

Hi, we're Oscar.

A better kind of health plan.

November 2015

oscar

Hi, we're Oscar.

Founded in 2012

by Mario Schlosser, Kevin Nazemi and Joshua Kushner

Raised over \$350M to date

From top investors Khosla Ventures, Founders Fund, Formation 8, General Catalyst, Thrive, Google Capital, and Google Ventures who were early supporters of PayPal, Tesla, Space X, Palantir, Warby Parker, Instagram and Facebook.

40,000 members in New York and New Jersey

22% marketshare in NY and expanding to California and Texas for Open Enrollment 2016.

250 employees and growing

Top talent from Apple, Google, Facebook, Bridgewater, McKinsey, Aetna, Cigna, and R/GA just to name a few.
Headquartered in downtown New York City with offices in Los Angeles and Dallas.



Insurance is complicated. Oscar makes it simple.

We're high tech...

Fully integrated health timeline, care router, doctor on call, misfit fitness rewards program

...and high touch,

Concierge style Member Services team answers questions and makes appointments.

Care management team of doctors and nurses help when you're sick.

with world class provider partnerships,

UCLA, Providence, St Joseph Hoag, Huntington Hospital and more!

and simple plan designs.

Free or low cost access to primary care, mental health visits, and generic drugs with most plans

Our members love us

They like our plans.

In a third party study, 97% said they were satisfied with their plan compared to 86% who were satisfied with our competitors.

They use our tools.

87% of account holders have a web login and 52% have our app. 33% of mobile users log in weekly. \$235K in Misfit rewards earned to date.

They come to us when they get sick.

70% agree that care starts with Oscar.

They recommend us to friends & family.

Word of mouth is the #1 way people hear about Oscar, and our net promoter score is 30+ where the industry average is 10.



Our network & coverage area

Oscar
California network & coverage area

We are building a high quality network for LA & Orange County.

Anchored by our partnership with Providence Health Network, our network includes:

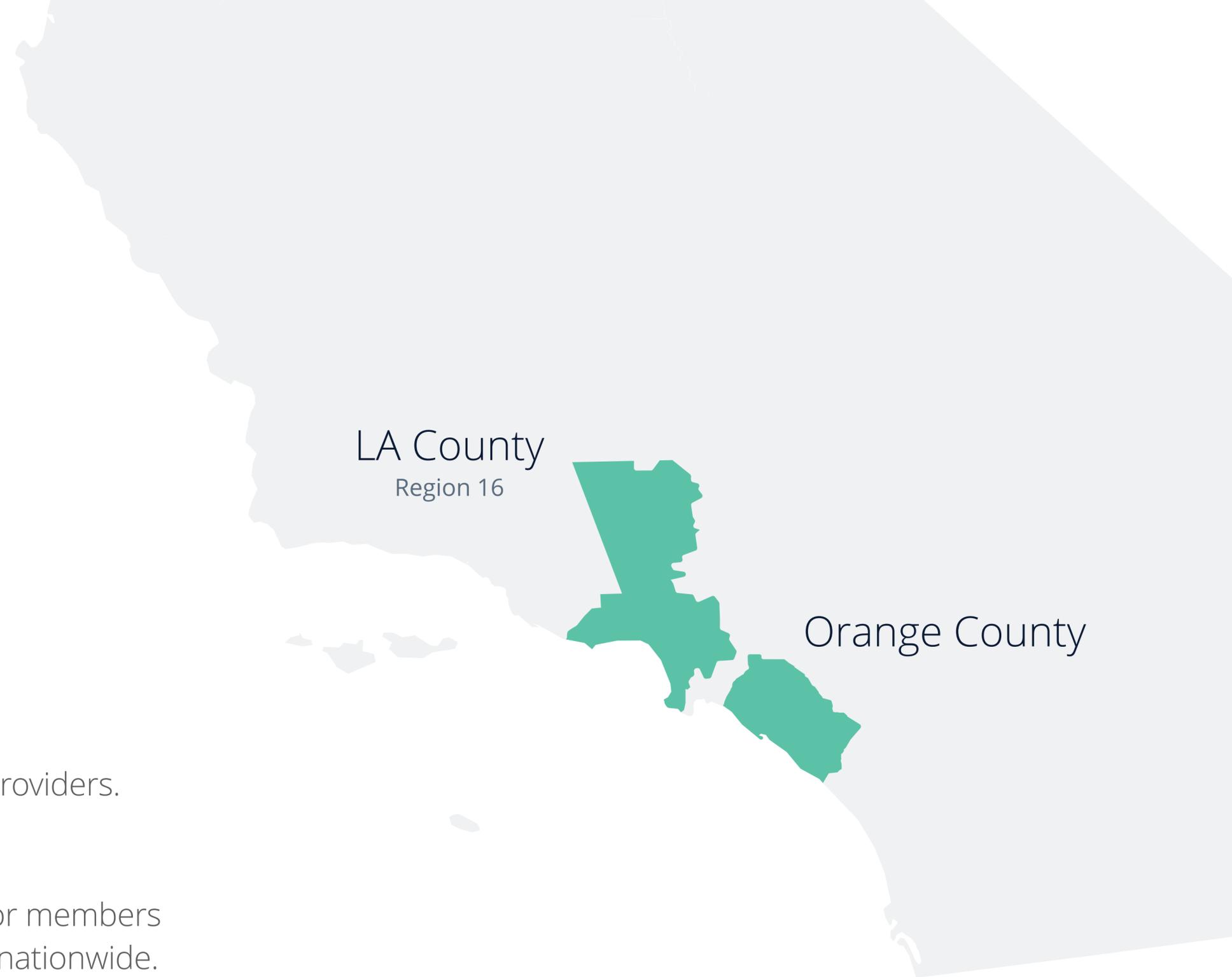
- UCLA
- St. Joseph Hoag
- Providence St. John's Health Center
- Huntington Hospital

Oscar offers EPO plans

So members never need a referral to see in network providers.

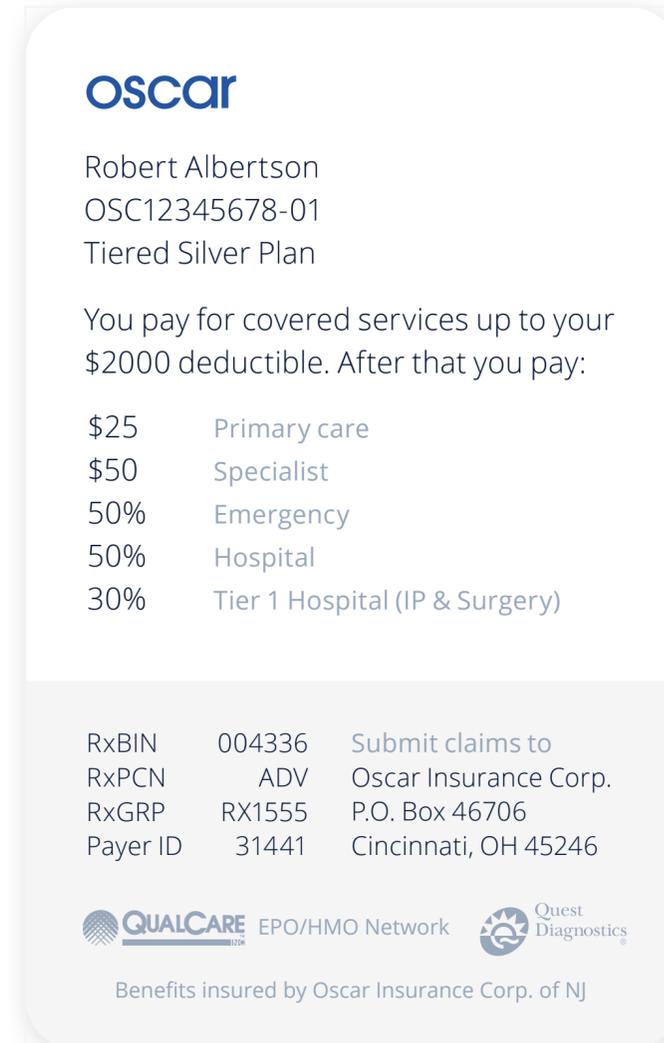
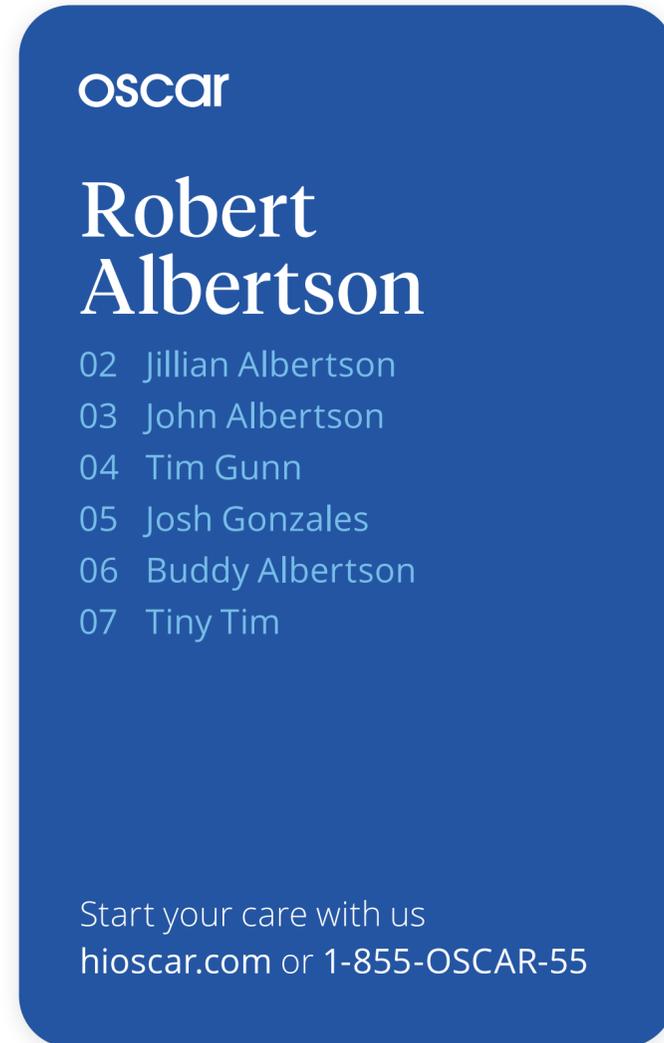
Out of town with an emergency?

Emergencies and urgent care are covered worldwide or members can call Doctor on Call. Our pharmacy network is also nationwide.

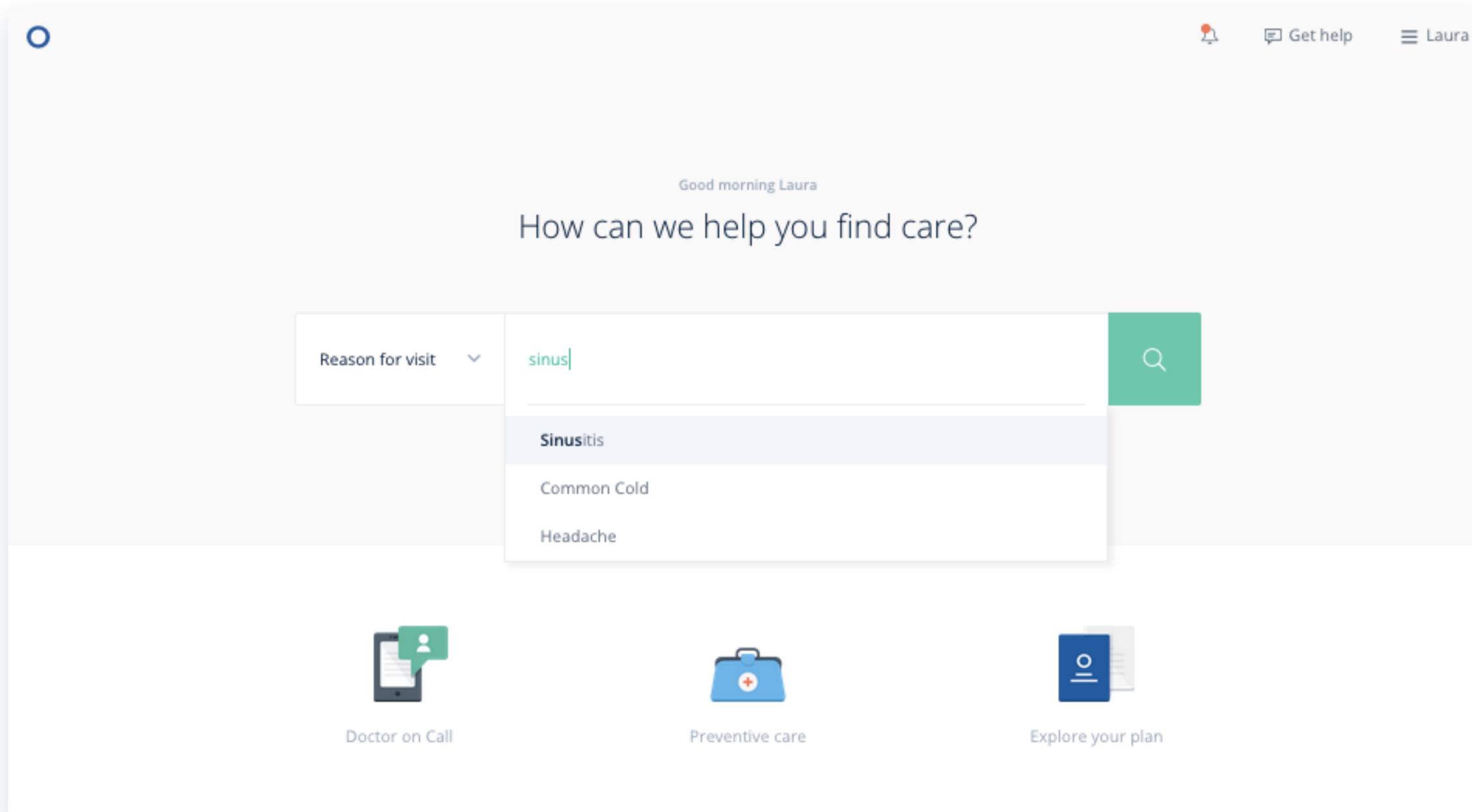


Product Demo

Our Product
The ID Cards



Our Product
Start your care online



The screenshot shows a web interface for sinusitis care. At the top, there is a navigation bar with a blue circle icon on the left, a "Get help" button with a speech bubble icon, and a "Menu" button with a hamburger icon. The main heading is "Choose how to get care" for sinusitis. Below this, there are three cards representing different care options:

- Doctor on Call:** Features an icon of a doctor on a video call. The cost is \$0. A note states that 70% of members have their sinus infection resolved without a doctor visit, with doctors typically calling within 12 minutes. A green button labeled "Request a call" is at the bottom.
- Primary Care Doctor:** Features an icon of a doctor. The estimated price is \$150. A note states that primary care doctors help manage medical care and keep you healthy. A green button labeled "Find a doctor" is at the bottom.
- Ear, nose and throat doctor:** Features an icon of a doctor. The estimated price is \$225. A note states that ENTs specialize in conditions of the ears, nose, and throat. A green button labeled "Find a doctor" is at the bottom.

Our Product
Provider search

The screenshot shows the Oscar provider search interface. At the top, there's a search bar with "Start a new search" and a user profile for "Laura". A map on the left shows the search area around New York City. A central banner for "Doctor On Call" highlights a 70% resolution rate for sinusitis and a 12-minute response time, with a "Request a call" button. Below this, search results for "11,239 results for primary care doctor for sinusitis" are displayed, sorted by "Best match for you". A price range of "\$90-170" is shown. The results list three doctors: Keith Uleis (30 years experience, 0.9 miles), Alexis Drullinsky (21 years experience, 0.9 miles), and Albert Attia (45 years experience, 1.9 miles). A filter sidebar on the left includes options for address, distance, years experience, visits with Oscar members, hospital, language, and doctor gender.

Start a new search

Get help Laura

Map Data Terms of Use Report a map error

Union City MANHATTAN

Hoboken

200 W 20th Street, New York, NY, 10011

Distance: Any Years experience: Any

Visits with Oscar members: Some visits Most visits

Hospital: Any

Language: English

Doctor gender: Female Male

Doctor On Call resolves **sinusitis** symptoms **70%** of the time. You can even get common prescriptions and refills over the phone. Doctors typically call within **12 minutes**

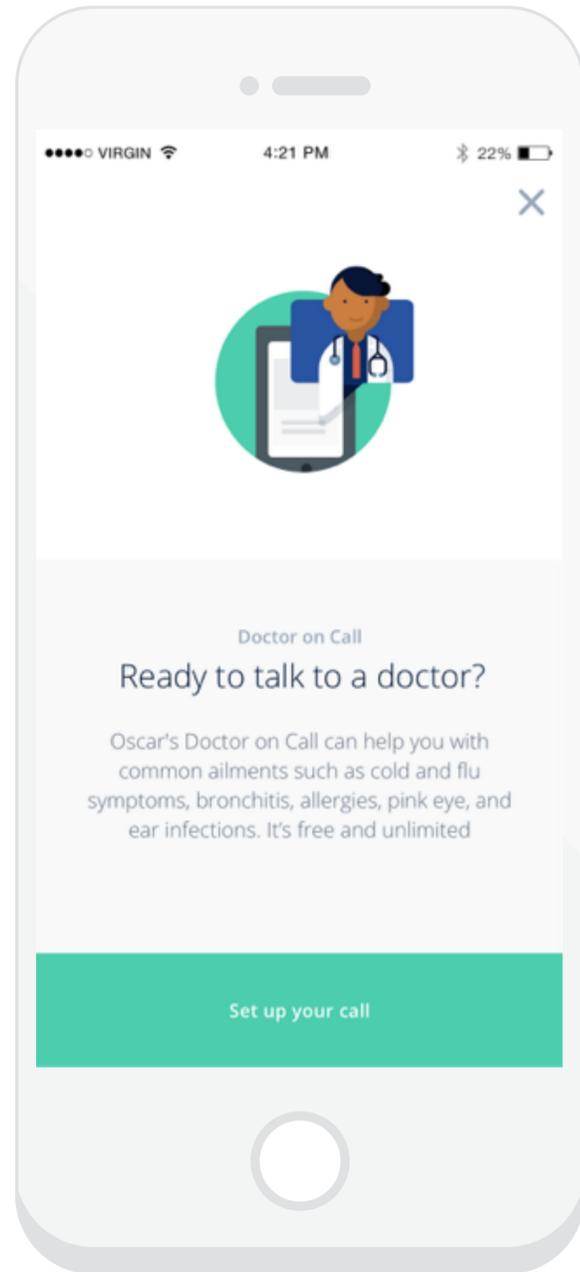
Request a call

11,239 results for primary care doctor for sinusitis Sort by Best match for you

\$90-170
Estimated range for sinusitis

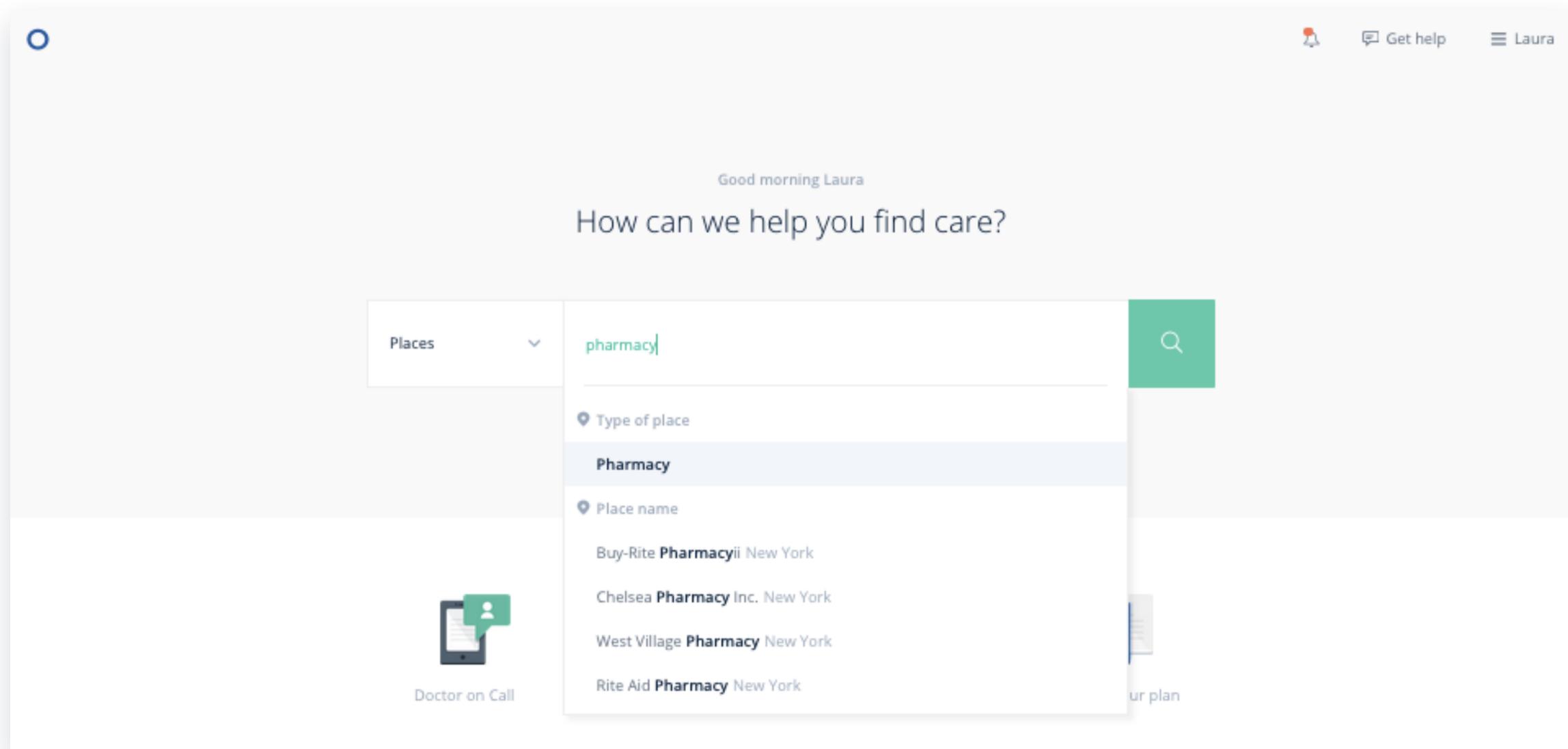
Keith Uleis Internal Medicine	55 E 34th St Fl 1 New York, NY 10016 212-252-6131	0.9 Miles	30 Years Experience
Alexis Drullinsky Internal Medicine	55 E 34th St Fl 1 New York, NY 10016 212-252-6131	0.9 Miles	21 Years Experience
Albert Attia Gastroenterologist, Internal Medicine	350 W 58th St New York, NY 10019 212-307-7210	1.9 Miles	45 Years Experience

Our Product
Doctor on call



Or talk to a doctor
over the phone.
It's free and unlimited.

Our Product
Search doctors, hospitals, and drugs



All activity ▾

- Aug 1 We received your automatic payment of \$341.29.

- Jul 3 You had a call with Dr Lee Robbins at 1:32 p.m. ▾

- Jul 3 You set up your Doctor on Call profile.

- Jul 1 We received your automatic payment of \$341.29.

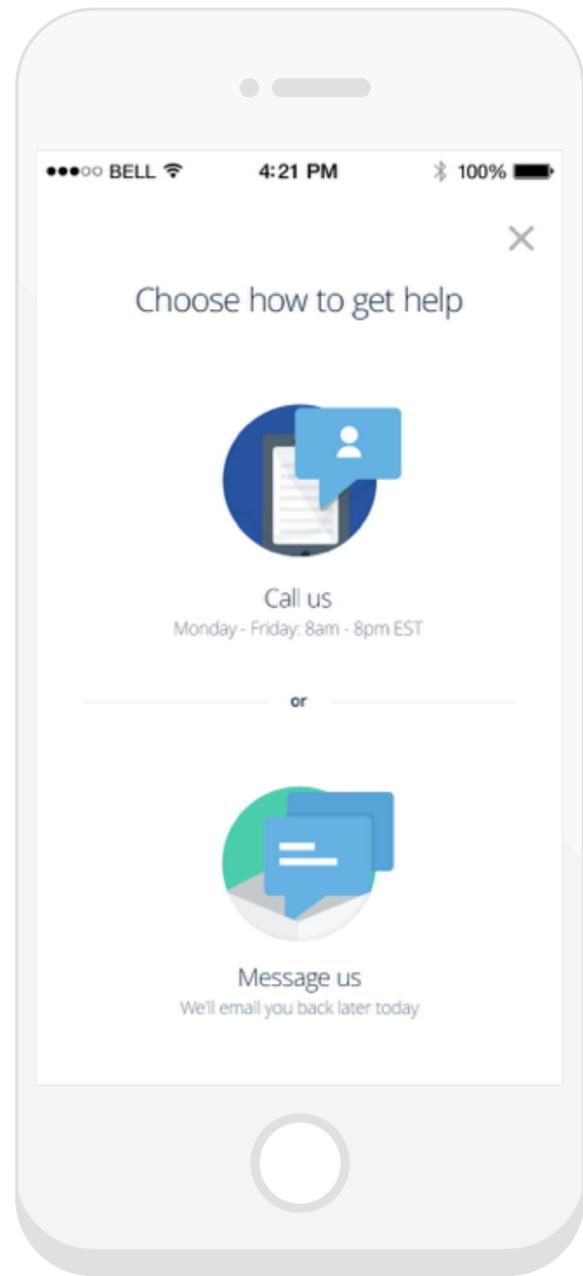
- Jun 19 You turned on paperless billing.

- Jun 3 We received your automatic payment of \$341.29.

- May 19 You gave Oscar access to your electronic health information.

- May 19 You completed your health questionnaire.

Our Product
Get in touch



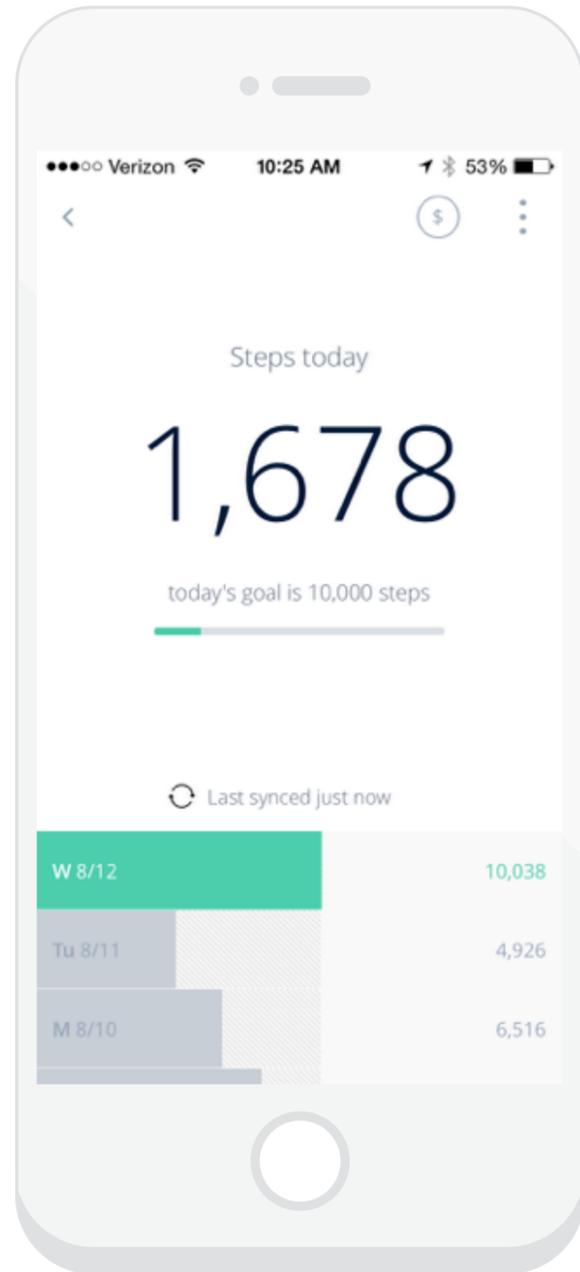
And we can help
with any problems
along the way.

Our Product
Misfit Activity Tracker



Members get a free
Misfit activity tracker.

Our Product
Fitness rewards



Earn up to \$100
each year by meeting
daily walking goals.

Redefining customer service

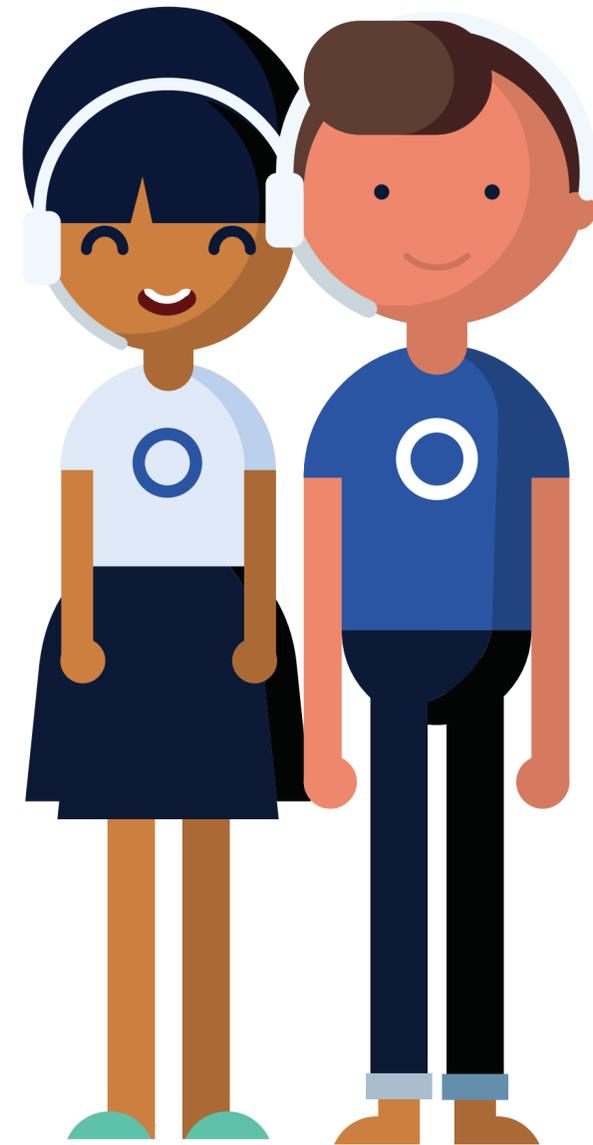
Open 7 days a week

85% of issues resolved within one day

Over 80% of callers talk to a person in under 30 seconds

We return emails within one business day

Each week, we help over 150 members find a doctor



Our 2016 Plans

Our plan design philosophy

Easy access to routine care.

with all Oscar plans

Free preventive care

Free, unlimited telemedicine

Free Misfit activity tracker

No referrals necessary

and our most popular plans have

Free unlimited primary care visits *new!*

Free unlimited mental health visits *new!*

Free Labs (through Quest) *new!*

Free Generic Drugs

Support if you're sick.

Deductible & Max

limits exposure to major medical bills.

Care Management

Doctors & nurses are here to help with complex care.

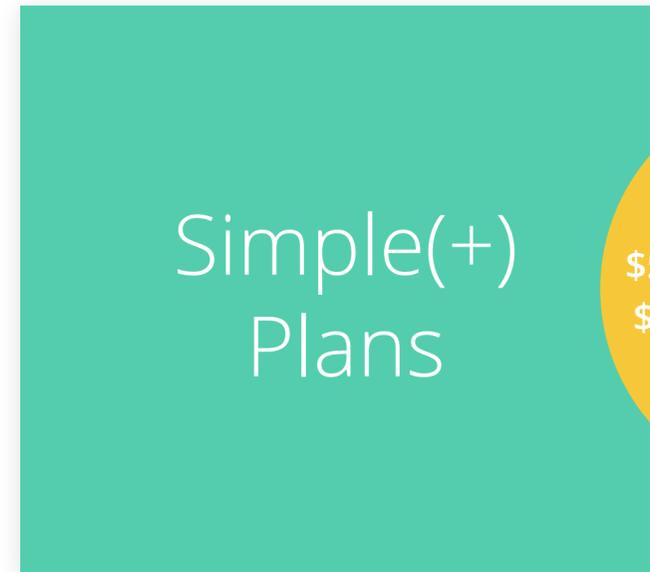
Member Services

for help with billing, claims and everything in between.

Available
On & Off Exchange



Available
Off Exchange



Selling Tips

Competitive pricing

No referrals

Quality network
Providence Health
UCLA Medical Center

Lower rates & deductibles

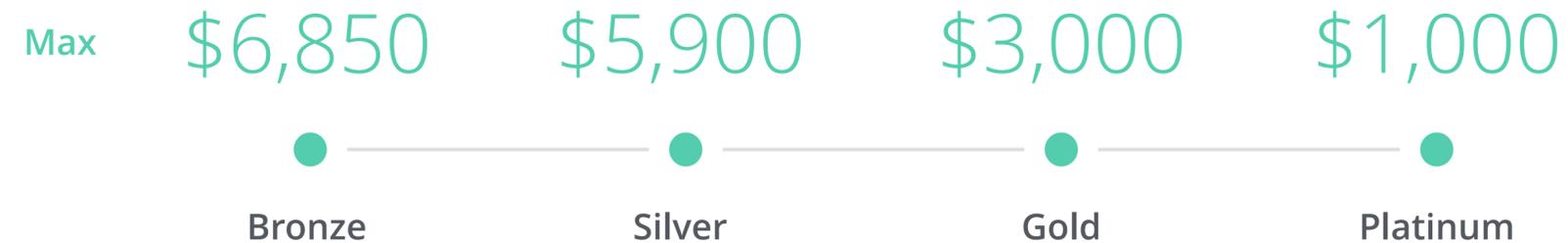
Free Oscar Perks

Preventive care
Unlimited PCP visits
Unlimited mental health visits
Unlimited Doctor on Call
Labs through Quest
Generic drugs
Misfit Tracker + Rewards

Deductible = Out-of-pocket maximum.

No copays. No coinsurance.

Plans differ only by one number.



All Simple plans now include free & unlimited PCP visits, mental health visits, labs through Quest and generic drugs.

Simple plans are only available off exchange, but are on average **less expensive** than market plans

Upgrade a Simple plan to Simple+ for 1st \$ copays.

Specialist
visit?
\$50 copay

Preferred
brand Rx?
\$50 copay

Urgent care
clinic?
\$50 copay

Major cost savings for clients with chronic conditions

Consider Simple+ for clients with regular specialist visits or preferred brand medication.

Increased protection from large medical bills and monthly savings

Coverage for everyday costs can allow some clients to choose a higher deductible plan for a lower premium.

Only available off exchange in California

The Plans
CA Simple plan comparison

	Simple				Simple+		
	Bronze	Silver	Gold	Platinum	Silver	Gold	Platinum
The basics							
Deductible	\$6,850	\$5,900	\$3,000	\$1,000	\$5,900	\$3,000	\$1,000
OOP Maximum	\$6,850	\$5,900	\$3,000	\$1,000	\$5,900	\$3,000	\$1,000
Prices before you meet your deductible							
Primary Care	2 for \$20	\$0	\$0	\$0	\$0	\$0	\$0
Specialist Visits	Full Price	Full Price	Full Price	Full Price	\$50	\$50	\$50
Urgent Care	Full Price	Full Price	Full Price	Full Price	\$50	\$50	\$50
Quest Labs	\$20	\$0	\$0	\$0	\$0	\$0	\$0
Generic Drugs	\$20	\$0	\$0	\$0	\$0	\$0	\$0
Preferred Brands	Full Price	Full Price	Full Price	Full Price	\$50	\$50	\$50
Non Preferred Brands	Full Price						
Rates							
LA- 30 year old Individual	193.24	227.01	275.64	333.43	234.64	280.49	335.75
LA- 40 year old Individual	217.59	255.61	310.37	375.44	264.20	315.82	378.05
LA- 50 year old Individual	304.08	357.22	433.74	524.68	369.22	441.36	528.32
OC- 30 year old Individual	216.82	254.71	309.27	374.11	263.27	314.70	376.71
OC- 40 year old Individual	244.13	286.80	348.23	421.24	296.44	354.36	424.17
OC- 50 year old Individual	341.17	400.80	486.65	588.69	414.27	495.21	592.77

*Full Price: You pay Oscar's negotiated rate until you reach your plan's deductible.

The Plans
CA Market plans 2016

	Market				
	Secure	Bronze	Silver	Gold	Platinum
The basics					
Deductible	\$6,850	\$6,000	\$2,250	\$0	\$0
Pharmacy Deductible	n/a	\$500	\$250	n/a	n/a
OOP Maximum	\$6,850	\$6,500	\$6,250	\$6,200	\$4,000
Cost sharing					
Primary Care (PCP)	Full Price	\$70	\$45	\$35	\$20
Specialist	Full Price	\$90	\$70	\$55	\$40
Labs	Full Price	\$40	\$35	\$35	\$20
Urgent Care	Full Price	\$120	\$90	\$60	\$40
Drug copays/coinsurance					
Tier 1 Drugs	Full Price	100% (up to \$500 per script)	\$15	\$15	\$5
Tier 2 Drugs	Full Price	100% (up to \$500 per script)	\$50	\$50	\$15
Tier 3 Drugs	Full Price	100% (up to \$500 per script)	\$70	\$70	\$25
Tier 4 Drugs	Full Price	100% (up to \$500 per script)	20% (up to \$250 per script)	20% (up to \$250 per script)	10% (up to \$250 per script)
Rates					
LA- 30 year old Individual	—	201.92	264.99	296.23	331.78
LA- 40 year old Individual	—	227.36	298.37	333.56	373.58
LA- 50 year old Individual	—	317.73	416.97	466.14	522.08
OC- 30 year old Individual	—	226.55	297.31	332.37	372.26
OC- 40 year old Individual	—	255.09	334.77	374.25	419.16
OC- 50 year old Individual	—	356.49	467.84	523.01	585.77

*Full Price: You pay Oscar's negotiated rate until you reach your plan's deductible.



The first 3 non-preventive visits across these categories are free (with the Catastrophic plan) or subject to the copay (with the Bronze plan). Subsequent visits are full price until member meets the plan's deductible.



These costs apply after the pharmacy deductible is met.

Work with us

We are making selling healthcare user-friendly

Get appointed to sell Oscar

Get appointed by Oscar through one of our local GA partners.

Download our broker resources

All the plan, network and benefit info you need to present Oscar to your clients.

Grab your custom link

Refer clients to enroll themselves online and you'll get credit for the enrollment.

Get paid

We reward enrollments with competitive commission rates.

Get set up to sell

Our local GA partners handle all broker commission payments & administer broker appointments.

1. Get signed up with your GA
2. Apply to be appointed by Oscar
(your GA will send you a link to apply online)
3. Start selling!

Broker commission payments are distributed monthly.



Get started with Oscar

Our broker resources include everything you need to present Oscar to your clients. See how to sign up members, learn about plans and benefits, and search our provider network and drug formulary.

View broker resources for [California](#) ▾



Sign up members

Oscar offers three ways for you to sign up members off-exchange: a personalized online enrollment link for you to give to your clients, an online enrollment application for you to directly sign up clients, and a paper application. We recommend creating a personalized link to Oscar's online application—you'll receive credit for clients who sign up for Oscar with this link.

Grab your personalized enrollment link

Use our custom link builder to generate a unique link you can send out to clients.

Clients enroll themselves online via our secure enrollment platform. You get credit (and commission!) just as if you submitted the application.



Start selling Oscar with your personalized enrollment link

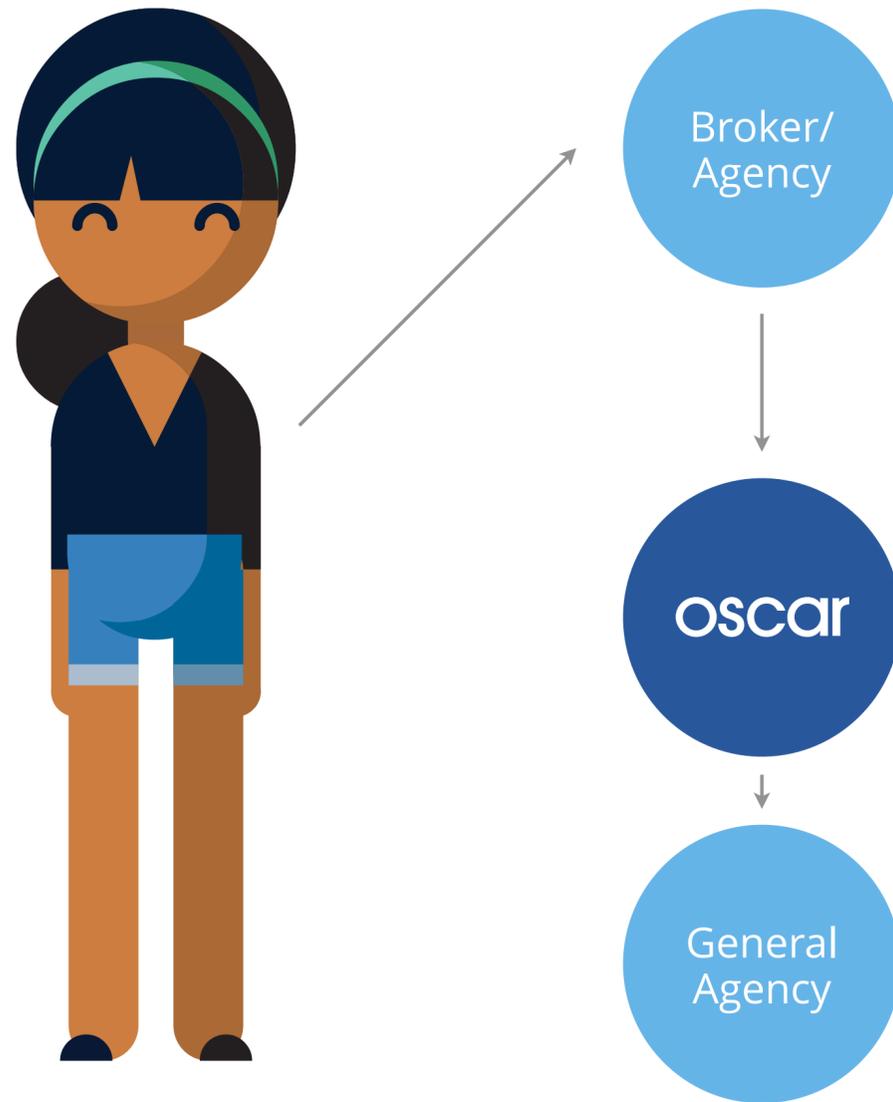
Give this link to your clients for them to enroll themselves online. It takes only a few minutes for them to sign up. You'll get credit for members who enroll through this link.

First Name

Last Name

Email

Broker License



Enrollment (choose one of the following options)

- Broker submits off exchange application via our online enrollment form.
- Broker submits paper application to the GA for processing.
- Broker enrolls client on exchange via the marketplace website.
- Client enrolls with Oscar directly through the Broker's Personalized Enrollment Link, which gives the broker credit for the enrollment.

Onboarding

- Oscar receives member, benefit, and agency info.
- Oscar will bill member first check. Binder check is NOT required.
- Oscar will send ID cards, process claims and bill members.

Agency

- Oscar will provide a PMPM marketing/admin fee for services rendered
- Agency disburses commission payments.

2016 Marketing and Administration Schedule for Oscar's products in CA:

<u>CA Contracts Sold</u>	<u>PMPM Fee</u>
New Enrollment	\$15 PMPM
Renewal	\$10 PMPM

- You must be licensed and appointed to earn fee
- Receive PMPM commission fee on subscriber, spouse, and up to 3 child dependents

Thank you!

HiOscar.com/brokers