Hi,
We’re Oscar.
Our Presenters

Will Johnson
Market Director
Southeast & Central Regions

Grant Senter
Market Development Executive

Jared Wasley
Market Development Executive
Our Topics Today

01 — Introducing Oscar!
02 — What’s the Oscar difference?
03 — Our 2021 product portfolio: Plans, network, pricing, and more
Introducing Oscar
Oscar is the first health insurance company built to make health care easy.
It all started with a bill. Really.
We created a time-tested model.

- First ACA launch in NY
- Launch in-house customer service, billing, direct channel
- Finalize our first selective networks
- Launch Care Team model
- Launch in-house claims system
- Launch Small Group
- Cleveland Clinic plan launch
- AXA partnership
- Cigna + Oscar partnership announced for Small Group
- Berkshire Hathaway partnership
- Launch Medicare Advantage

2014: 15K Members, 4 States, 5 Markets
2016: 130K Members, 6 States, 8 Markets
2018: 240K Members, 9 States, 14 Markets
2019: 260K Members
2020: 420K Members
Oscar in 2021

18 total states*
45 total markets*
3 product lines

1,400+ employees
$2.2Bn+ annual revenue

*Pending regulatory approval
We’re growing sustainably by driving top line growth and cost efficiencies.

Membership
- 2017: 90K
- 2020: ~400K
- 4x

Gross Premiums
- 2017: $390M
- 2020: ~$2B
- 5x

Medical Loss Ratio
- 2017: 94%
- 2020: Mid-80s
Building **trust** is the key to our success.

Our Members

- Oscar NPS: 36
- Industry NPS: -19

Our Network Partners

- "Oscar is our fastest paying partner."
- "The issues the Oscar team raises are not issues that other payors raise or want to solve."

Our Capital

- $1.5B total funding

- Alphabet
- BAPTIST
- Berkshire Hathaway Inc.
- AXA
- Founders Fund
- Saint Thomas Health
- TriStar Health

Oscar
The Oscar Difference
Our vision is to make health care accessible and affordable for all.
...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.
Oscar Care Team.

We go above and beyond for our members. We want to help our members’ navigate their health journeys. Whether they’re trying to find in-network doctors, understand claims, or seeking care—Oscar Care is always there.

Oscar Care is a team of pros dedicated to members that can:

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

Nurse

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

*Oscar Virtual Primary Care and Virtual Urgent Care services are provided by independent clinical practices contracted with Oscar insurance entities. Providers are neither employed by nor affiliated with Oscar insurance entities.
How are our Care Guides different?

Hear it straight from them.
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

Source: Oscar member telemedicine adoption as of Dec '18, subscribers ages 18 - 55; Industry average from National Business Group on Health survey.
And for the first time, members have access to $0 prescriptions through Virtual Urgent Care.

Virtual Urgent Care now offers $0 copay for Tier 1 prescriptions when ordered by an Oscar Medical Group virtual provider during the appointment.

Note: Not available for Oscar Small Group, HSA-compatible HDHPs, or Catastrophic plans.
We make it easy find the right care and stay in-network.

Members save $336 per year on average by using Oscar’s search tool to find care.

Search in-network doctors, facilities, and drugs, or by reason for visit

Available on desktop and the Oscar mobile app

Filter providers by:
- Online booking capability
- Appointment availability
- Distance
- Gender
- Language

Source: Refers to average annual savings from incurred per member per year by using Oscar’s Care Router tool to avoid paying out-of-pocket for seeing a provider outside of Oscar’s network. Based on 2018 Oscar ACA membership.
Product demo

Talk to a doctor for free, 24/7
Get medical advice and treatment for common issues in as little as 20 minutes for calls, and up to 1 business day for messages.

- Prescriptions
- Skin conditions
- UTI & yeast infections
- Cold, flu, & allergies

Request call  Message
Our 2021 Network and Plan Design
Unrestricted access to top Nashville hospitals

Service Area:
Cheatham, Davidson, Montgomery, Robertson, Rutherford, Sumner, Trousdale, Williamson, Wilson

- Sumner Regional Medical Center
- Tennova Healthcare - Clarksville
- TriStar Hendersonville Medical Center
- NorthCrest Medical Center
- Trousdale Medical Center
- Saint Thomas Rutherford Hospital
- Williamson Medical Center
- TriStar Stonecrest Medical Center
- Children's Hospital at TriStar Centennial
- TriStar Ashland City Medical Center
- Saint Thomas Hospital for Specialty Surgery
- Saint Thomas Hospital
- Saint Thomas West Hospital
- Skyline Madison Campus
- TriStar Centennial Medical Center
- TriStar Skyline Medical Center
- TriStar Southern Hills Medical Center
- TriStar Summit Medical Center
Unrestricted access to top Memphis hospitals

Service Area:
Fayette, Haywood, Lauderdale, Shelby, Tipton

Baptist Memorial Hospital - DeSoto
Baptist Memorial Hospital - Collierville
Baptist Memorial Hospital for Women
Baptist Memorial Hospital - Memphis
Saint Francis Bartlett Medical Center
Saint Francis Hospital
Spence and Becky Wilson
Baptist Children’s Hospital
Baptist Memorial Hospital - Tipton
We use the highest-quality partners to build a connected patient experience.

CVS Caremark is our exclusive pharmacy vendor

Quest is our preferred lab partner

Optum manages our mental health benefits

Liberty is used for pediatric dental

Davis takes care of pediatric vision

Coram provides home infusion services
2021 Nashville Individual & Family Plans

16 plans across 3 metal tiers
  Including 2 HSA plans

- Bronze: 6
- Silver: 8
- Gold: 1
- Catastrophic: 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. 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.

All plans include Oscar Care
Including $0 and unlimited Virtual Urgent Care consultations, a dedicated Care Team, Step Tracking rewards**, and Oscar's mobile app.

* $3 drug list not available in CA, NJ, or NY, or on any Catastrophic/Secure or Oscar Small Group plans; $0 virtual follow-up services not available in CA, on Catastrophic plans, or on HSA-compatible HDHPs.
**Step tracking rewards are an incentive that is part of our voluntary wellness program (available to all members). Members can opt to receive sleep tracking rewards instead.
Spotlight on the Oscar Bronze Classic PCP Copay

Key Benefits & Cost Shares

- Deductible: $6,000
- Out-of-pocket Max: $8,550
- Primary Care Office Visits: $50
- Specialist Office Visits: $90 (post-ded)
- Urgent Care: $75
- Generic Drug Prescriptions: $3/$25

Why we love it?

- Bronze plan with copays on PCP and Tier 1 Rx
- Allows for access to care at Bronze tier pricing w/ better benefits vs. post-ded Bronze

Who it’s best for

- Clients wanting routine care covered as a copay
- Affordable premiums
Spotlight on the **Oscar Saver 2**

<table>
<thead>
<tr>
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<td>• Simply structured copay Silver plan</td>
<td>• Subsidized on-exchange clients who don’t qualify for CSR plans</td>
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<td>Out-of-pocket Max</td>
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<td>• Members who are price sensitive but want upfront medical copays</td>
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Spotlight on the Oscar Classic Silver - Off Exchange

Key Benefits & Cost Shares

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<td>Generic Drug Prescriptions</td>
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Why we love it?

- Off-Exchange only option for flexibility and easy enrollment
- Rich benefits at reasonable premiums

Who it's best for

- Clients who don't receive a subsidy and want plans enrolled off-exchange
- Access to ACA type benefits with affordable premiums
2021 Memphis Individual & Family Plans

16 plans across 3 metal tiers
Including 2 HSA plans

Bronze: 6  Silver: 8  Gold: 1  Catastrophic: 1

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Spotlight on the Oscar Bronze Classic PCP Copay

Key Benefits & Cost Shares

- **Deductible**: $6,000
- **Out-of-pocket Max**: $8,550
- **Primary Care Office Visits**: $50
- **Specialist Office Visits**: $90 (post-ded)
- **Urgent Care**: $75
- **Generic Drug Prescriptions**: $3

Why we love it?

- Bronze plan with copays on PCP and Tier 1 Rx
- Allows for access to care at Bronze tier pricing w/ better benefits vs. post-ded Bronze

Who it’s best for

- Clients wanting routine care covered as a copay
- Affordable premiums
## Spotlight on the Oscar Silver Saver 2 CSR200

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<td>• Simply structured copay Silver plan</td>
<td>• Subsidy eligible members earning 200% FPL (approx 52K per family of 4)</td>
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<td>• Low deductible with affordable copays on most basic coverage</td>
<td>• Members who require Tier 1 and 2 RX as an upfront benefit</td>
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- Deductible: $970
- Out-of-pocket Max: $2,800
- Primary Care Office Visits: $25
- Specialist Office Visits: $25
- Urgent Care: $45
- Generic Drug Prescriptions: $3/$10
Thank you!

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