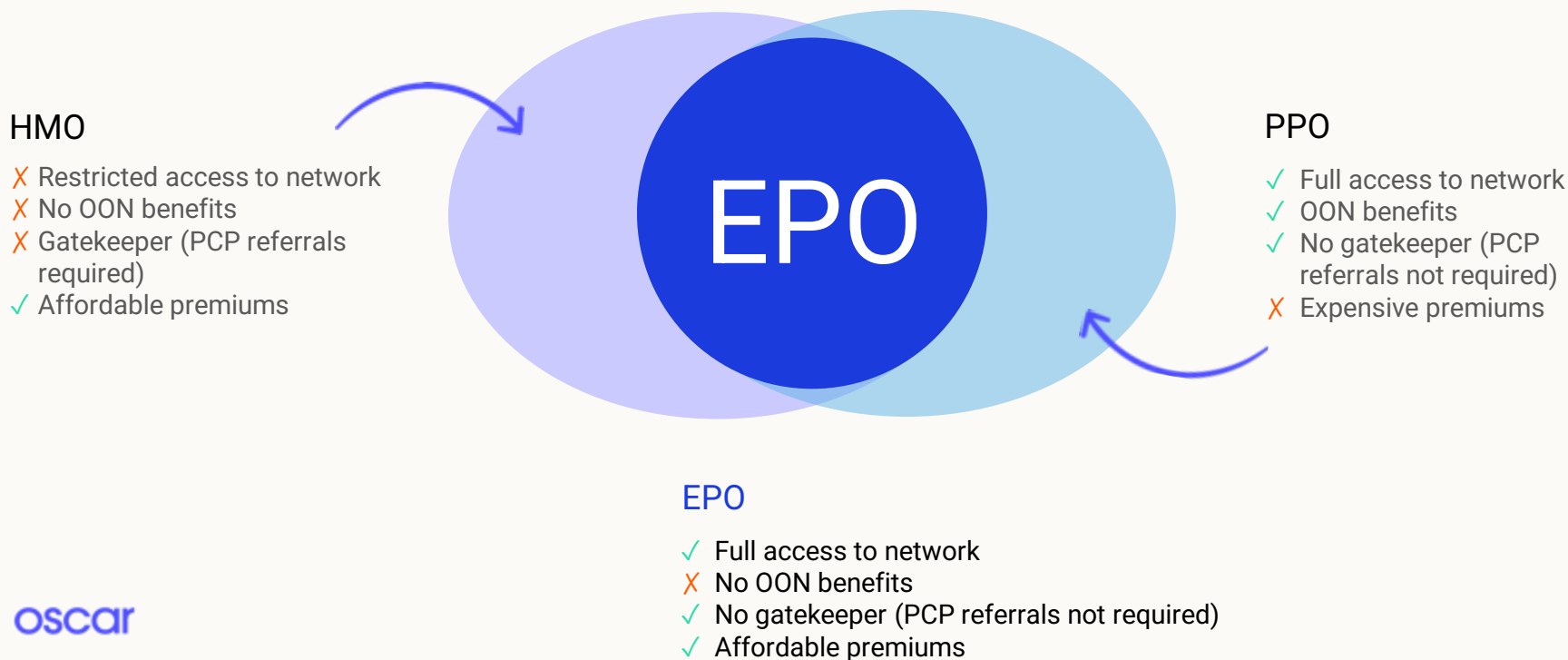
Our 2022 Product Portfolio

Dual Networks



The EPO “hybrid” model combines the best of both worlds.

It's a great in-between option for clients who want more **flexibility** than an HMO allows, but don't want to pay expensive PPO premiums.



Oscar's dual network in Colorado

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

In Denver or Boulder, members can choose between two provider networks.

1

Colorado Partner's Choice Network

The Colorado Partner's Choice network offers UHealth's top national network of doctors, specialists, hospitals and clinical facilities.*

**UHealth, University of Colorado, and
Children's Hospital Colorado**

2

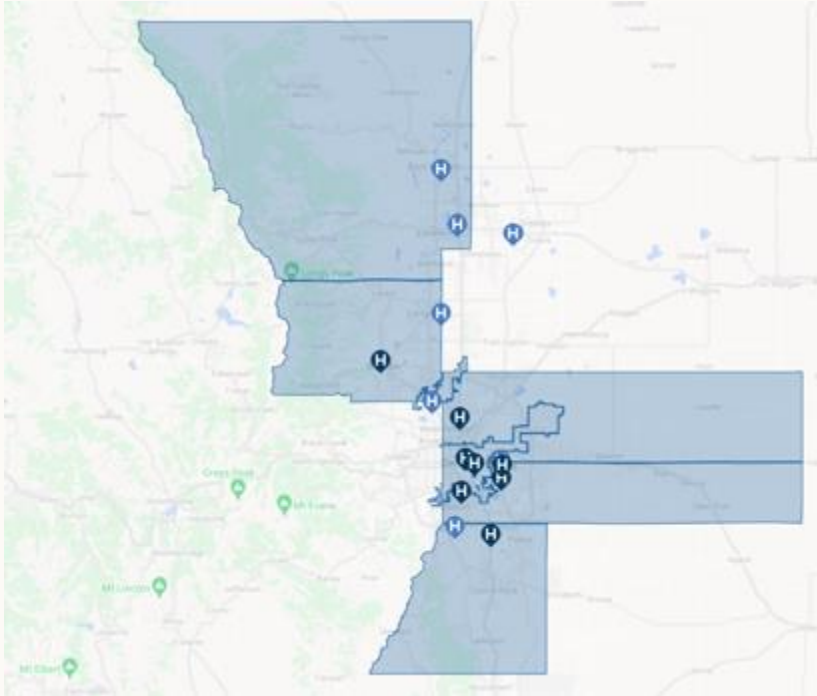
Choice Network

The Choice network provides a locally curated network of doctors, specialists, and hospitals that offer cost-effective medical care without sacrificing the quality our members expect.

HealthOne



Colorado Partner's Choice - Access to UCHealth



Service Area:

Adams, Arapahoe, Boulder, Broomfield,
Denver, Douglas, and Jefferson **plus**
Larimer!

Children's Hospital Colorado

UC Greely Hospital

UC Health Broomfield Hospital

UC Health Highlands Ranch Hospital

UC Health Long Peaks Hospital

UC Medical Center of the Rockies

UC Poudre Valley Hospital

UCHealth University of Colorado Hospital

uchealth



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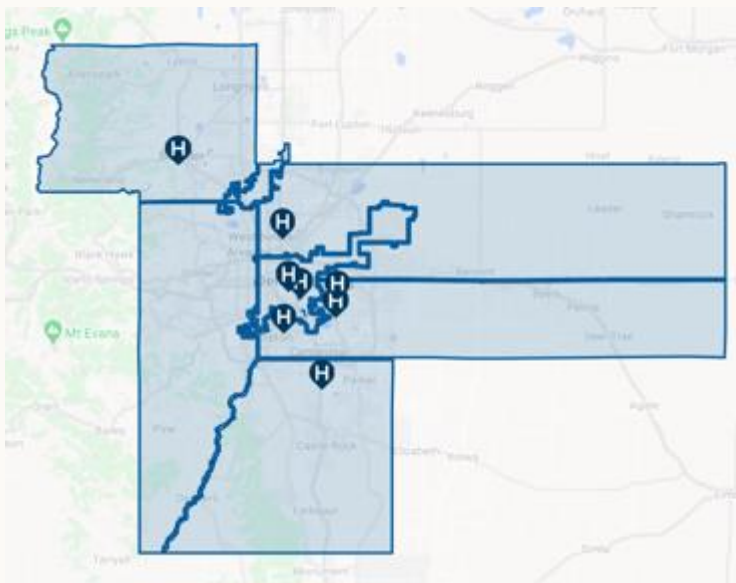



Available in Colorado Partner's Choice
and/or Choice networks



Available in Colorado Partner's Choice
network only

Choice - Access to top Denver and Boulder hospitals



 In-network hospitals

Service Area:

Adams, Arapahoe, Boulder, Broomfield,
Denver, Douglas, and Jefferson

Boulder Community Hospital

North Suburban Medical Center

Presbyterian/Saint Luke's Medical Center

Rocky Mountain Hospital for Children

Rose Medical Center

Sky Ridge Medical Center

Swedish Medical Center

The Medical Center of Aurora - North Campus

The Medical Center of Aurora - South Campus



2022 Plan & Benefit Spotlights

2022 Colorado Individual & Family Plans

34 plans across all metal tiers

Including 2 HSA plans



Bronze: 9



Silver: 20



Gold: 4



Secure: 1

Non-gated network, no PCP assignment

Members never need a referral to see an INN specialist and are not assigned or required to select a PCP.

Prescriptions for \$3 or less, available from day 1

Our unique \$3 drug list (Tier 1A) will help minimize prescription costs for your clients. Plus, all Tier 1A and Tier 1B prescriptions are \$0 copay when ordered by an Oscar Medical Group virtual provider.*

All plans include Oscar Care

Including a dedicated Care Team, Step Tracking rewards**, and Oscar's mobile app.

Spotlight on the **Bronze Elite- \$0 Ded+PCP Saver (Colorado Partners Choice)**



Key Benefits & Cost Shares

Deductible	\$0
Out-of- pocket Max	\$8700
Primary Care Office Visits	\$35
Specialist Office Visits	\$100
Urgent Care	\$75
Generic Drug Prescriptions	\$3



Why we love it?

- \$0 Deductible / \$35 PCP Visits / Copays for key benefits
- ER Copay \$1350



Who it's best for

- \$0 deductible option with access to UCHHealth

Spotlight on the **New! Bronze Elite- \$0 Ded (Colorado Partners Choice)**



Key Benefits & Cost Shares

Deductible	\$0
Out-of-pocket Max	\$8700
Primary Care Office Visits	\$50
Specialist Office Visits	\$125
Urgent Care	\$75
Generic Drug Prescriptions	\$3



Why we love it?

- \$0 Deductible / \$50 PCP Visits / Copays for key benefits
- ER Copay \$1250



Who it's best for

- \$0 deductible option with access to UCHealth

Spotlight on the Silver Classic \$0 Ded (Colorado Partners Choice)



Key Benefits & Cost Shares

Deductible	\$0
Out-of-pocket Max	\$8700
Primary Care Office Visits	\$25
Specialist Office Visits	\$80
Urgent Care	\$50
Generic Drug Prescriptions	\$3



Why we love it?

- \$0 Deductible / \$35 PCP Visits / Copays for key benefits
- ER Copay \$1000



Who it's best for

- \$0 deductible option with access to UCHealth

Spotlight on the **New! Silver Elite- \$0 Ded Rx Copay**



Key Benefits & Cost Shares

Deductible	\$0
Out-of-pocket Max	\$8700
Primary Care Office Visits	\$40
Specialist Office Visits	\$100
Urgent Care	\$50
Generic Drug Prescriptions	\$3



Why we love it?

- \$0 Deductible / \$40 PCP Visits / Copays for key benefits



Who it's best for

- \$0 deductible option with access to UCHealth

We use the highest-quality partners to build a connected patient experience.

LabCorp is
New for 2022!



CVS Caremark is our exclusive pharmacy vendor - and we offer **\$0 prescription home delivery** through CVS Caremark's Mail Order service.

Optum manages our mental health benefits

Liberty is used for pediatric dental

Davis takes care of pediatric vision

Coram provides home infusion services

Quest and LabCorp are some of our preferred in-network lab partners.

Commissions

Commissions Overview

We're excited to offer competitive commissions.



Individual & Family

\$20 PMPM

for new business

\$20 PMPM

for renewals

5 member per policy max

**Bonus info coming
soon!**

How to Work With Us

Broker Resource Website

hioscar.com/brokers



Learn about Oscar

- ✓ Find plan and network docs
- ✓ Register for upcoming events
- ✓ Download marketing materials to share with clients
- ✓ Discover broker training resources

Broker Portal

business.hioscar.com

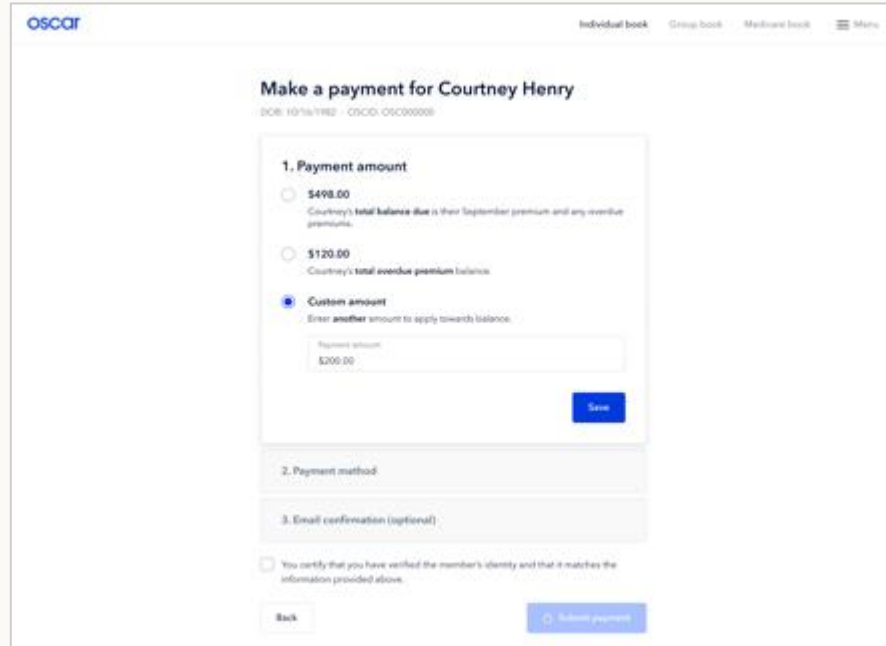


Do Business with Oscar

- ✓ Get appointed to sell
- ✓ Quote and enroll clients
- ✓ View and download commission statements
- ✓ Update personal information and commission payment settings

Spotlight: Payments

We're making it easy for you to submit payments for your clients.



The screenshot shows the Oscar web application interface for making a payment. At the top, the Oscar logo is on the left, and navigation links for 'Individual book', 'Group book', 'Medicare book', and a 'Menu' icon are on the right. The main heading is 'Make a payment for Courtney Henry', with member details 'DOB: 10/16/1982' and 'OSCO: OSC000008' below it. The form is divided into three sections: 1. 'Payment amount' with three radio button options: '\$498.00' (described as 'Courtney's total balance due'), '\$120.00' (described as 'Courtney's total average premium balance'), and 'Custom amount' (selected, with a sub-instruction 'Enter another amount to apply towards balance'). Below this is a text input field for 'Payment amount' containing '\$200.00' and a blue 'Save' button. 2. 'Payment method' section, which is currently empty. 3. 'Email confirmation (optional)' section, which is also empty. At the bottom, there is a checkbox for 'You certify that you have verified the member's identity and that it matches the information provided above.' and two buttons: a grey 'Back' button and a blue 'Submit payment' button.

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Individual book Group book Medicare book Menu

Make a payment for Courtney Henry

DOB: 10/16/1982 OSCO: OSC000008

1. Payment amount

☐ \$498.00
Courtney's total balance due is their September premium and any overdue premiums.

☐ \$120.00
Courtney's total average premium balance.

☒ Custom amount
Enter another amount to apply towards balance.

Payment amount
\$200.00

Save

2. Payment method

3. Email confirmation (optional)

☐ You certify that you have verified the member's identity and that it matches the information provided above.

Back Submit payment

Our **Broker Support Team** is here to help.



- ✓ **Education** on plan benefits & networks
- ✓ **Help** with Broker account creation & appointments
- ✓ Enrollment **support**
- ✓ Commissions **escalations**

Monday through Friday 8:00am - 8:00pm EST



brokers@hioscar.com



1-855-672-2713

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Thank you!

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