

Hello, we're Oscar

Open Enrollment 2026
Tennessee



oscar

HIOSCAR.COM



Randy Main

Director - TN Market
Leadership, Oscar

Oscar: Built for the ACA

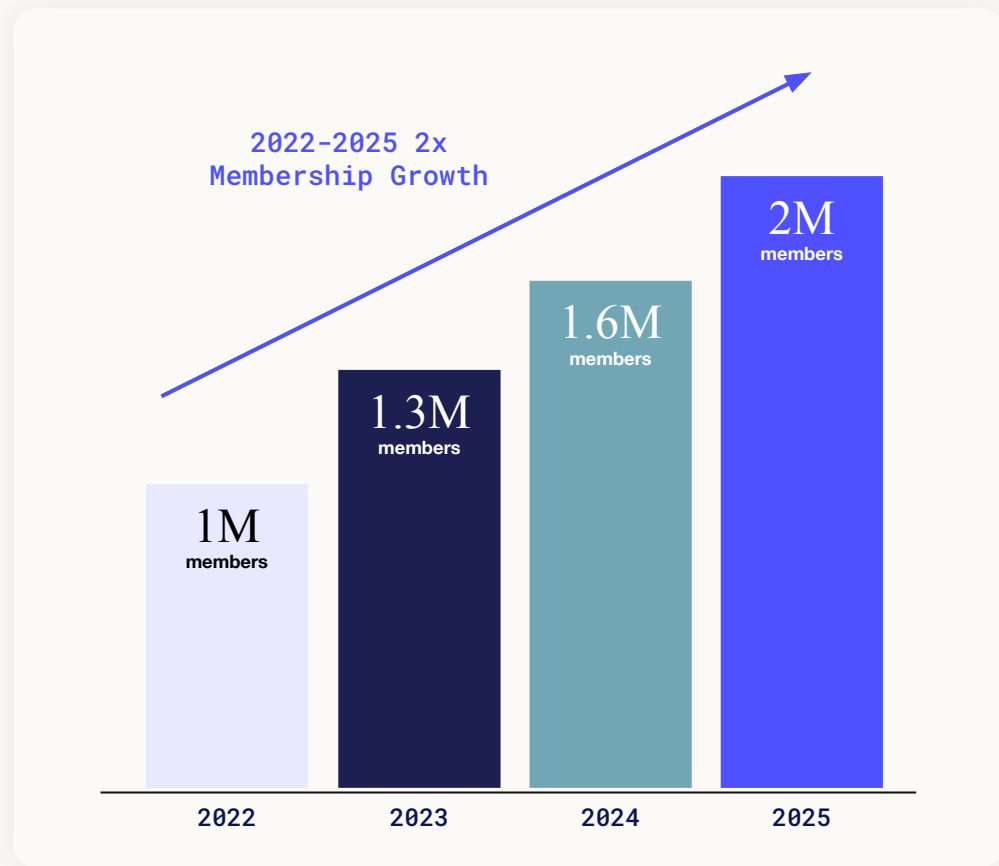
Oscar by *the numbers*

Oscar represents
1 of 12 ACA members

2nd largest ACA carrier

Fortune 500 company

**90%+ broker driven
business**



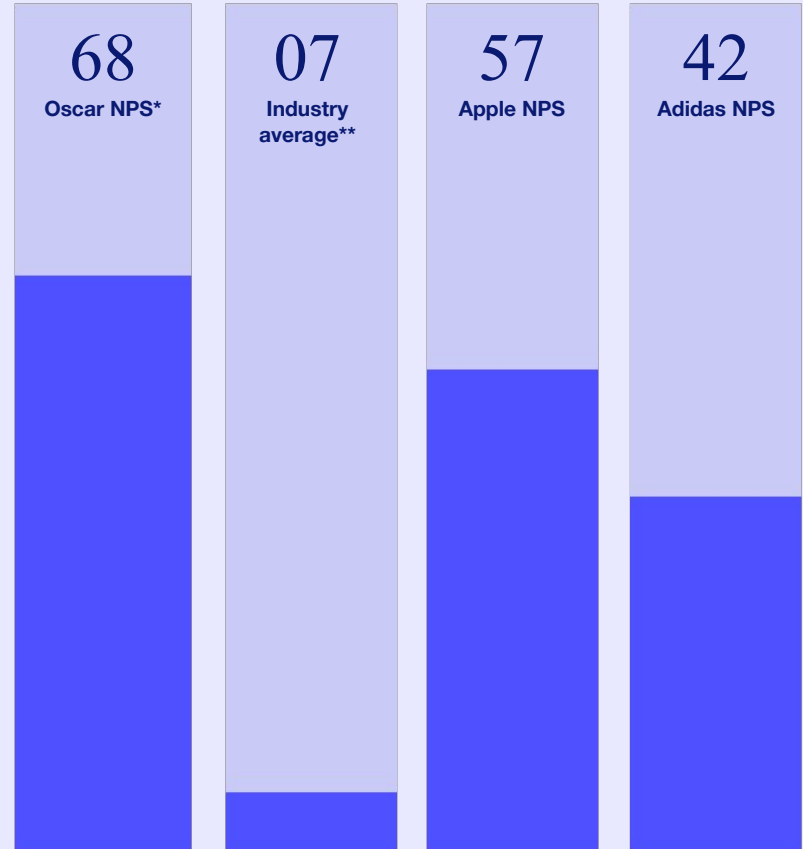
Numbers don't lie. People love us.

Oscar maintains an industry-leading Net Promoter Score (NPS)
(88** NPS among Spanish-speaking members)



**NPS score as of Q1 2025

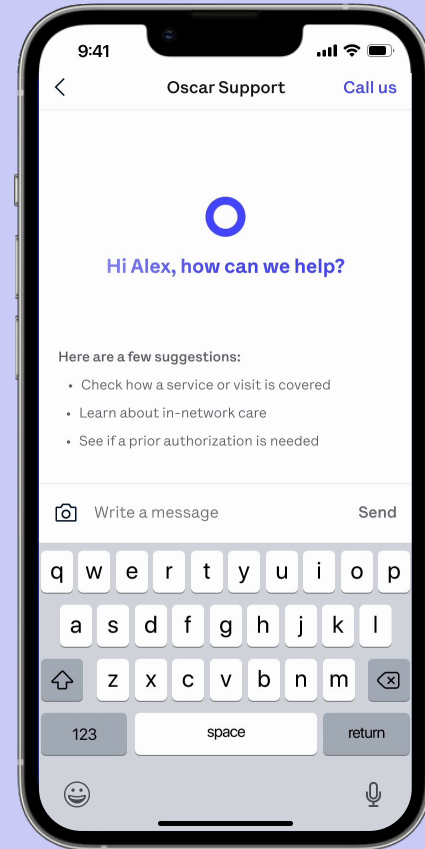
***According to Qualtrics XM Institute Report 2020



Continued investment in technology

Meet Superagent - Oscar's AI-powered assistant

Superagent leverages the power of AI to provide members with **personalized 24/7 support** they can count on, interpreting questions and using trusted sources to deliver helpful and cited responses.



Our digital,
personalized
member
experience
results in
higher
retention



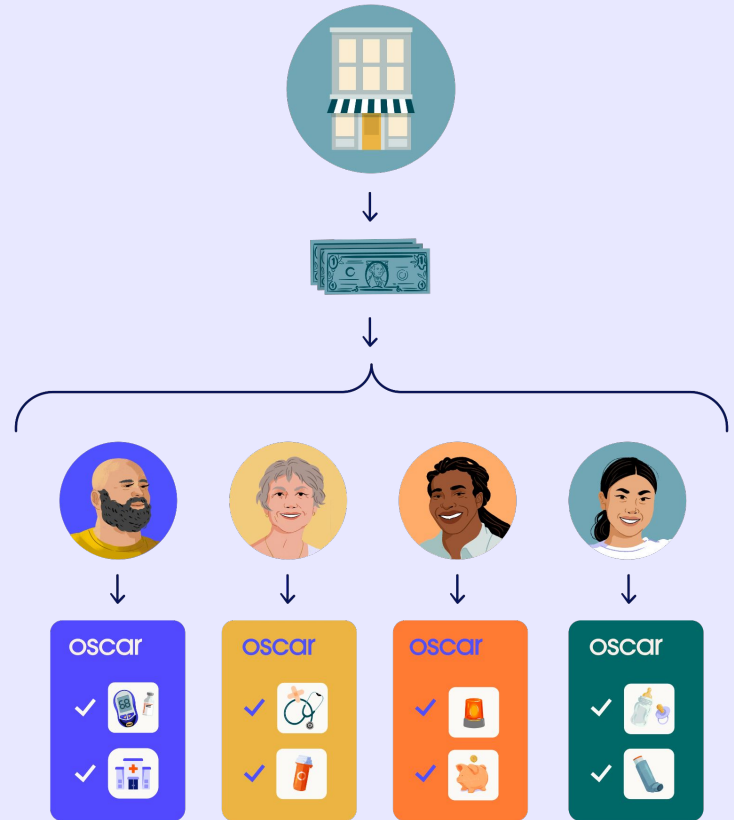
Individual Coverage Health Reimbursement Arrangement



ICHRA offers a win-win solution to meet the needs of individuals *while* saving employers time and money

With ICHRA employees pick a plan for their unique needs, and employers can fund it tax free.

You no longer need to try (*and fail*) to meet everyone's needs with a "few sizes fit all" approach. Instead your employees are able to buy a plan optimized for their needs through the individual market.



TN

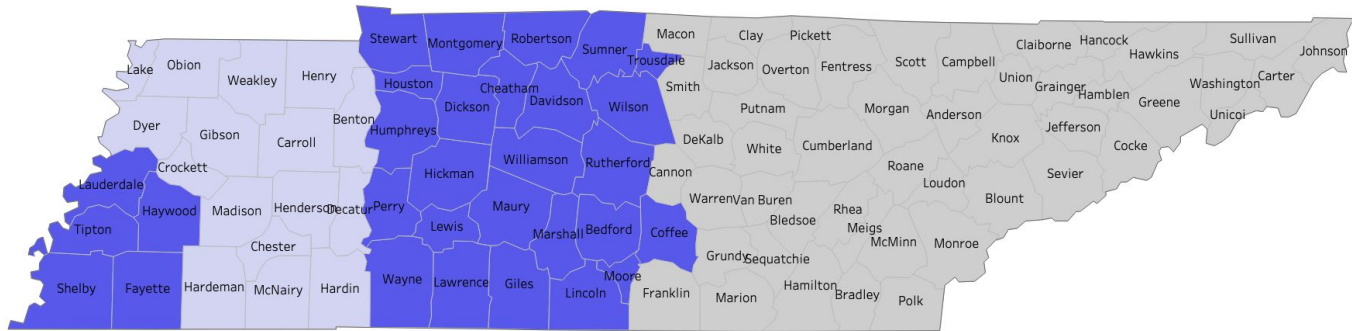
Plans and Networks

2026 Tennessee - Expansion into Western TN!

Rating Area 5. 16 additional counties - Light Blue

Benton
Carroll
Chester
Crockett
Decatur
Dyer
Gibson
Hardeman

Hardin
Henderson
Henry
Lake
Madison
McNairy
Obion
Weakley



2026 Tennessee Hospital Partnerships



Ascension



MAURY REGIONAL
HEALTH



Saint Francis
Healthcare Memphis • Bartlett



VANDERBILT  HEALTH

TriStar  Health



Regional One
Health

Now In-Network for
2026!

Products

Understanding Oscar's Plan Suites



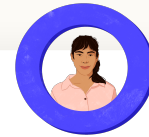
Simple/Saver

Designed for those looking to save money on their healthcare coverage and want “just in case” protection



Classic

Designed for those who are not regular utilizers but want predictable copays for their most common services



Elite

Designed for those who regularly utilize care or take medications and want predictable copays

Innovative condition-based plans

Tailored plans available in 16 states are an ideal cost-saving options for those managing specific conditions regularly.

Benefits

\$0 PCP / \$0 Specialists*

\$0 Behavioral Health

\$0 Labs (specified by condition)

\$0 Tier 1a Rx

Condition-based benefits vary by plan like insulin caps, covered exams, specialized screenings and more



Diabetes Care Plan

The best plan for diabetes—manage your labs and condition with low-costs.



Breathe Easy - COPD Plan

Comprehensive COPD support—affordable specialist care and low-cost prescriptions.



Chronic Care - CKM Plan

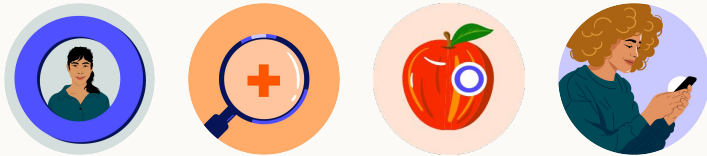
Support for multiple conditions with affordable specialists and low-cost prescriptions.



New! 2026: Women's Health Menopause Plan

Support designed for women 45+—better access and affordable care and prescriptions for menopause, bone health, and more.

Oscar creates innovative condition-based plans because we know they make our members healthier



We see **proven results** across our condition-based portfolio:

- ✓ 15% increase in PCP access
- ✓ 13% increase in clinically relevant exams
- ✓ Lower ER and Urgent Care utilization
- ✓ Lower A1C levels
- ✓ Better blood pressure control
- ✓ Higher medication adherence

The plan *designed for women* and *supports the whole family*

	Silver Simple Women's Health Menopause	Silver Simple PCP Saver
Gynecologist Visits	\$0	\$15
DEXA Bone Density scans	\$0	20%
Comprehensive Labs for Metabolic Panel, lipids, Vit D, Calcium, Parathyroid hormones	\$0	20%
Primary Care Visit	\$0	\$5
Behavioral Health Visit	\$0	\$5
Hormone Replacement Therapy, SSRIs	\$0	\$0/\$5/\$30
Autoimmune Rx	\$0	\$0/\$5/\$30

Encouraging women to make *self-care a priority*

Reward activity	Reward value
Cervical Cancer Screening (Pap Smear)	\$15
Bone Density Scan (DEXA)	\$25
Colonoscopy	\$25
Mammogram	\$15
30 to 90 Rx Switch	\$30
Utilization of virtual support services	\$15
Women aged 45+ to meet with an Elektra practitioner	\$25

2026 TN Portfolio Overview

Bronze Classic Standard
Bronze Elite + PCP Saver Plus
Bronze Simple
Bronze Simple Breathe Easy with Enhanced COPD Benefits
Bronze Simple Chronic Care CKM
Bronze Simple Diabetes
Bronze 3000 **Off Exchange**
Bronze 8300 HSA **Off Exchange**

Silver Classic
Silver Classic Standard
Silver Simple Breathe Easy with Enhanced COPD Benefits
Silver Simple Chronic Care CKM
Silver Simple Diabetes
Silver Simple PCP Saver
Silver Simple Women's Health with Menopause Benefits
Silver 3000 **Off Exchange**
Silver 3750 Chronic Care CKM **Off Exchange**
Silver 6000 HSA **Off Exchange**

Gold Classic Standard
Gold Elite
Gold 2000 **Off Exchange**
Gold 3750 HSA **Off Exchange**

*Thank you for your
time and attention!*

Questions?



Market Leadership

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