



Oscar Broker Sales Kit

2021 Individual & Family Plans

oscar

Table of contents

Introducing Oscar	3
Industry-leading member satisfaction	4
Everything you need to sell	5
Broker Portal - Overview	6
Broker Portal - Individual book of business	7
Demo app	8
Payment options	9
What happens after enrollment?	10
Commission Schedule	11

Introducing Oscar

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

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 \$0.¹ Best of all, many prescriptions, labs, and imaging orders will also cost your client \$0, if prescribed by a provider through Oscar Virtual Primary Care.²



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 your client may be able to get a diagnosis or a prescription—in as little as 15 minutes. It's unlimited and available 24/7.³ 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 your client, and your client's health history, over time, and they can help find a doctor what's right for them.

ACCESS HIGH-QUALITY CARE



\$0 prescriptions

We've cut the cost of many common prescriptions to \$0² 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 client's neighborhood.



No referrals needed to see a specialist—ever

See a specialist when your client needs 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 your client hits their step goal, up to \$100 per year.⁴

¹ 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.

² \$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.

³ Oscar's Virtual Urgent Care offerings are not available in US territories or internationally.

⁴ 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

Oscar's member satisfaction rating is 2× above the health insurance industry average. By building our own insurance and delivery functions from the ground up, we're able to lower costs and simplify the health insurance experience for your clients.

INDUSTRY-LEADING MEMBER SATISFACTION

Trust

36

Net Promoter Score compared to an average score of -19 across the ACA.¹

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.²

BY THE NUMBERS



420,000+

Total members across 19 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.

¹ 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.

² 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.



Everything you need to sell Oscar

1 **Your Oscar Broker account**

Create an account or log in at business.hioscar.com.

Get appointed, enroll and manage clients, view commissions, update your information, and more.

2 **Hioscar.com/brokers**

Find information about our plans, network, and rates

at hioscar.com/brokers. It's also where you can find FAQs, event registration, and other helpful resources.

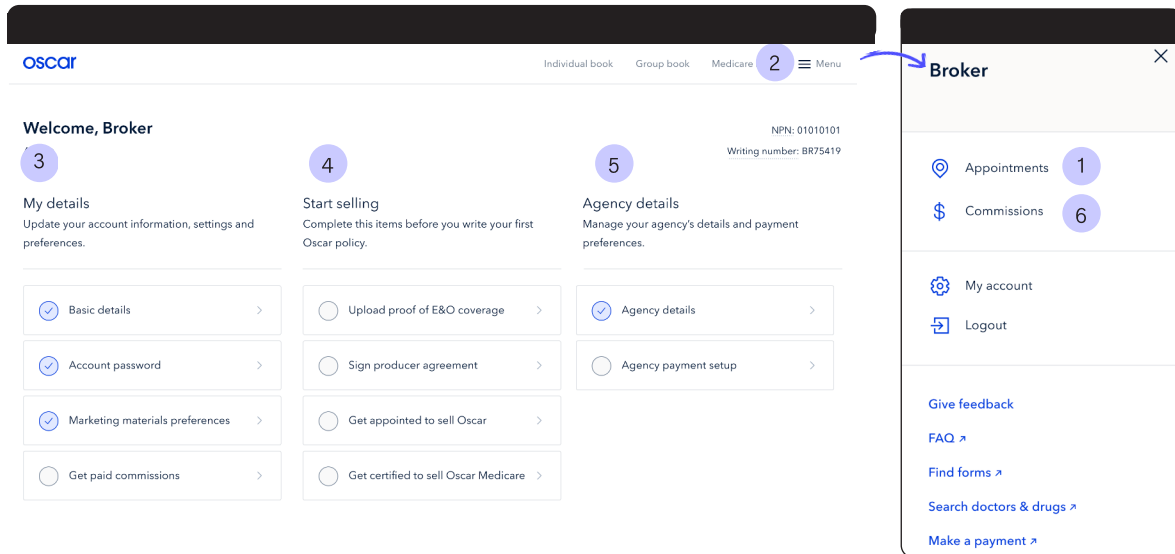
3 **Search doctors and drugs**

Visit to check if your clients' hioscar.com/search preferred providers and prescriptions are in network.

Still need help? Our dedicated Broker Support Team is here to help! You can reach them Monday - Friday from 9am - 8pm EST at 1-855-672-2713 or at brokers@hioscar.com

Broker Portal - Overview

The Oscar Broker Portal (business.hioscar.com) is where you'll do business with Oscar. It's your one-stop-shop for getting appointed, quoting & enrolling clients, managing your book of business, and viewing commissions.



Disclaimer: All pictures are used for illustrative purposes only.

- 1 Get appointed to sell Oscar in as little as 5 minutes and manage any existing appointments. Find full instructions [here](#).
- 2 Your "Group book" page is where you'll quote and enroll clients to Oscar plans and manage your small group book of business.
- 3 Update your personal details, including commission payment method and marketing preferences.
- 4 Complete these steps to start selling. Start here OR go straight to the appointments page (see #1 above).
- 5 **For agency principals:** Update your agency's details and payment information.
- 6 View and download your commissions statements.

Broker Portal – Individual book of business

OSCAR Individual book Group book MA book Menu

Individual book of business [Enroll new policy](#)

Agency Personal

Search by member name or Oscar ID Filter by status

200 policies

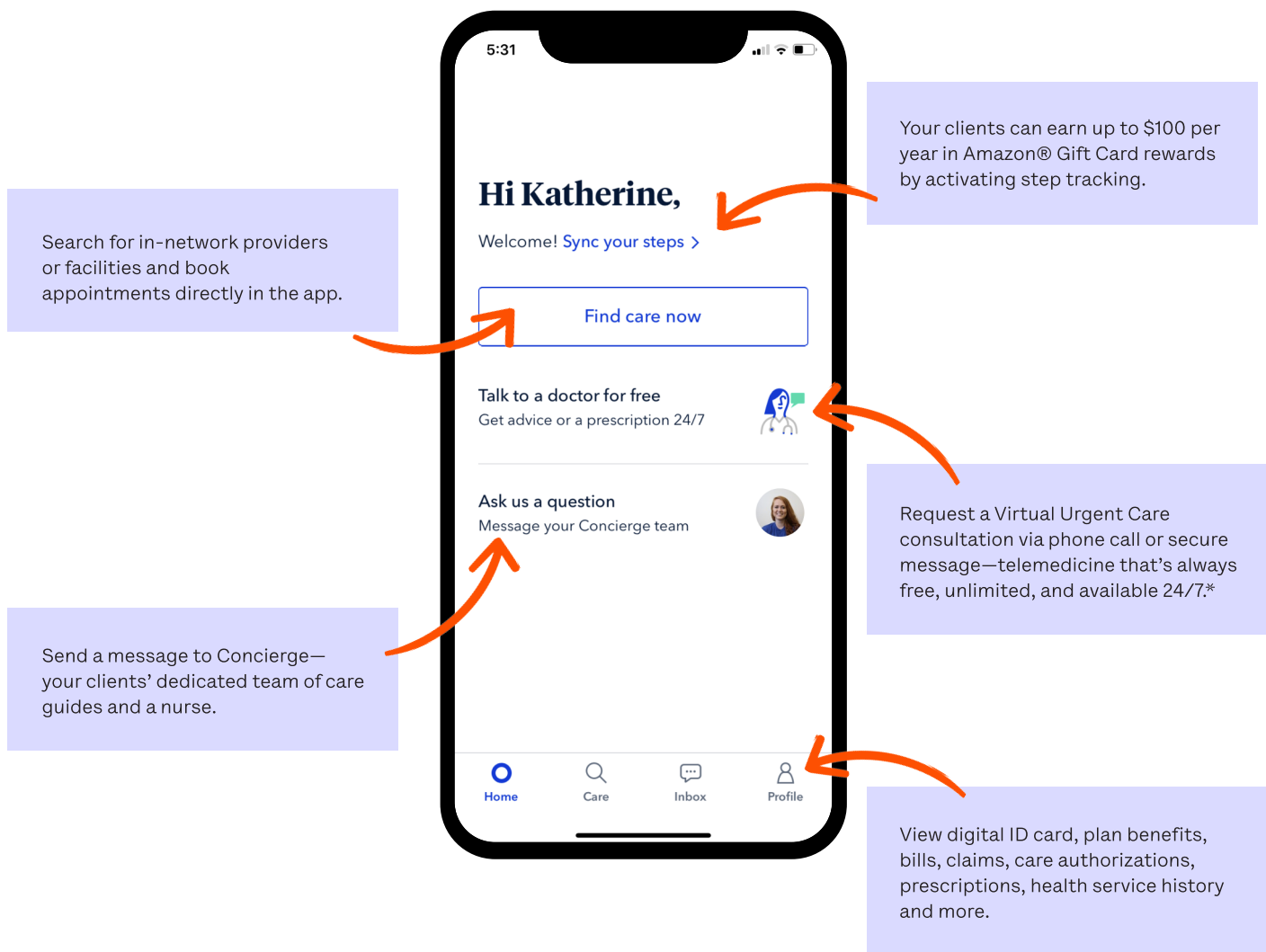
Policy holder	Plan name	Coverage	Premium	Policy status
Albert Flores OSC000000	Oscar Simple Bronze EPO 1 member	1/1/2020 12/31/2020	\$312.30	Active
Annette Black OSC000001	Oscar Bronze 60 EPO 1 member	2/1/2020 12/31/2020	\$115.14	Active
Arlene McCoy OSC000002	Oscar Classic Gold 4 members	2/1/2020 12/31/2020	\$220.22	Active
Bessie Cooper OSC000003	Oscar Simple Platinum 3 members	5/1/2020 12/31/2020	\$50.33	Paid binder
Brooklyn Simmons OSC000004	Oscar Simple Bronze EPO 2 members	1/1/2020 12/31/2020	\$98.20	Grace period
Cameron Williamson OSC000005	Oscar Bronze 60 EPO 1 member	1/1/2020 12/31/2020	\$15.09	Active
Cody Fisher OSC000006	Oscar Classic Gold 5 members	1/1/2020 12/31/2020	\$450.23	Grace period
Courtney Henry OSC000007	Oscar Simple Platinum 1 member	5/1/2020 12/31/2020	\$498.00	Unpaid binder
Darlene Robertson OSC000008	Oscar Simple Bronze EPO 1 member	1/1/2020 12/31/2020	\$156.49	Grace period
Darrell Steward OSC000009	Oscar Bronze 60 EPO 2 members	1/1/2019 12/31/2019	\$108.13	Inactive

1 2 3 4 5 ... 9 Next →

Demo App

The Oscar Demo app replicates the Oscar mobile app and its features so you can test out the Oscar experience for yourself and demonstrate to clients. We built this app just for brokers—just one of the many ways we’re committing to building a better broker experience.

Disclaimer: All information and features available in the Oscar Demo app for demonstrative purposes only and may not necessarily reflect the full Oscar mobile app experience.



Download full instructions, including how to download and get setup, at hioscar.com/brokers.

*HSA-compatible Small group plans in CA, NY, and TN require a \$15 copay for Virtual Urgent Care until deductible is met. Virtual Urgent Care is not available in DE, AR, ID, or internationally.

Payment options

We've built a brand new Broker Payment Center and updated our payment options to make it easier for you to make one-time and recurring payments on behalf of your clients.



Pay online at hioscar.com or through the Oscar mobile app

This is the easiest, fastest, and most secure way. Set up autopay via ACH with a checking account, or make a one-time payment with a debit card.



Pay over the phone

Oscar can take your clients' checking or savings account information over the phone for one-time payments, or to set up autopay. Your clients can call their Concierge team directly at 1-855-672-2755.



Pay by check or money order

This is the least preferred method, but your clients can pay via check or money order.

Your client must

- Include both a bill stub and a signed check, or a signed check with their OSC# ID on the memo line.
- Mail payments to the address indicated on their bill.*

*You can also view your client's bills from your Oscar Broker account.

What happens after enrollment?

1 **Welcome email**

Members who enroll off-exchange will receive their welcome email within 1 hour of completing enrollment. Members who enroll on-exchange will receive their welcome email within 2-3 days of completing enrollment. Members without an email address will receive a welcome letter within 7-10 days of completing enrollment.

2 **Account creation**

Members should visit hioscar.com/getstarted to activate their Oscar account in a few quick steps. They'll be able to set their preferences, complete their health survey, and access their digital member ID card right away.

3 **First bill**

Once members receive their welcome email or letter, they can view and pay their first bill online in their account. It will arrive by mail within 1 week.

4 **Welcome kit & ID card**

Members will receive their welcome kit with their member ID card 10-15 business days after making their first premium payment.

Once the member pays their first bill, they'll be able to easily access their digital ID card online and on the Oscar app. No need to wait for their physical ID card to show up in the mail to start getting care once their policy is active.*

You can also view and print your clients' member ID cards from your Oscar Broker account.

2021 Commission Schedule

OSCAR INDIVIDUAL

The following Commission Schedule shall apply to Oscar Individual Market policies in effect beginning January 1, 2021 and shall remain in effect until terminated or replaced by Oscar in writing and within the Company's sole discretion. The Commission Schedule for each respective market in effect at the time the commission is paid shall govern for the respective market.

For purposes of this Commission Schedule, "Initial Term" shall include the months of the first calendar year that the applicable coverage is in effect, up to and including December 31 of the first calendar year. "Renewal Term" shall refer to any months after the "Initial Term" for which the applicable coverage is in effect.

Oscar reserves the right to seek charge-backs, clawbacks or recoupment of unearned commissions in accordance with applicable laws and regulations.

To the extent that a Producer earns a commission as set forth in the applicable Appointed Producer Agreement, the commission amount shall be as follows.

INDIVIDUAL & FAMILY PLANS: BROKER COMMISSIONS

State	Initial Term Rate	Renewal Term Rate	Max Lives Per Policy
AZ	\$18 PMPM	\$18 PMPM	5
CA	\$18 PMPM	\$18 PMPM	5
CO	\$18 PMPM	\$18 PMPM	5
FL	\$25 PMPM	\$20 PMPM	5
GA	\$18 PMPM	\$18 PMPM	5
IA	\$20 PMPM	\$20 PMPM	5
KS	\$20 PMPM	\$20 PMPM	5
MI	\$20 PMPM	\$20 PMPM	5
MO	\$20 PMPM	\$20 PMPM	5
NC	\$25 PMPM	\$25 PMPM	5
NJ	\$20 PCPM	\$20 PCPM	-
OH	\$18 PMPM	\$18 PMPM	5
OK	\$20 PMPM	\$20 PMPM	5
PA	\$20 PMPM	\$20 PMPM	5
TN	\$18 PMPM	\$18 PMPM	5
TX	\$22 PMPM	\$22 PMPM	5
VA	\$18 PMPM	\$18 PMPM	5

PMPM = per member per month

PCPM = per contract per month

Plans offered in NY are not eligible for broker commissions.