

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.

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.