

Hi, we're Oscar.

Agenda

1. Introduction to Oscar
2. Member Experience Overview
3. Network
4. 2018 Plan Portfolio

Oscar Background

The Oscar logo is the word "OSCAR" in a bold, blue, sans-serif font.

Rapid growth

\$720M raised to date

600 employees & growing

Since our founding in 2012, we have grown to 600 employees covering 90K members across NY, TX, and CA.

From top investors including Fidelity Investments, Google Capital, and Goldman Sachs.

Headquartered in downtown New York City with offices in Los Angeles, Dallas, and Tempe.

Continued Expansion into 2018



New Jersey

Launching Oscar for Business and re-introducing individual plans.

Tennessee

Launching Oscar for Business with Humana, and Oscar individual plans in the Nashville area.

oscar + **Humana**

Ohio

Launching individual plans in partnership with the Cleveland Clinic in five counties.

 **Cleveland Clinic** + **oscar**



Texas

Expanding individual plans to the greater San Antonio and Austin areas.

**We put the member at the
center of everything we do.**

Our focus on delivering a great experience drives engagement...

27%

of Oscar members use telemedicine, vs. less than 3% for other carriers¹

35%

of all first doctor appointments start with Oscar

3x

higher customer satisfaction scores than industry average²

...leading to better health outcomes, time and cost savings, and happier members.

Sources: ¹Oscar internal utilization and MedCity News, "Why is telemedicine utilization so low?" Sept. 12, 2016; ² Oscar internal Net Promoter Score (NPS) survey results and Deft Research 2017 Individual & Family Member Experience Research Report

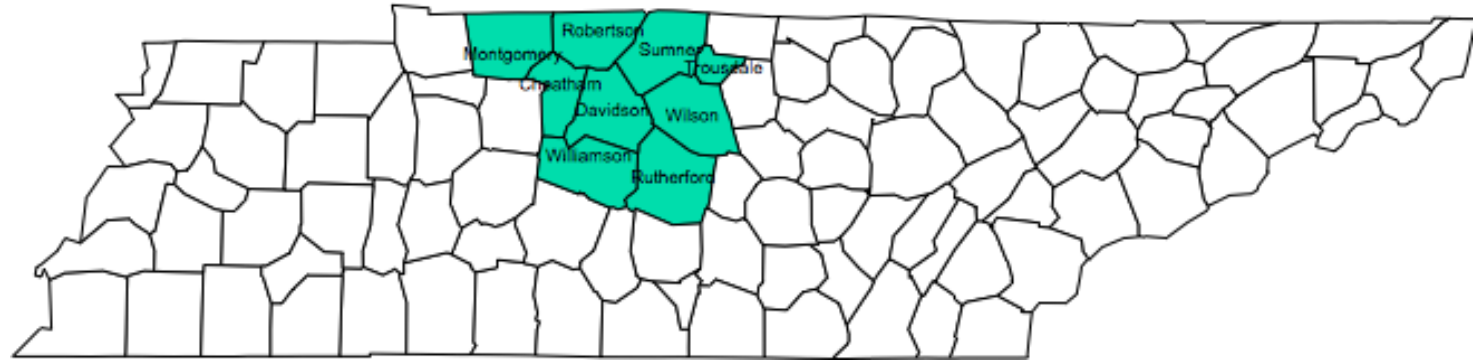


Our 2018 Network & Plans.

Nashville Service Area

Nashville (Region 4)

- Cheatham
- Davidson
- Montgomery
- Robertson
- Rutherford
- Sumner
- Trousdale
- Williamson
- Wilson



Oscar's Nashville Network

ChoiceCare Network: The Exclusive Provider Organization (EPO) is a curated network of physicians in the Nashville area designed to meet any specific need.

No referral required. No need to choose a primary care physician.



(Clarksville only)

Choice EPO Network Stats

21

Hospitals

78

Urgent Care
Facilities

596

General
Practitioners

114

Cardiologists

246

Pediatricians

74

Orthopedists

190

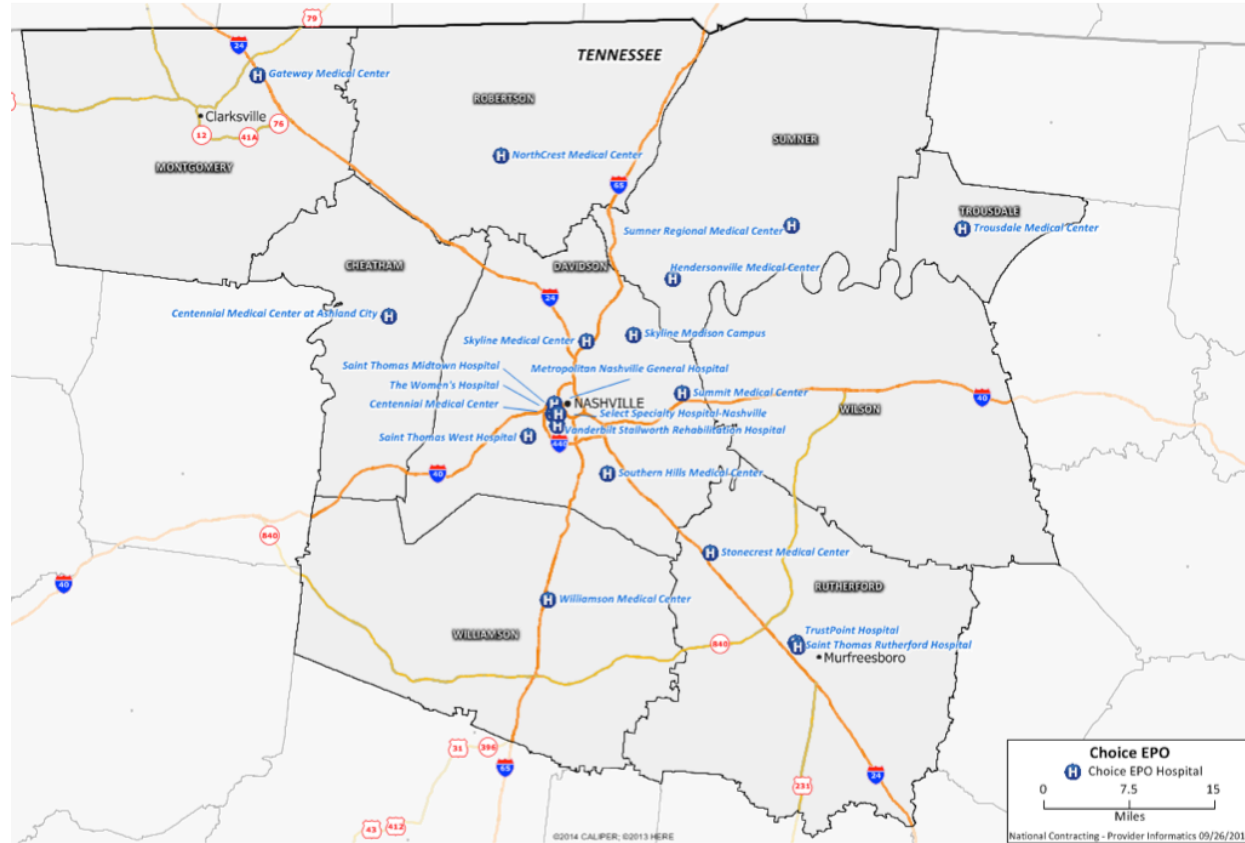
OBGYNs

24

Oncologists

Disclaimer: Participating providers and makeup of the network are subject to change. Information provided is a snapshot of the ChoiceEPO network as of 09/25/17.

Oscar's Nashville Network



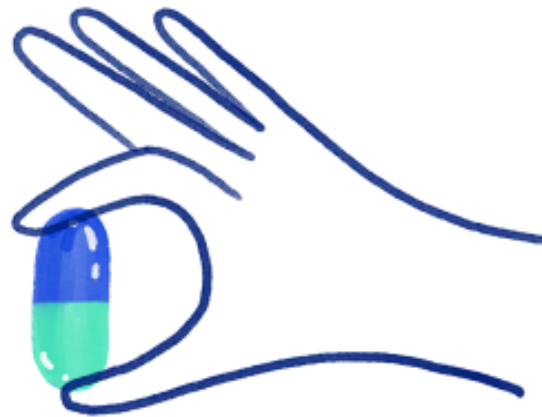
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Pharmacy

Oscar uses CVS Caremark as our PBM and pharmacy network.

- 60,000+ pharmacies nationwide
- Includes both major big box chains (CVS, Walgreens, WalMart) and local mom-and-pops
- Entire national network is searchable in the mobile app
- Non-formulary drugs are only covered if medically necessary, with prior authorization through Caremark
- Covered scripts can be filled by mail-order up to 90 day supply at 2.5x monthly copay

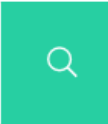


Search for Doctors & Drugs

www.hioscar.com/search/

Find doctors and drugs.

I have an Oscar plan as an [individual](#) and I live in [New York](#).

Search by ^ Search by doctor name 

- Doctor type
- ✓ Doctor name
- Drugs
- Places

2018 formulary will be available by mid-October

Coverage Away from Home

While our network covers Nashville (Rating Area 4) only, there are still ways to get care when you travel.

- Nationwide coverage for Doctor-on-Call
- National pharmacy coverage
- ER and Urgent Care visit covered as in-network in case of an emergency



Oscar 2018 TN Individual Product Suite

Classic

- Standard plan design
- Pre-deductible benefits for routine care
- After you hit deductible, coinsurance covers a portion of all in-network care up to your MOOP

Secure (Catastrophic)
Bronze
Silver (CSR 250, 200, 150)
Gold

Simple

- Deductible = MOOP
- Pre-deductible benefits for routine care
- No coinsurance
- For everything else, you pay Oscar's negotiated rate until you hit your MOOP, after which Oscar covers all in-network care

Bronze
Silver (CSR 250, 200, 150)

Backup

- No pre-deductible benefits
- Pay Oscar's negotiated rate until you hit your deductible, after which Oscar covers a percentage of all in-network care until you hit your MOOP
- **Not HSA compatible**

Bronze
Silver (CSR 250, 200, 150)

Oscar Bronze Plans

D&C = Deductible & Coinsurance

| | Classic | Simple | Backup |
|--------------------------------|-------------------|-------------------|-------------------|
| Premium (40 year old, no APTC) | \$367 | \$351 | \$373 |
| Deductible / MOOP (2x Family) | \$3,500 / \$7,350 | \$7,350 / \$7,350 | \$6,500 / \$6,500 |
| Global Coinsurance | 50% | - | - |
| Primary Care | D&C | Neg. Rate | Neg. Rate |
| Specialist | D&C | Neg. Rate | Neg. Rate |
| Urgent Care | \$100 | \$100 | Neg. Rate |
| Emergency Room | D&C | Neg. Rate | Neg. Rate |
| Inpatient Facility | D&C | Neg. Rate | Neg. Rate |
| PT / ST / OT | D&C | Neg. Rate | Neg. Rate |
| X-Ray + Diagnostic | D&C | Neg. Rate | Neg. Rate |
| Labs | D&C | Neg. Rate | Neg. Rate |
| Drug Card | D&C | Neg. Rate | Neg. Rate |

Oscar Silver Plans

D&C = Deductible & Coinsurance

| | Classic | Simple | Backup |
|--------------------------------|-------------------|-------------------|-------------------|
| Premium (40 year old, no APTC) | \$591 | \$620 | \$585 |
| Deductible / MOOP (2x Family) | \$5,000 / \$7,350 | \$7,350 / \$7,350 | \$3,000 / \$6,500 |
| Global Coinsurance | 50% | - | 30% |
| Primary Care | \$50 | \$25 | D&C |
| Specialist | \$75 | \$75 | D&C |
| Urgent Care | \$100 | \$100 | D&C |
| Emergency Room | D&C | Neg. Rate | D&C |
| Inpatient Facility | D&C | Neg. Rate | D&C |
| PT / ST / OT | \$75 | \$75 | D&C |
| X-Ray + Diagnostic | D&C | Neg. Rate | D&C |
| Labs | \$25 | \$25 | D&C |
| Drug Card | \$25 / \$50 / D&C | \$25 / \$50 / D&C | D&C |

Oscar Silver CSR Plans (Selection)

D&C = Deductible & Coinsurance

| | Classic 150 | Classic 200 | Backup 250 |
|--------------------------------|-------------------|-------------------|--------------------|
| Est. Net Premium (40 year old) | \$30 (@ 120% FPL) | \$97 (@ 175% FPL) | \$163 (@ 225% FPL) |
| Deductible / MOOP (2x Family) | \$250 / \$1,000 | \$750 / \$2,250 | \$2,000 / \$5,000 |
| Global Coinsurance | 10% | 20% | 20% |
| Primary Care | \$0 | \$0 | D&C |
| Specialist | \$25 | \$25 | D&C |
| Urgent Care | \$25 | \$50 | D&C |
| Emergency Room | D&C | D&C | D&C |
| Inpatient Facility | D&C | D&C | D&C |
| PT / ST / OT | \$25 | \$25 | D&C |
| X-Ray + Diagnostic | D&C | D&C | D&C |
| Labs | \$0 | \$10 | D&C |
| Drug Card | \$0 / \$25 / D&C | \$0 / \$25 / D&C | D&C |

Oscar Gold Plan

D&C = Deductible & Coinsurance

| | Classic |
|--------------------------------|-------------------|
| Premium (40 year old, no APTC) | \$824 |
| Deductible / MOOP (2x Family) | \$1,500 / \$7,350 |
| Global Coinsurance | 20% |
| Primary Care | \$25 |
| Specialist | \$50 |
| Urgent Care | \$100 |
| Emergency Room | D&C |
| Inpatient Facility | D&C |
| PT / ST / OT | \$50 |
| X-Ray + Diagnostic | D&C |
| Labs | \$25 |
| Drug Card | \$10 / \$50 / D&C |

Full Plan Details

- In addition, a Catastrophic plan and full suite of CSR plans are available
- For full plan grids and collateral, go to www.hioscar.com/brokers/nsh
 - Be sure to select "For Individual"
- For consumer-facing plan information, go to <https://www.hioscar.com/individuals/nsh>
- For SOBs/SBCs, go to: www.hioscar.com/forms

Consumer Points of Contact

For consumers

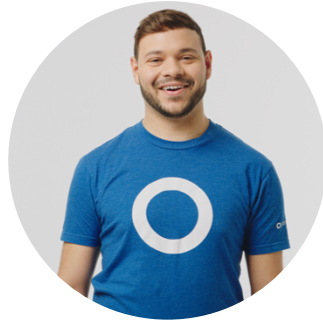
- Enrollment & questions: 1-855-OSCAR-88
- Easy quote and enrollment (including on-exchange): www.hioscar.com/quote

Only with Oscar



Doctor on Call

Talk to a board-certified Doctor in 15 minutes. **Free, unlimited, and available 24/7** right from the Oscar app.



Concierge team

Personal Concierge team for each member – three care guides and a nurse. **Talk to the same people every time you call or message.**



Step tracking

Earn **Amazon rewards of up to \$100** per year just by walking around (for each member over 18 year old).



Online booking

Direct appointment scheduling with select St. Thomas doctors.

Questions?

