

Hi,
We're Oscar.

OSCAR

October 5, 2020

Our Presenters



Will Johnson
Market Director
Southeast & Central Regions



Grant Senter
Market Development Executive



Jared Wasley
Market Development Executive

01 — Introducing Oscar!

02 — What's the Oscar *difference*?

03 — Our 2021 product portfolio:
Plans, network, pricing, and more

Introducing Oscar

oscar

Oscar is the first health insurance company built to make health care easy.



THIS IS NOT A BILL
Keep this for your records

Claim for Babygirl (daughter)

Claim ID: E8PA9HTKD00 Received on 11/4/13	Amount billed	Member rate	Pending or not payable (Remarks) (1)	Applied to deductible	Your copay	Amount remaining	Plan pays	Your coinsurance	You owe C+D+E+H=I
LABORATORY on 10/26/13 - 10/27/13 300	86.00		86.00 (5)						86.00
LAB/IMMUNOLOGY on 10/26/13 - 10/27/13 302	85.00		85.00 (5)						85.00
AUDIOLOGY/DX on 10/26/13 - 10/28/13 471	378.00		378.00 (5)						378.00
St. Luke's-Roosevelt Hosp Refer to Remarks Section			(6) (2)						
Totals:	6,078.12	2,813.88	529.00	680.08	2,133.20	1,119.88		2,133.32	\$1,422.40
	A	B	C	D	E	F	G	H	I
							HCRA Purchase Paid to the Date		\$168.64

1 You can find all numbered claim remarks in 'Your Claim Remarks' section.

Claim for Babygirl (daughter)

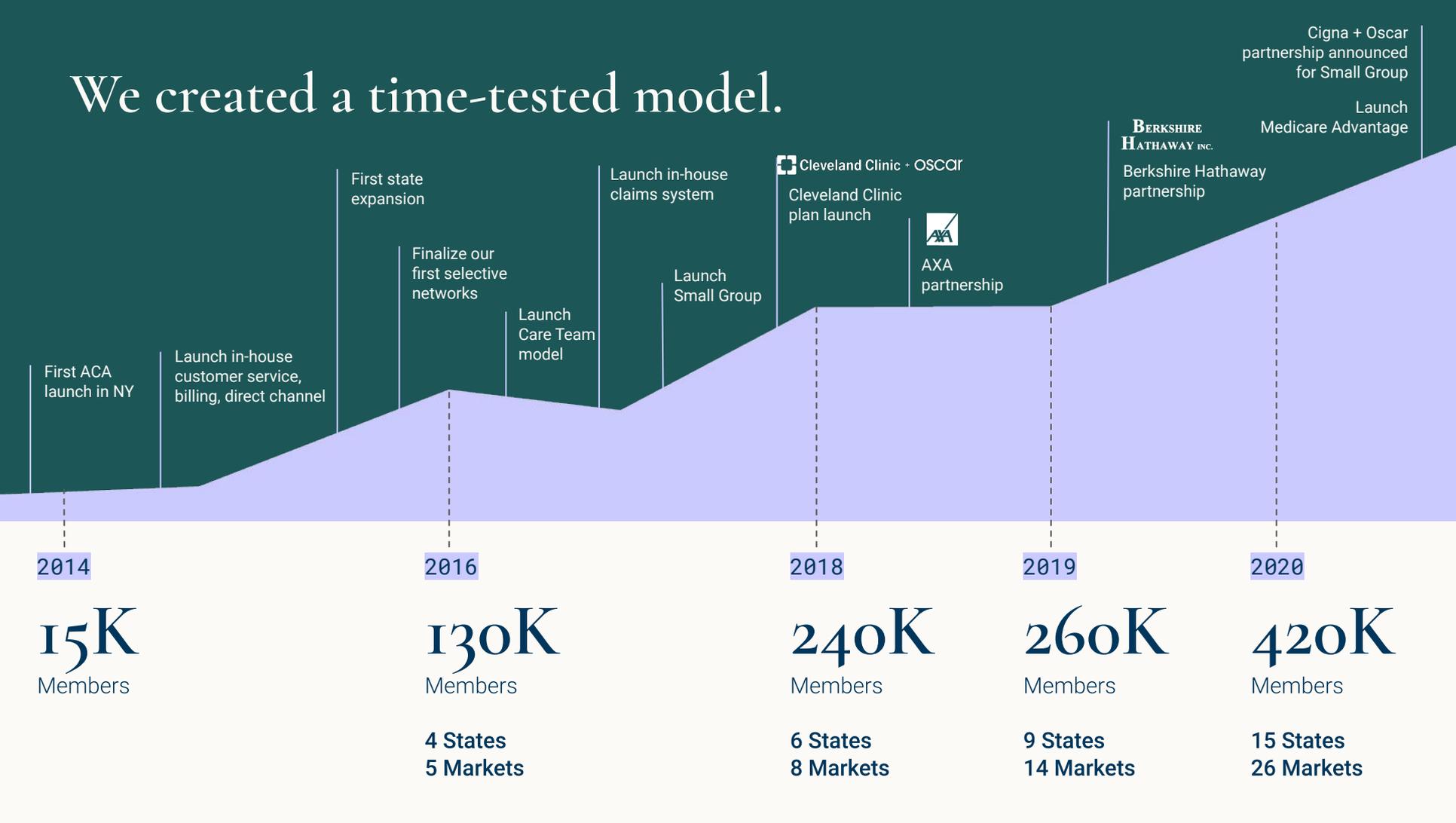
Claim ID: EPFA95BL900 Received on 11/7/13	Amount billed	Member rate	Pending or not payable (Remarks) (1)	Applied to deductible	Your copay	Amount remaining	Plan pays	Your coinsurance	You owe C+D+E+H=I
OFFICE VISIT on 11/4/13 99213 Richard Merkler Refer to Remarks Section	110.00	59.00			20.00	39.00	39.00 (100%)		20.00
Totals:	110.00	59.00			20.00	39.00	39.00		\$20.00
	A	B	C	D	E	F	G	H	I

1 You can find all numbered claim remarks in 'Your Claim Remarks' section.

Claim for Babygirl (daughter)

Claim ID: EPPA935XL00 Received on 11/7/13	Amount billed	Member rate	Pending or not payable (Remarks) (1)	Applied to deductible	Your copay	Amount remaining	Plan pays	Your coinsurance	You owe C+D+E+H=I
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We created a time-tested model.



2014

15K
Members

2016

130K
Members

4 States
5 Markets

2018

240K
Members

6 States
8 Markets

2019

260K
Members

9 States
14 Markets

2020

420K
Members

15 States
26 Markets

Oscar in 2021

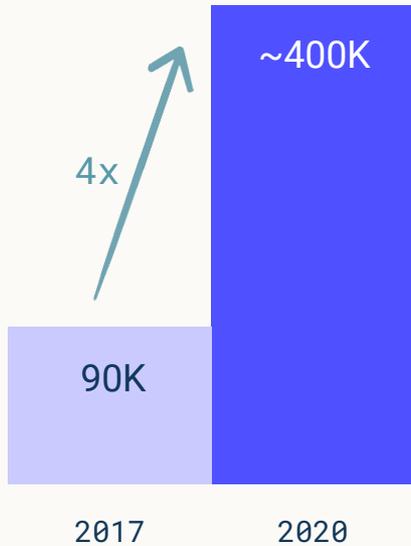
18 total states*
45 total markets*
3 product lines

1,400+ employees
\$2.2Bn+ annual revenue

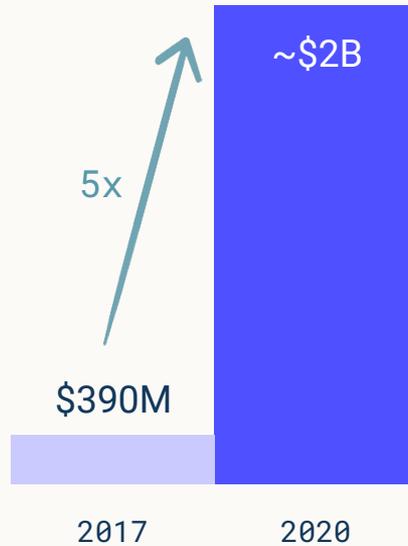


We're growing sustainably by driving **top line growth** and **cost efficiencies**.

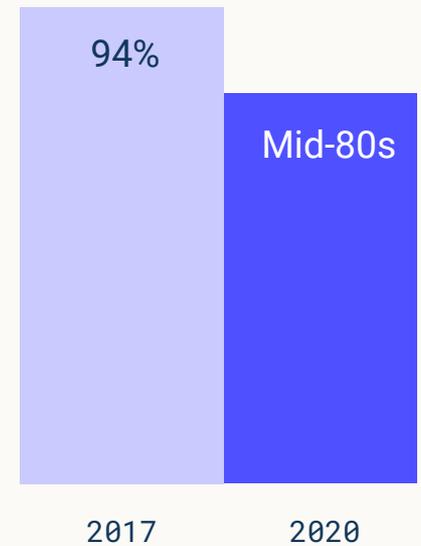
Membership



Gross Premiums



Medical Loss Ratio



Building trust is the key to our success.

Our Members



Oscar NPS



Industry NPS

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



FOUNDERS FUND

The Oscar Difference

oscar



Our vision is to make
health care accessible
and affordable for all.



oscar

...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



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.

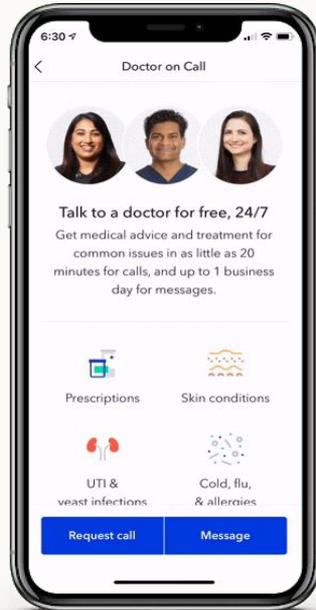
How are our Care Guides different?

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.

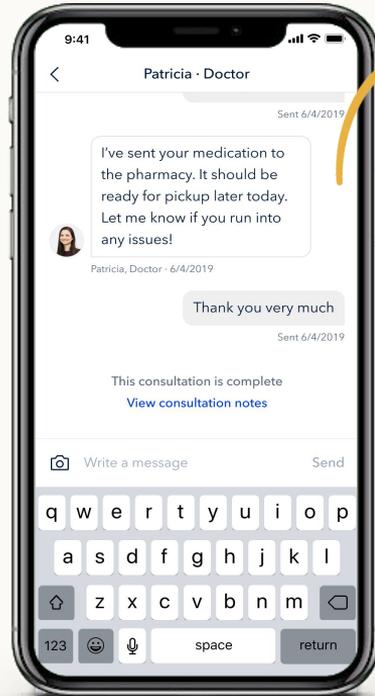


- Diagnose conditions and provide treatment plans
- Prescribe and order medications
- Refill existing prescriptions

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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](#).

And for the first time, members have access to \$0 prescriptions through Virtual Urgent Care.



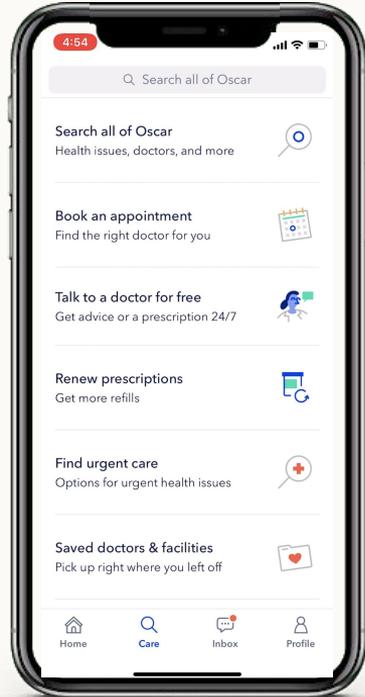
Virtual Urgent Care now offers **\$0 copay for Tier 1 prescriptions** when ordered by an Oscar Medical Group virtual provider during the appointment



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



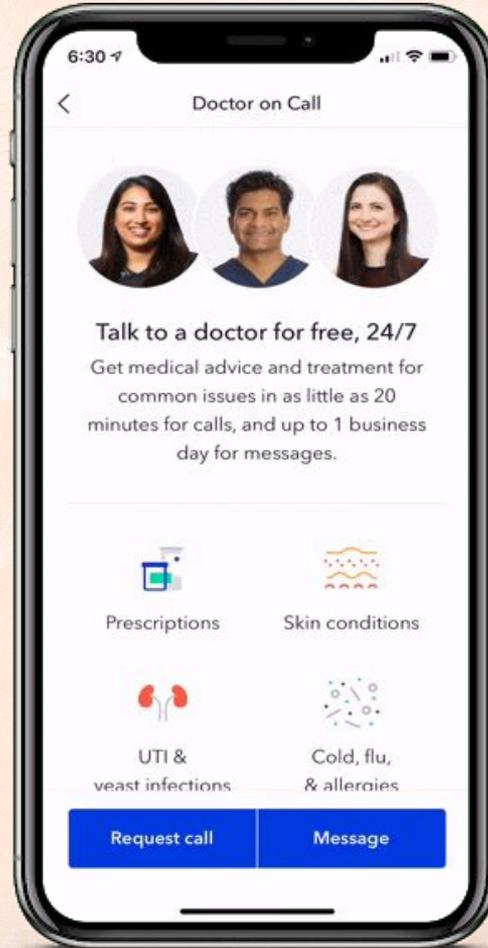
Filter providers by:

- ✓ Online booking capability
- ✓ Appointment availability
- ✓ Distance
- ✓ Gender
- ✓ Language



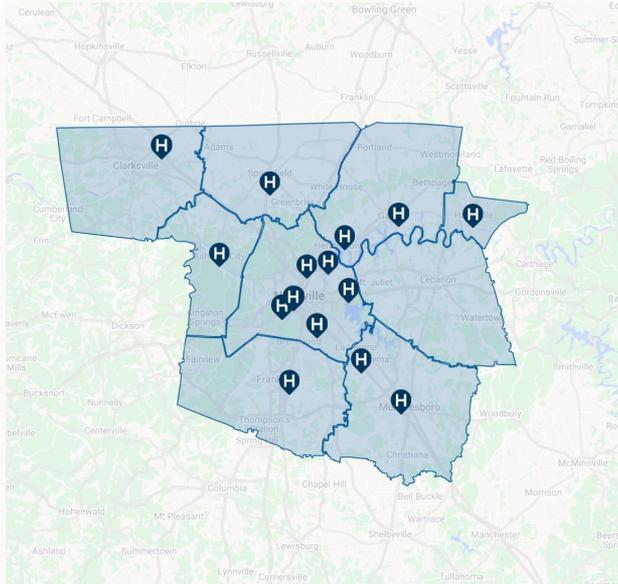
Source: Refers to average annual savings from incurred per member per year by using Oscar's Care Router tool to avoid paying out-of-pocket for seeing a provider outside of Oscar's network. Based on 2018 Oscar ACA membership.

Product demo



Our 2021 Network and Plan Design

Unrestricted access to top Nashville hospitals



 In-network hospitals

OSCAR | Individual & Family

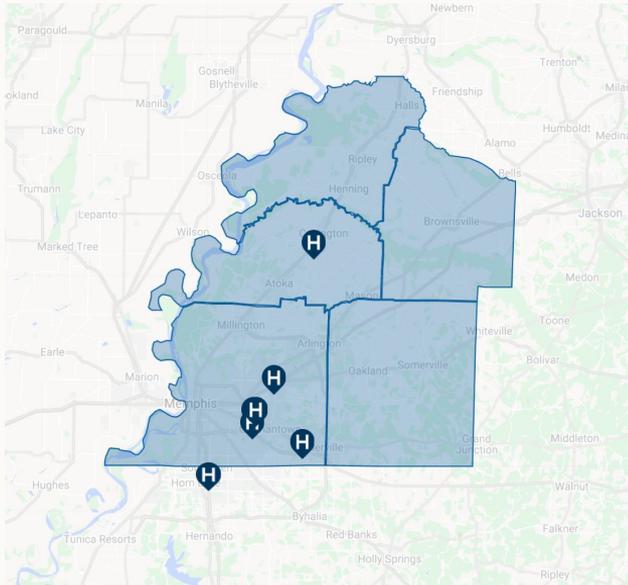
Service Area:

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



H In-network 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.

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



Key Benefits & Cost Shares

Deductible	\$6,200
Out-of-pocket Max	\$8,550
Primary Care Office Visits	\$40
Specialist Office Visits	\$40
Urgent Care	\$75
Generic Drug Prescriptions	\$3/\$25



Why we love it?

- Simply structured copay Silver plan
- Low deductible with affordable copays on most basic coverage



Who it's best for

- Subsidized on-exchange clients who don't qualify for CSR plans
- Members who are price sensitive but want upfront medical copays

Spotlight on the Oscar Classic Silver - Off Exchange



Key Benefits & Cost Shares

Deductible	\$5,000
Out-of-pocket Max	\$8,550
Primary Care Office Visits	\$50
Specialist Office Visits	\$80
Urgent Care	\$80
Generic Drug Prescriptions	\$3/\$25



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

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.

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



Key Benefits & Cost Shares

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



Why we love it?

- Simply structured copay Silver plan
- Low deductible with affordable copays on most basic coverage



Who it's best for

- Subsidy eligible members earning 200% FPL (approx 52K per family of 4)
- Members who require Tier 1 and 2 RX as an upfront benefit

Thank you!

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