



OE24

Tennessee Webinar

oscar

Our Presenter



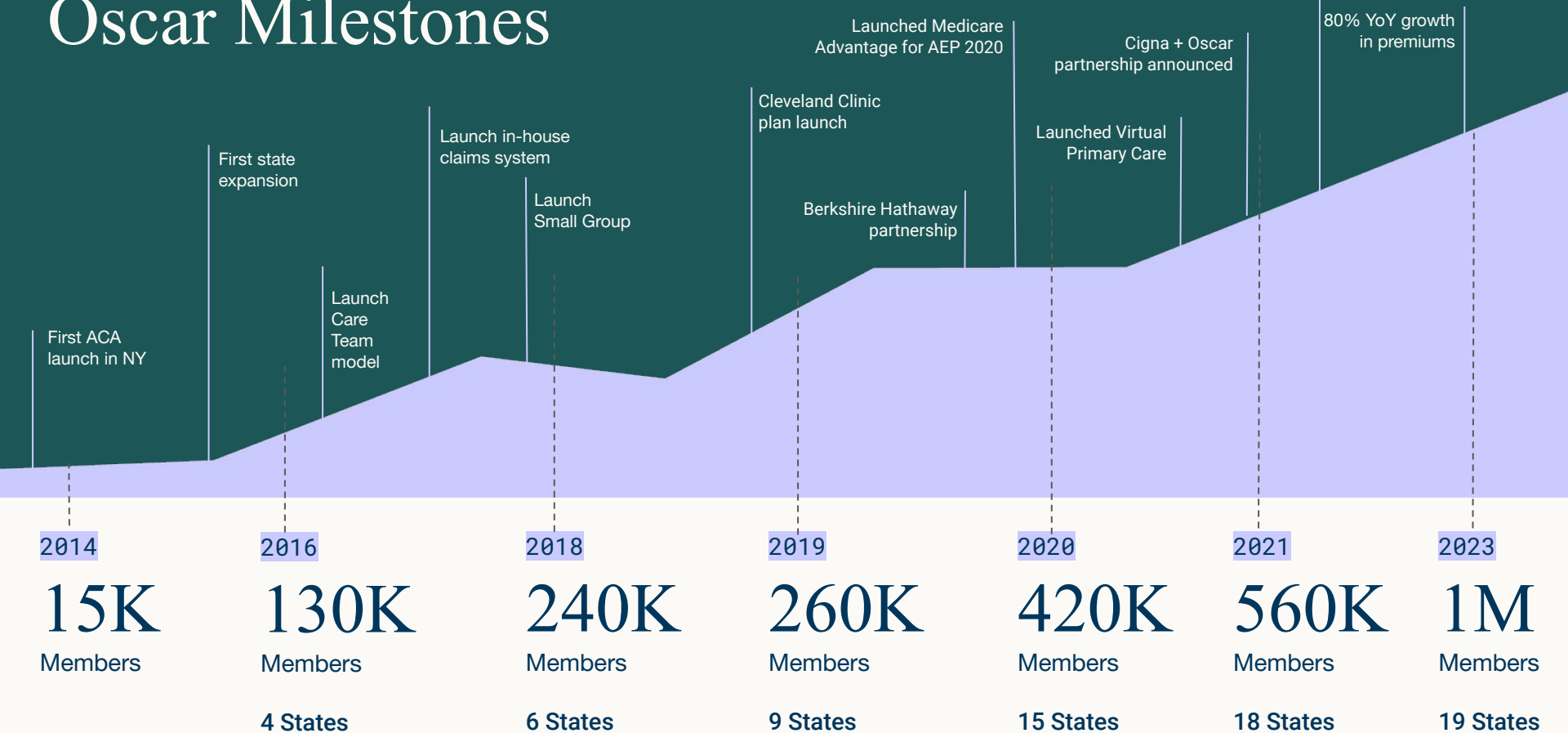
Jared Wasley
Sales Lead - Mid Atlantic

We combine technology with our member-centric approach to drive more cost-savings and higher satisfaction



Oscar Milestones

Public Listing on the NYSE,
March 3, 2021



Oscar Today

20 total states*

577 counties*

3 product lines

2,700+ employees

\$1.6bn+ direct policy premiums**

Oscar IFP National Footprint

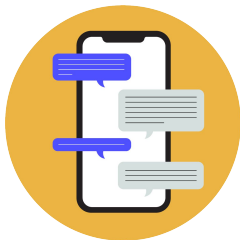
- Arizona
- Connecticut
- Florida
- Georgia
- Iowa
- Illinois
- Kansas
- Michigan
- Missouri
- North Carolina
- Nebraska
- New Jersey
- New York
- Ohio
- Oklahoma
- Pennsylvania
- Tennessee
- Texas
- Virginia



*Across all lines of business

**As of March 31st, 2023

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...

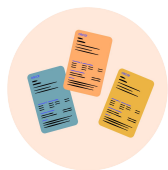


Affordability

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

Our 2024 Product Portfolio

What's new for 2024?



Limited Plan Portfolios

Portfolios limited to 1 Standard + 4 additional plans per metallic in non-SBE states



Silver Simple Breath Easy with COPD Benefits

Same plan structure as Silver Simple Diabetes, but with \$0 pulmonary care. **AZ, TN, OK**

- Condition specific plan with pre-deductible pulmonary care
- Differentiated inhaler Rx cost shares
- Healthy behaviors incentives



New Rx Deductible for Elite Plans

Current Bronze Elite plans all have high Rx deductible included, with strong financials. Silver and Gold Elite will have \$200 Rx deductible

What's new for 2024?



New State-based Exchanges

VA has indicated that they will be pursuing the license for a State-based Exchange from CMS for Open Enrollment starting PY24. GA has received approval for PY25.



Service Area Expansions

Oscar will be pursuing growth in ~120 new counties within our existing state portfolios. Contingent upon regulator approval. Some will be in rural areas.

OH, VA, FL, NC, TN, GA, TX, OK, IA, AZ, KS, MO, IL



Rx Changes: Dual Formularies

Oscar will provide a 4 Tiered Standard Formulary for all standard plans consistent with NBPP Final Rule. Additionally, we will provide an expanded 6 tier formulary for our non-standard plans.



Virtual Care Expansions!

State Expansion: IFP OK
Changes: Removal of VPC on non-Elite Bronze plans in TX
Partnership Growth: VPC at cost parity expansion to all FL (first time we will have a cost share for VPC).

We've partnered with the best

Our partners provide a connected patient experience.

CVS Caremark: Our exclusive pharmacy vendor

Optum: Mental health benefits

Davis: Pediatric vision

Coram: Home infusion services

Option Care Health: Home infusion services

Quest and LabCorp: Two of our preferred in-network lab partners



option care health[®]



2024 Plan & Benefit Spotlights

Tennessee Plan Updates

Plan and benefit highlights:

- Bronze Simple 2 keeps easy, 100% plan design on the market, with lower premium
- Low to no cost PCP visits with multiple Silver and Gold options
- COPD and Diabetes plans provide meaningful benefits for free, for each of these conditions → much more than a marketing play/wrap

2023 Deprecated Plans
Bronze Simple
Bronze Simple- HSA
Bronze Simple- Standard
Silver Classic- PCP Saver
Silver Simple- For Diabetes
Bronze Simple (Choice)
Bronze Classic (Choice)
Bronze Elite- Deductible + Specialist Saver Plus (Choice)
Bronze Simple- HSA (Choice)
Bronze Simple- Standard (Choice)
Silver Classic (Choice)
Silver Simple- Specialist Saver (Choice)
Silver Classic- PCP Saver (Choice)
Silver Elite- \$0 Ded (Choice)
Silver Simple- For Diabetes (Choice)



Mapped 2024 Plans
Bronze Classic Standard
Bronze Classic 4700
Bronze Classic Standard
Silver Classic Standard
Silver Simple Specialist Saver
Bronze Classic Standard (Choice)
Bronze Classic Standard (Choice)
Bronze Elite + PCP Saver Plus (Choice)
Bronze Classic 4700 (Choice)
Bronze Classic Standard (Choice)
Silver Simple PCP Saver (Choice)
Silver Simple PCP Saver (Choice)
Silver Simple PCP Saver (Choice)
Silver Simple PCP Saver (Choice)
Silver Simple PCP Saver (Choice)

Spotlight on the Diabetes Plan (Silver Simple)



Key Benefits & Cost Shares

Deductible	\$6,500
Out-of-pocket Max	\$8,550
Primary Care Office Visits	\$0
Mental Health	\$0
Specialist Office Visits	\$40
Labs	\$10

Why we love it?

- \$0 PCP and BH
- Diabetes specific benefits: eye and foot exams, diabetic labs at \$0
- \$100 cap on insulin w/ \$3 Tier 1A Rx list

Who it's best for

- Members actively managing chronic diabetes
- PCP and BH costs a significant benefit

Spotlight on the COPD Benefits - Breath Easy



Key Benefits & Cost Shares

Deductible	\$6,450
Out-of-pocket Max	\$8,550
Primary Care Office Visits	\$0
Mental Health	\$0
Specialist Office Visits	\$40
Labs	\$10

Why we love it?

- \$0 PCP and BH
- Condition specific plan with pre-deductible pulmonary care
- Differentiated inhaler Rx cost shares

Who it's best for

- Members managing COPD
- PCP and BH costs a significant benefit vs. other condition specific plans in GA

Spotlight on the **Bronze Elite PCP Saver Plus**



Key Benefits & Cost Shares

Deductible	\$0
Rx Deductible	\$6,500
Out-of-pocket Max	\$9,450
Primary Care Office Visits	\$40
Specialist Office Visits	\$125
Urgent Care	\$75
Generic Drug Prescriptions	\$3

Why we love it?

- Co-Pay plan at Bronze pricing
- Upfront costs with low PCP and Urgent Care pricing

Who it's best for

- Replacement to the [Bronze Classic Next](#)
- Members who want upfront medical costs with no medical deductible and have no specialized Rx needs

Spotlight on the Silver Simple (PCP Saver)



Key Benefits & Cost Shares

Deductible	\$5,500
Out-of-pocket Max	\$8,900
Primary Care Office Visits	\$20
Specialist Office Visits	\$80
Mental Health	\$20
Urgent Care	\$75
Generic Drug Prescriptions	\$3



Why we love it?

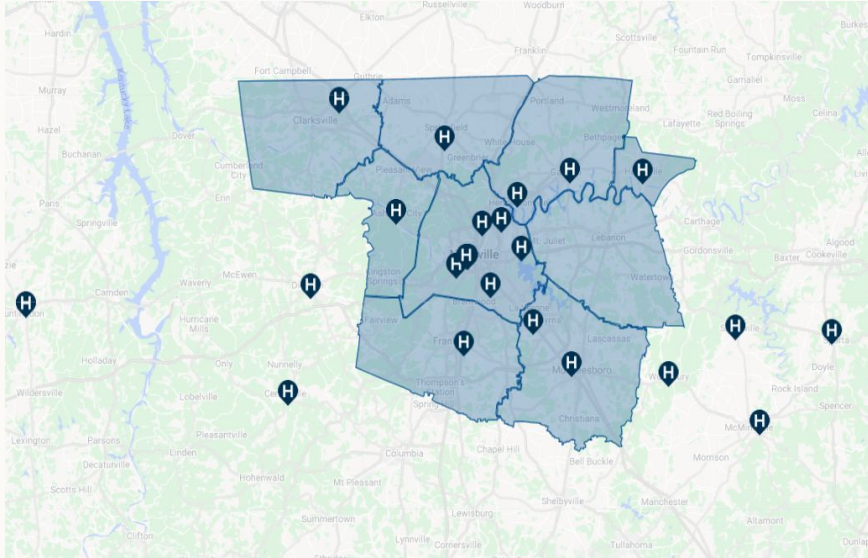
- Lower deductible and low PCP and UC copay
- Rx benefits at Tier 1 are affordable
- Copay on Labs with Tier options

Who it's best for

- Highly subsidized on-exchange clients
- Low cost PCP and UC options for routine care and medical needs
- Easy to follow post-ded costs

2024 Market & Network

Unrestricted access to top Nashville hospitals



Service Area:

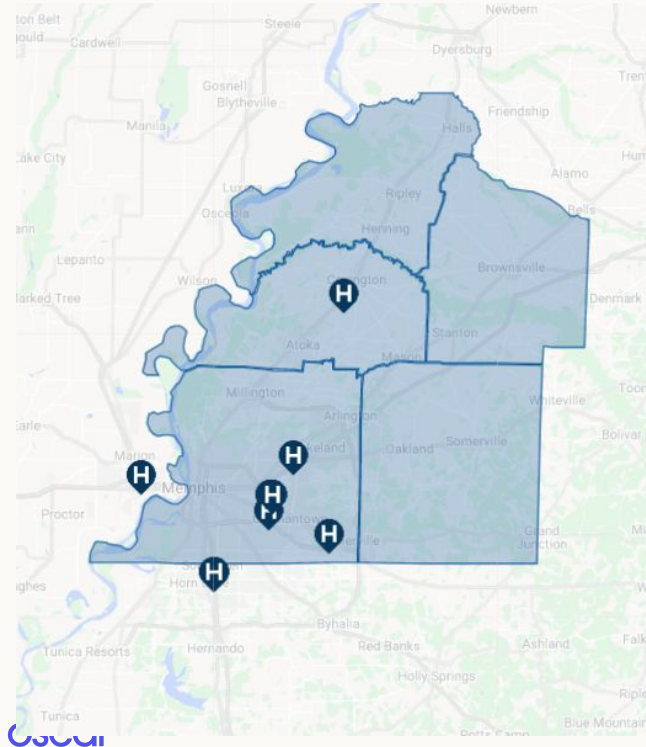
Cheatham, Davidson, Montgomery,
Robertson, Rutherford, Sumner, Trousdale,
Williamson and Wilson counties.

Vanderbilt, Saint Thomas, and TriStar



**VANDERBILT
HEALTH**

Access to high quality Memphis hospitals



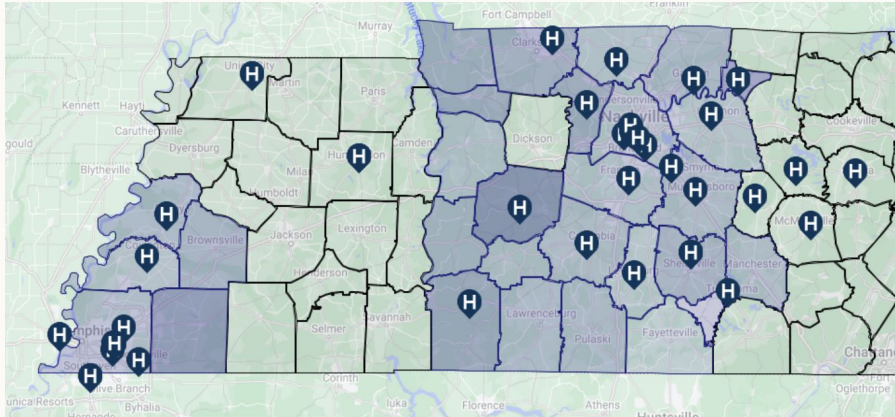
Service Area:

Fayette, Haywood, Lauderdale, Shelby,
and Tipton counties

Providing high quality care in Memphis with Baptist
Memorial Hospital and Saint Francis Hospital.



Expansion to 15 new counties in Central TN



Service Area:

Oscar's Tennessee service area include Bedford, Cheatham, Coffee, Davidson, Dickson Fayette, Giles, Haywood, Hickman, Houston, Humphreys, Lauderdale, Lawrence, Lewis, Lincoln, Marshall, Maury, Montgomery, Moore, Perry, Robertson, Rutherford, Shelby, Stewart, Sumner, Tipton, Trousdale, Wayne, Williamson, and Wilson.

Oscar App / Account Creation

Oscar Account Creation

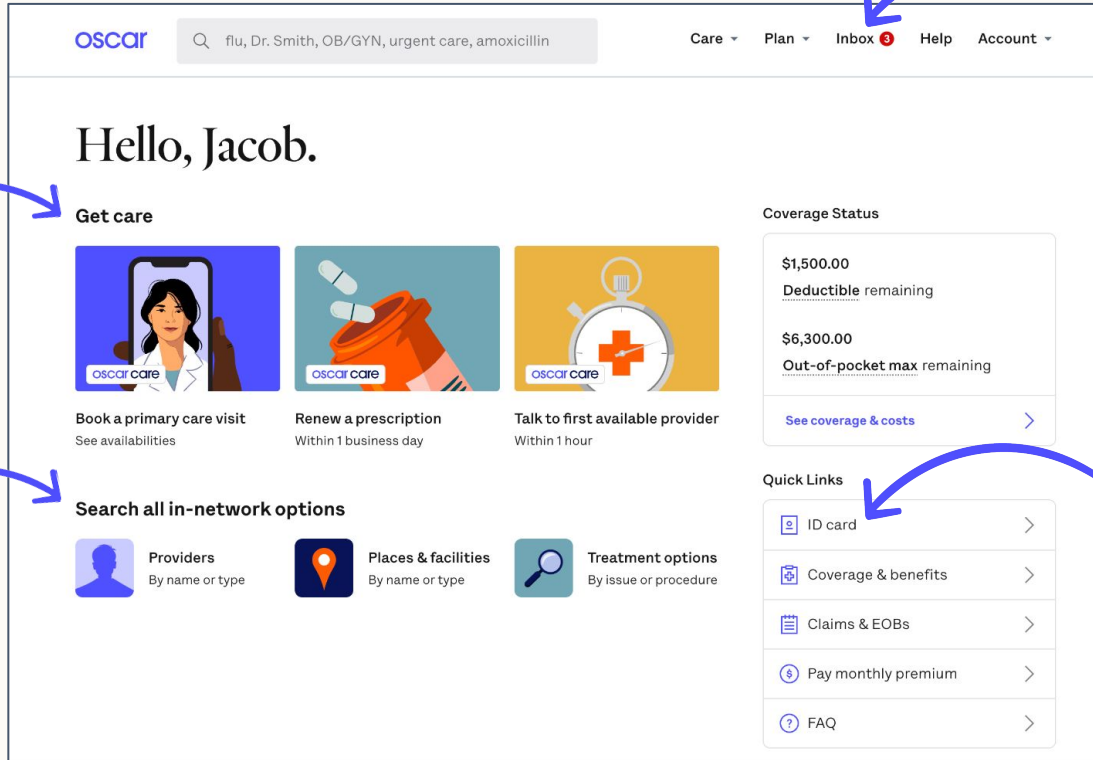
Why it matters!

Your clients will get the most out of Oscar by creating an online account. They can...

- ✓ Pay monthly premium
- ✓ Search for in-network care
- ✓ Review plan details
- ✓ Send secure messages to our Care team
- ✓ Review and renew active prescriptions
- ✓ Access Cost Estimator
- ✓ Virtual Urgent Care



What clients can do within their account



Renew prescription & request virtual urgent care

Search in-network Doctors and places



Send a secure message to our Care Team

See ID card, coverage details, claims, pay monthly premium online

Pharmacy

Tier 1A prescriptions for \$3 or less



Comprehensive tier of drugs

We've identified that 82% of Oscar members are prescribed or could switch to a Tier 1A drug. It includes 97 drugs with 298 variations, including branded insulins.

Uniquely affordable cost

This \$3 copay benefit is not subject to deductible on most plans.*
Listed drugs cost all members \$3 or less on Day 1.

No confusion about drug costs

This benefit is featured across all Individual & Family plans (except Catastrophic). No confusing sub-tiers—all drugs on the list are *always* \$3 or less, whether or not you've met your deductible.

Broker Support Team

BST Contact Information

Save this information for future reference!

Phone Number

+1 (855) 672-2713

Email Address

brokers@hioscar.com

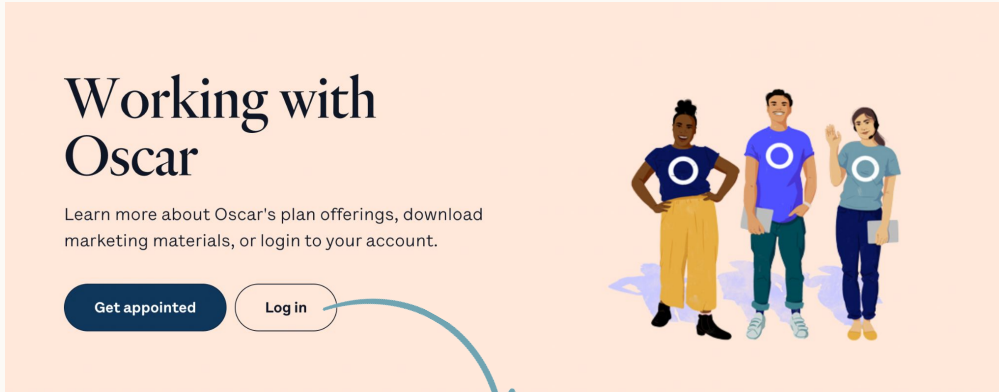
Monday through Friday

8:00 a.m. — 8:00 p.m. EST



hioscar.com/brokers





Highlighting changes made to the site



This is where you'll access your Broker Portal

**CHANGES
MADE FOR
OE24**

Resources to set you and your clients up for success

 <p>Plan Documents <small>Review all 2023 plan information and forms</small></p>	 <p>Marketing Materials <small>Helpful plan overviews and benefit highlights</small></p>
 <p>Provider Search <small>Find in-network care and prescription coverage</small></p> <p>Search our network</p>	 <p>Events <small>RSVP for in-person and digital events</small></p> <p>Explore events</p>

Navigation revamped for ease

Thank you!

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oscar