Hi, we're Oscar.

Personalized health care that meets your needs. Learn how we've built a better experience for people just like you.

OUR UNIQUE APPROACH TO HEALTH CARE – VIRTUALLY.



Welcome to Virtual Primary Care
Schedule appointments by phone or video chat with your team of high-quality providers. Visits are unlimited and always $0.* Best of all, many prescriptions, labs, and imaging orders will also cost you $0, if prescribed by a provider through Oscar Virtual Primary Care.**



24/7 Virtual Urgent Care for $0 a visit
Feeling sick or need a last-minute prescription refill? Connect with a doctor at no cost—and you may be able to get a diagnosis or a prescription—in as little as 15 minutes. It's unlimited and available 24/7.*** That's one less trip to an Urgent Care and one less copay!



Your Care Team is all about you
Enjoy a team of care guides and a licensed nurse, always there to help. They'll get to know you, and your health history, over time, and they can help find a doctor that's right for you.

GETTING ACCESS TO HIGH-QUALITY HEALTH CARE SHOULD BE SIMPLE.



$0 prescriptions
We've cut the cost of many common prescriptions to $0** when prescribed by a doctor through Oscar Virtual Urgent Care.



Finding a trusted doctor is easy
Get access to top-rated hospitals and doctors in your neighborhood.



No referrals needed to see a specialist–ever
See a specialist when you need to, without having to get a referral.

GET PAID TO WALK.



Track steps from Google Fit and Apple Health. Earn $1 toward an Amazon® Gift Card for every day you hit your step goal, up to $100 per year.****

* Oscar's Virtual Primary Care offerings vary by market and may not be available in your service area. Oscar's Virtual Primary Care offerings are only available for members ages 18 and over.

** $0 follow-up services vary by market and may not be available in your service area. If you have an HSA-compatible high-deductible health plan or a Secure plan, you won't be eligible for $0 follow-up services. Prescriptions, visits and services may be limited per provider discretion.

*** Oscar's Virtual Urgent Care offerings are not available in US territories or internationally.

**** If you think you might be unable to participate in this program, you might qualify for an opportunity to earn the same reward in a different way. Contact Your Customer Service team at 1-855-672-2788 and we will work with you (and, if you'd like, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

Note: If you live in California, you can also track and earn rewards for every day you hit your sleep goal.

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INDUSTRY-LEADING MEMBER SATISFACTION

TRUST

36 Net Promoter Score compared to an average score of -19 across the ACA.*

4.5/5 average customer service satisfaction rating by members for 2019.

FINDING CARE

30% of all members have used Oscar Virtual Urgent Care.

40% of members' first visit were guided by their Care Team in 2019.

ENGAGEMENT

90% of members have an online account.

83% have contacted their Care Team.

52% of members downloaded our mobile app in 2019, nearly 5x the industry average.**

BY THE NUMBERS



420,000+
Total members across 18 states.



3 business lines
in Individual and Family Plans, Medicare Advantage, and Small Group. In Small Group, we offer Oscar for small businesses.



1,400+
employees across four offices working on improving access to affordable health care.



* Deft Research analysis of NPS score at the end of 2020 OE compared to consumers enrolled in ACA plans in 2019, who gave health insurance companies an average score of -12.

** Based on iOS + Android downloads in 2019 compared to membership numbers at the end of 2018 for Aetna, United, Molina, Cigna, Humana, Anthem, and Centene.

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What's included in your plan - for $0.

With these free features, managing your health care just got a whole lot easier.



Get a refill without an appointment.

Are you out of a prescription and don't want to make the trip to the doctor's office for a refill? Now you can request a refill for most prescriptions right through your Oscar account. A provider will help prescribe your medication and send it to the closest in-network pharmacy for you.



Talk to a doctor for $0, anytime 24/7.

Request a consultation and a health care provider will get back to you in as little as 15 minutes. You may be able to get a diagnosis and prescription for a variety of common illnesses, or get a refill for many types of medications. Always $0 and unlimited, available online or through the Oscar app.

Note: Oscar's Virtual Urgent Care offerings are not available in US territories or internationally.



Get personalized care.

Every member gets a team comprised of care guides and a nurse who specialize in your local area. They know your plan and nearby care options so they can help you find doctors and answer questions about your specific benefits, claims, and billing. Your nurse can help coordinate your care and help you prepare for any upcoming procedures.



Find care fast.

Get personalized search results for in-network doctors, facilities, prescriptions and more with Oscar's easy-to-use search tool at hioscar.com/search.

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$3 Prescriptions.

You read that right.

We're always looking for ways to help our members save—so we're reducing the cost of many of the most commonly prescribed drugs to $3.



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How to make $3 prescriptions work for you

Check our list below to see if any of your prescriptions are on it. The next time you fill that prescription, it'll only cost you $3!

Don't see your prescription? Show this list to your doctor to see if there's an equivalent $3 option that could work for you instead.

Questions? Your Concierge team is here to help you better understand your options. Call 1-855-672-2755 or visit hioscar.com/3-dollar-prescriptions.

Antibiotics	
Amoxicillin 250 mg	Cap
Amoxicillin 500 mg	Cap
Amoxicillin 125 mg/5 ml	Susp.
Amoxicillin 200 mg/5ml	Susp.
Amoxicillin 250 mg/5ml	Susp.
Amoxicillin 400 mg/5ml	Susp.
Amoxicillin 500 mg	Tab
Amoxicillin 875 mg	Tab
Amoxicillin & K Clavulanate 250-125 mg	Tab
Amoxicillin & K Clavulanate 500-125 mg	Tab
Amoxicillin & K Clavulanate 875-125 mg	Tab
Azithromycin 250 mg	Tab
Azithromycin 500 mg	Tab
Cephalexin 250 mg	Cap
Cephalexin 500 mg	Cap
Ciprofloxacin 250 mg	Tab
Ciprofloxacin 500 mg	Tab
Ciprofloxacin 750 mg	Tab
Doxycycline Hyclate 50 mg	Cap
Doxycycline Hyclate 100 mg	Cap
Doxycycline Monohydrate 50 mg	Cap
Doxycycline Monohydrate 100 mg	Cap
Minocycline 50 mg	Cap

Antibiotics (cont'd)	
Minocycline 75 mg	Cap
Minocycline 100 mg	Cap
Nitrofurantoin 50 mg	Cap
Nitrofurantoin 100 mg	Cap
Nitrofurantoin Mono/Macro 100 mg	Cap
SMZ-TMP 400-80 mg	Tab
SMZ-TMP 800-160 mg	Tab

Antivirals	
Acyclovir 200 mg	Cap
Acyclovir 400 mg	Tab
Acyclovir 800 mg	Tab

Anti-Coagulants/Platelets	
Clopidogrel 75 mg	Tab
Warfarin / Jantoven 1 mg	Tab
Warfarin / Jantoven 2 mg	Tab
Warfarin / Jantoven 2.5 mg	Tab
Warfarin / Jantoven 3 mg	Tab
Warfarin / Jantoven 4 mg	Tab
Warfarin / Jantoven 5 mg	Tab
Warfarin / Jantoven 6 mg	Tab
Warfarin / Jantoven 7.5 mg	Tab

Anti-Coagulants/Platelets (cont'd)	
Warfarin / Jantoven 10 mg	Tab

Blood Pressure	
ACE Inhibitors	
Benazepril 5 mg	Tab
Benazepril 10 mg	Tab
Benazepril 20 mg	Tab
Benazepril 40 mg	Tab
Enalapril HCTZ 10-25 mg	Tab
Enalapril HCTZ 5-12.5 mg	Tab
Fosinopril 10 mg	Tab
Fosinopril 20 mg	Tab
Fosinopril 40 mg	Tab
Lisinopril 2.5 mg	Tab
Lisinopril 5 mg	Tab
Lisinopril 10 mg	Tab
Lisinopril 20 mg	Tab
Lisinopril 30 mg	Tab
Lisinopril 40 mg	Tab
Lisinopril HCTZ 10-12.5 mg	Tab
Lisinopril HCTZ 20-12.5 mg	Tab
Lisinopril HCTZ 20-25 mg	Tab
Quinapril 5 mg	Tab

Blood Pressure (cont'd)	
Quinapril 10 mg	Tab
Quinapril 20 mg	Tab
Quinapril 40 mg	Tab
Quinapril HCTZ 10-12.5 mg	Tab
Quinapril HCTZ 20-12.5 mg	Tab
Quinapril HCTZ 20-25 mg	Tab
Trandolapril 1 mg	Tab
Trandolapril 2 mg	Tab
Trandolapril 4 mg	Tab
Angiotensin II Receptor Blockers (ARBs)	
Irbesartan 75 mg	Tab
Irbesartan 150 mg	Tab
Irbesartan 300 mg	Tab
Irbesartan HCTZ 150-12.5 mg	Tab
Irbesartan HCTZ 300-12.5 mg	Tab
Losartan HCTZ 50-12.5 mg	Tab
Losartan HCTZ 100-12.5 mg	Tab
Losartan HCTZ 100-25 mg	Tab
Losartan 25 mg	Tab
Losartan 50 mg	Tab
Losartan 100 mg	Tab
Diuretics	
Chlorthalidone 25 mg	Tab

Blood Pressure (cont'd)

Chlorthalidone 50 mg	Tab
Chlorothiazide 500 mg	Tab
Furosemide 20 mg	Tab
Furosemide 40 mg	Tab
Hydrochlorothiazide 12.5 mg	Cap
Hydrochlorothiazide 12.5 mg	Tab
Hydrochlorothiazide 25 mg	Tab
Hydrochlorothiazide 50 mg	Tab
Spironolactone 25 mg	Tab
Spironolactone 50 mg	Tab
Spironolactone 100 mg	Tab

Cardiac

Amlodipine 2.5 mg	Tab
Amlodipine 5 mg	Tab
Amlodipine 10 mg	Tab
Amlodipine Benazepril 2.5-10 mg	Cap
Amlodipine Benazepril 5-10 mg	Cap
Amlodipine Benazepril 5-20 mg	Cap
Amlodipine Benazepril 5-40 mg	Cap
Amlodipine Benazepril 10-20 mg	Cap
Amlodipine Benazepril 10-40 mg	Cap
Atenolol 25 mg	Tab
Atenolol 50 mg	Tab
Atenolol 100 mg	Tab
Diltiazem 30 mg	Tab
Diltiazem 60 mg	Tab
Diltiazem 90 mg	Tab
Diltiazem 120 mg	Tab
Labetalol 100 mg	Tab
Labetalol 200 mg	Tab
Labetalol 300 mg	Tab
Metoprolol Tartrate 25 mg	Tab

Cardiac (cont'd)

Metoprolol Tartrate 50 mg	Tab
Metoprolol Tartrate 100 mg	Tab
Propranolol 10 mg	Tab
Propranolol 20 mg	Tab
Propranolol 40 mg	Tab
Verapamil 40 mg	Tab
Verapamil 80 mg	Tab
Verapamil 120 mg	Tab

Cholesterol

Atorvastatin 10 mg	Tab
Atorvastatin 20 mg	Tab
Atorvastatin 40 mg	Tab
Atorvastatin 80 mg	Tab
Fenofibrate 160 mg	Tab
Gemfibrozil 600 mg	Tab
Lovastatin 10 mg	Tab
Lovastatin 20 mg	Tab
Lovastatin 40 mg	Tab
Simvastatin 5 mg	Tab
Simvastatin 10 mg	Tab
Simvastatin 20 mg	Tab
Simvastatin 40 mg	Tab
Simvastatin 80 mg*	Tab

Diabetes / Insulins

Metformin 500 mg	Tab
Metformin 850 mg	Tab
Metformin 1000 mg	Tab
Metformin ER 24HR 500 mg	Tab
Metformin ER 24HR 750 mg	Tab
Glipizide 5 mg	Tab
Glipizide 10 mg	Tab

Diabetes / Insulins (cont'd)

Glipizide ER 24HR 2.5 mg	Tab
Glipizide ER 24HR 5 mg	Tab
Glipizide ER 24HR 10 mg	Tab
Glipizide-Metformin 2.5-250 mg	Tab
Glipizide-Metformin 2.5-500 mg	Tab
Glipizide-Metformin 5-500 mg	Tab
Glyburide Micronized 1.5 mg	Tab
Glyburide Micronized 3 mg	Tab
Glyburide Micronized 6 mg	Tab
Glyburide 1.25 mg	Tab
Glyburide 2.5 mg	Tab
Glyburide 5 mg	Tab
Glyburide-Metformin 1.25-250 mg	Tab
Glyburide-Metformin 2.5-500 mg	Tab
Glyburide-Metformin 5-500 mg	Tab
Pioglitazone 15 mg	Tab
Pioglitazone 30 mg	Tab
Pioglitazone 45 mg	Tab
Novolin 70/30 U-100 10ml	Vial
Novolin N U-100 10ml	Vial
Novolin R U-100 10ml	Vial

Eye Drops

Brimonidine Tartrate 0.2%	Soln.
Ciprofloxacin 0.3%	Soln.
Gentamicin 0.3%	Soln.
Latanoprost 0.005%	Soln.
Polymyxin B-TMP (1mg/10K units)/ml	Soln.
Timolol 0.25%	Soln.
Timolol 0.5%	Soln.
Tobramycin 0.3%	Soln.

Have a suggestion?

Email rx-feedback@hioscar.com to request additions to this list.

Mental Health

Selective Serotonin Reuptake Inhibitors (SSRIs)

Citalopram 10 mg	Tab
Citalopram 20 mg	Tab
Citalopram 40 mg	Tab
Escitalopram 5 mg	Tab
Escitalopram 10 mg	Tab
Escitalopram 20 mg	Tab
Fluoxetine 10 mg	Cap
Fluoxetine 20 mg	Cap
Fluoxetine 40 mg	Cap
Fluvoxamine 25 mg	Tab
Fluvoxamine 50 mg	Tab
Fluvoxamine 100 mg	Tab
Paroxetine 10 mg	Tab
Paroxetine 20 mg	Tab
Paroxetine 30 mg	Tab
Paroxetine 40 mg	Tab
Sertraline 25 mg	Tab
Sertraline 50mg	Tab
Sertraline 100 mg	Tab

Other (SNRIs, TCAs, Antipsychotics)

Amitriptyline 10 mg	Tab
Amitriptyline 25 mg	Tab
Amitriptyline 50 mg	Tab
Bupropion 75 mg	Tab
Bupropion 100 mg	Tab
Bupropion ER 12HR 100 mg	Tab
Bupropion ER 12HR 150 mg	Tab
Bupropion ER 12HR 200 mg	Tab
Hydroxyzine HCl 10 mg	Tab
Hydroxyzine HCl 25 mg	Tab
Hydroxyzine HCl 50 mg	Tab
Hydroxyzine Pamoate 25 mg	Cap

Mental Health (cont'd)

Hydroxyzine Pamoate 50 mg	Cap
Lamotrigine 25 mg	Tab
Lamotrigine 100 mg	Tab
Lamotrigine 150 mg	Tab
Lamotrigine 200 mg	Tab
Lithium Carbonate 150 mg	Cap
Lithium Carbonate 300 mg	Cap
Lithium Carbonate 600 mg	Cap
Quetiapine 25 mg	Tab
Quetiapine 50 mg	Tab
Quetiapine 100 mg	Tab
Venlafaxine ER 24HR 37.5 mg	Cap
Venlafaxine ER 24HR 75 mg	Cap
Venlafaxine ER 24HR 150 mg	Cap
Venlafaxine 25 mg	Tab
Venlafaxine 37.5 mg	Tab
Venlafaxine 50 mg	Tab
Venlafaxine 75 mg	Tab
Venlafaxine 100 mg	Tab

Migraines

Divalproex ER 125 mg	Tab
Divalproex ER 250 mg	Tab
Divalproex ER 500 mg	Tab
Metoprolol Tartrate 25 mg	Tab
Metoprolol Tartrate 50 mg	Tab
Metoprolol Tartrate 100 mg	Tab
Propranolol 10 mg	Tab
Propranolol 20 mg	Tab
Propranolol 40 mg	Tab
Venlafaxine 25 mg	Tab
Venlafaxine 37.5 mg	Tab
Venlafaxine 50 mg	Tab
Venlafaxine 75 mg	Tab

Migraines (cont'd)

Venlafaxine 100 mg	Tab
Venlafaxine ER 24HR 37.5 mg	Cap
Venlafaxine ER 24HR75 mg	Cap
Venlafaxine ER 24HR 150 mg	Cap

Nausea

Ondansetron 4 mg	Tab
Ondansetron 8 mg	Tab
Ondansetron ODT 4 mg	Tab
Ondansetron ODT 8 mg	Tab

Pain / Analgesia

Carisoprodol 250 mg	Tab
Carisoprodol 350 mg	Tab
Gabapentin 100 mg	Cap
Gabapentin 300 mg	Cap
Gabapentin 400 mg	Cap
Gabapentin 250 mg/5ml	Soln.
Gabapentin 600 mg	Tab
Gabapentin 800 mg	Tab
Ibuprofen 400 mg	Tab
Ibuprofen 600 mg	Tab
Ibuprofen 800 mg	Tab
Meloxicam 7.5 mg	Tab
Meloxicam 15 mg	Tab
Naproxen 250 mg	Tab
Naproxen 375 mg	Tab
Naproxen 500 mg	Tab
Tizanidine 2 mg	Tab
Tizanidine 4 mg	Tab

Seasonal Allergies

Fluticasone Propionate 50 mcg/act	Nasal Susp.
Triamcinolone 55 mcg/act	Nasal Susp.

Seizure / Epilepsy

Divalproex ER 125 mg	Tab
Divalproex ER 250 mg	Tab
Divalproex ER 500 mg	Tab
Gabapentin 100 mg	Cap
Gabapentin 300 mg	Cap
Gabapentin 400 mg	Cap
Gabapentin 250 mg/5ml	Soln.
Gabapentin 600 mg	Tab
Gabapentin 800 mg	Tab
Lamotrigine 25 mg	Tab
Lamotrigine 100 mg	Tab
Lamotrigine 150 mg	Tab
Lamotrigine 200 mg	Tab
Zonisamide 25 mg	Cap
Zonisamide 50 mg	Cap
Zonisamide 100 mg	Cap

Sleep

Trazodone 50 mg	Tab
Trazodone 100 mg	Tab
Trazodone 150 mg	Tab

Smoking Cessation

Bupropion 75 mg	Tab
Bupropion 100 mg	Tab
Bupropion ER 12HR 100 mg	Tab
Bupropion ER 12HR 150 mg	Tab
Bupropion ER 12HR 200 mg	Tab

Steroids

Dexamethasone 0.5 mg	Tab
Dexamethasone 0.75 mg	Tab
Dexamethasone 1.5 mg	Tab
Dexamethasone 4 mg	Tab

Steroids (cont'd)

Dexamethasone 6 mg	Tab
Hydrocortisone 5 mg	Tab
Hydrocortisone 10 mg	Tab
Hydrocortisone 20 mg	Tab
Prednisone 1 mg	Tab
Prednisone 2.5 mg	Tab
Prednisone 5 mg	Tab
Prednisone 10 mg	Tab
Prednisone 20 mg	Tab

Topicals (Lotions, Creams, etc.)**

High Potency	
Betamethasone Dipropionate Aug. 0.05%	Lotion
Betamethasone Dipropionate Aug. 0.05%	Oint.
Betamethasone Dipropionate Aug. 0.05%	Cream
Betamethasone Dipropionate 0.05%	Oint.
Betamethasone Valerate 0.1%	Oint
Betamethasone Dipropionate 0.05%	Cream
Medium Potency	
Betamethasone Dipropionate 0.05%	Lotion
Betamethasone Valerate 0.1%	Cream
Betamethasone Valerate 0.1%	Lotion
Least Potent	
Hydrocortisone 1%	Cream
Hydrocortisone 2.5%	Cream
Hydrocortisone 2.5%	Lotion
Hydrocortisone 1%	Oint.
Hydrocortisone 2.5%	Oint.
Antifungal	
Clotrimazole 1%	Cream

* Continuing treatment only, no new starts
** limit 120 mg or ml per month

$3 Prescription include up to a 30-day supply of medication and are not available in NY, NJ, CA, or for Catastrophic plans, small group plans, or Medicare plans.