Hello, we’re Oscar!
TODAY’S TEAM

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01 — Who is Oscar?
02 — What makes Oscar different?
03 — 2020 Product Portfolio
04 — Questions?
Who is Oscar?
It all started with a bill.

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

We were built to make health care easy for consumers...

...using our own insurance technology...

...to provide members great and affordable coverage.
$1.2B Raised to Date

One of our biggest investors is Google’s parent company, Alphabet.

Sophisticated Partners

Including a co-branded product with Cleveland Clinic: their first-ever health plan.

1,000+ Employees

Improving health care from our New York HQ and teams across Los Angeles, Dallas, Tempe, and Nashville.
Seven years since our founding...
Improved financials have validated our business model, driving top line growth and bottom line stabilization.

<table>
<thead>
<tr>
<th>Gross Premium Revenue</th>
<th>Medical Loss Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017: $390M</td>
<td>2017: 95%</td>
</tr>
<tr>
<td>2018: $1B+</td>
<td>2018: 81%</td>
</tr>
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Source: Oscar 2018 financial report
...the expansion continues.
15 total states
26 total markets
3 product lines

1000+ employees
$1Bn+ annual revenue

Backed by Alphabet, Google Capital, and Berkshire Hathaway
What makes Oscar different?
The Oscar approach

By making health care easy, we make it more affordable.
Through industry-leading tools and customer service, Oscar makes it easy for members to navigate their healthcare.

An app with everything you need.

Message your dedicated health team.

Get $$$ just for walking*

Talk to a doctor For free, 24/7.

*Step tracking rewards are an incentive that is part of our voluntary wellness program (available to all members).
We make it easy to talk to a doctor with our Doctor on Call feature. That’s why our members use telemedicine 7x more than industry average.

Source: Periscope Membership: Product adoption dashboard as of Dec ’18, subscribers ages 18 - 55.
Industry average from National Business Group on Health survey of employee usage of telemedicine when offered by employer.
And now for the first time, it’s easy for members to renew prescriptions for free over the phone through Doctor on Call.

Not available in NY, CA, NJ and not available for Small Group or Catastrophic plans.

$3

Preferred drugs with almost* every plan.
A Friendly Welcome
Members feel the Oscar difference from Day 1.
**Concierge**: A dedicated team for every member

- **Prompt answers**: < 1 minute average response time
- **Personal Advice**: 90% of members recommend doctors introduced by Oscar
- **Problems solved**: 75% of issues resolved on first call to Oscar
- **Better service**: 4.5 score for member satisfaction

Source: Internal Oscar Concierge dashboard as of August 2019
RECURSOS DI SPONIBLE EN ESPAÑOL

¡Conoce a tu nuevo equipo de Conserje de Oscar!

Somos tu nuevo equipo de Conserje. Como miembro de Oscar, tiene un equipo de Conserje dedicado que está a su disposición cuando necesita ayuda para encontrar la atención adecuada al precio correcto. ¿Qué hace diferente a tu nuevo equipo? Estamos compuestos por guías de atención de habla hispana y una enfermera con licencia, y somos expertos en los beneficios de su plan y en la red de doctores de Oscar.


Podemos:
- Ayudar a encontrar un doctor
- Ayudarlo a manejar una condición crónica
- Traducir cualquier jerga de atención médica compleja al español
- Responder sus preguntas relacionadas con la salud
- Ayudar a lidiar con facturas desconocidos

Including:
- Member Welcome Kits
- Concierge Teams
- SOBs & SBCs
Oscar 2020
**Top 3 things to know about our Oscar plans**

**No gatekeepers. No referrals required.**

Oscar never requires a referral to see a specialist.

Oscar members get full and direct access to our network.

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**Talk to a doctor for free, 24/7**

Free prescription renewals over the phone.

$3 Preferred prescriptions from day 1 with most* plans.

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**Dedicated, personalized care teams.**

Every client gets a dedicated Concierge Team of care guides and a nurse.

Help with questions, getting care, paperwork, and more.

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Not available in NY, CA, NJ and not available for Small Group or Catastrophic plans.
What’s new this year

- Prescription Renewal available through Doctor on Call
- $3 Preferred drug copays available from day 1 on most* IFP plans
- Introducing Next plans - Bronze & Silver
- Fully Oscar contracted network

Not available in NY, CA, NJ and not available for Small Group or Catastrophic plans.
Our Nashville Network
Members have full, unrestricted access in Nashville & Memphis

Oscar will be available in Davidson, Cheatham, Montgomery, Robertson, Trousdale, Rutherford, Sumner, Williamson, and Wilson Counties

- Children’s Hospital at TriStar Centennial
- Saint Thomas Hospital for Specialty Surgery
- Saint Thomas Midtown Hospital
- Saint Thomas West Hospital
- TriStar Centennial Medical Center
- TriStar Skyline Medical Center
- TriStar Southern Hills Medical Center
- TriStar Summit Medical Center
- TriStar Ashland City Medical Center
- Tennova Healthcare - Clarksville
- Trousdale Medical Center
- Saint Thomas Rutherford Hospital
- TriStar StoneCrest Medical Center
- TriStar Hendersonville Medical Center
- Sumner Regional Medical Center

Updated as of: October 2019
Our Memphis Network
Members have full, unrestricted access in Nashville & Memphis
Oscar will be available in Fayette, Haywood, Lauderdale, Shelby, and Tipton Counties

- Baptist Memorial Hospital - Collierville
- Baptist Memorial Hospital - Memphis
- Spence and Becky Wilson Baptist Children’s Hospital
- Baptist Memorial Hospital for Women
- Saint Francis Bartlett Medical Center
- Baptist Memorial Hospital - Tipton
- Baptist Memorial Hospital - DeSoto

Updated as of: October 2019
We partner with the highest-quality providers to build a connected patient experience.

- CVS Advanced Choice is our exclusive pharmacy vendor
- Quest is our preferred lab partner
- Liberty is used for pediatric dental
- Davis takes care of pediatric vision
- Optum manages our mental health benefits
Plan Designs
Oscar 2020
Individual & Family Plans

11 plans across all metal tiers, available on and off-exchange
Catastrophic: 1 • Bronze: 4 • Silver: 5 • Gold: 1

All plans include free, unlimited Doctor on Call—now with prescription renewal!
Our telemedicine feature reduces out-of-pocket expenses including prescription renewals and routine diagnosis, especially valuable for price sensitive clients.

$3 Generic Preferred drug benefits from day 1
Our $3 Generic Preferred drug list will help minimize prescription costs for your clients.

All plans include Oscar’s unique perks
Including a personal Concierge Team for each member, Step Tracking rewards*, and an award-winning mobile app.

*Step tracking rewards are an incentive that is part of our voluntary wellness program (available to all members).
Detailed plan grids available on the Oscar website
<table>
<thead>
<tr>
<th>Key Benefits &amp; Cost Shares</th>
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<tr>
<td><strong>Deductible</strong></td>
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<td>Out-of-pocket Max</td>
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<tr>
<td>Primary Care Office Visits</td>
</tr>
<tr>
<td>Specialist Office Visits</td>
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<tr>
<td>Urgent Care</td>
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<td>Generic Drug Prescriptions</td>
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<th>Why We Love It?!</th>
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<tr>
<td>• Only $0 Deductible Bronze plan in market</td>
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<td>• Alternative to high-deductible, coinsurance plans</td>
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<th>Who It’s Best For...</th>
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<td>• People who love copays ;)</td>
</tr>
<tr>
<td>• Clients who qualify for APTC subsidy only (no CSR)</td>
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</table>
Spotlight: Classic Silver Next CSR 150

Key Benefits & Cost Shares

Deductible: $0

- Out-of-pocket Max: $1,800
- Primary Care Office Visits: $0
- Specialist Office Visits: $5
- Urgent Care: $15
- Generic Drug Prescriptions: $3

Why We Love It?!

- $0 Deductible / $0 PCP Visits / Low Copays
- Alternative to high-deductible, coinsurance plans

Who It's Best For...

- Highly subsidized on-exchange clients
Priced much lower than on-exchange Silver plans

Alternative to high-deductible, coinsurance plans

Who It’s Best For...

- People who do not receive subsidies
- Clients who want a silver plan
Search doctors & drugs
Use our network search tool to check if your clients' preferred providers and prescriptions are in network.
Search now

Coverage documents
Find SOBs, SBCs, EOCs, policies, drug formulary, member rights, privacy practices, and many other important notices.
Go to page

Frequently asked questions
Get answers to your questions about working with Oscar and how to use our tools.
Visit FAQs

Member experience
Learn about the perks included in every Oscar plan, designed to save your clients money.
Learn more

Oscar Broker account
Get appointed, enroll, manage policies, view commissions, and more!
Log in

Everything you need to sell
Plans, rates, and network overviews for all of our product lines.
Go to page

Enrollment forms
Paper enrollment forms, underwriting guidelines, waivers, and more.
Go to page

Broker event registration
Find a broker event or webinar to learn about Oscar’s plan offerings in your area.
Register now
Oscar is available to consumers in two metro areas for 2020

- Nashville: Davidson, Cheatham, Montgomery, Robertson, Trousdale, Rutherford, Sumner and Williamson counties
- Memphis: Shelby, Fayette, Tipton, Haywood and Lauderdale counties

Oscar’s plans are EPO - no referrals required and no out-of-network benefits

All of Oscar’s plans include:

- Free and unlimited telemedicine - “Doctor on Call”
- Dedicated concierge teams
- Step tracking rewards (up to $100 / year in Amazon credit)
- Free preventive care
Things to Remember | Tennessee 2020 Individual Market Plans

For full plan grids and collateral, go to www.hioscar.com/brokers
  ● Scroll down and click the link below “Everything you need to sell”

For SOBs / SBCs, go to: www.hioscar.com/forms

For Consumers:
  ● Enrollment Questions: 1-855-OSCAR-55
  ● Easy Quote & Enrollment: www.hioscar.com/quote
Questions?