Oscar Texas 2018 Individual Plans Available On & Off Exchange

Ready to sign up? Talk with your broker to get a quote.

	Classic			Simple		Saver		
	Bronze	Silver	Gold	Secure	Bronze	Silver	Bronze	Silver
The Basics								
Free 24/7 calls with doctors			/			/		
Up to \$100/year in step tracking rewards	*	*					*	
Free preventive care		/						
Dedicated Concierge	*	/		*	~		*	
Individual Deductible*	\$3,500	\$4,500	\$1,500	\$7,350	\$7,350	\$7,000	\$6,500	\$5,000
Individual Out-of-Pocket Max*	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,000	\$6,500	\$5,000
HSA-Compatible?	No	No	No	No	No	No	Yes	Yes
Prices before you meet your deductible								
Primary Care / OBGYN visits	Full Price	\$50	\$25	3 for \$0	Full Price	\$25	Full Price	Full Price
Specialist visits	Full Price	\$75	\$50	Full Price	Full Price	\$50	Full Price	Full Price
Mental health office visits	Full Price	\$75	\$50	3 for \$0	Full Price	\$50	Full Price	Full Price
Physical, Occupational, and Speech Therapy	Full Price	\$75	\$50	Full Price	Full Price	\$50	Full Price	Full Price
Urgent Care	\$100	\$100	\$100	Full Price	\$100	\$100	Full Price	Full Price
Labs	Full Price	Full Price	\$25	Full Price	Full Price	\$50	Full Price	Full Price
Generic Drugs	Full Price	\$15	\$10	Full Price	Full Price	\$20	Full Price	Full Price
Preferred Brand Drugs	Full Price	\$100	\$50	Full Price	Full Price	\$100	Full Price	Full Price
Non-Preferred Brand Drugs	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price
Specialty Drugs	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price
Prices after you meet your deductible								
Primary Care / OBGYN visits	50%	\$50	\$25				\$0	\$0
Specialist visits	50%	\$75	\$50				\$0	\$0
Mental health office visits	50%	\$75	\$50				\$0	\$0
Physical, Occupational, and Speech Therapy	50%	\$75	\$50	Why aren'	t there copays	or coinsurance	\$0	\$0
Urgent Care	\$100	\$100	\$100	amounts here? \$0 \$0				\$0
Labs	50%	50%	\$25				\$0	\$0
Xrays & Diagnostic Imaging	50%	50%	20%	\ \A /: 1	6		\$0	\$0
MRIs & Advanced Imaging	50%	50%	20%			a pay for covered	\$0	\$0
Emergency Room	50%	50%	20%	serv	ices up to your	deductible.	\$0	\$0
Inpatient Hospital & Skilled Nursing Facility	50%	50%	20%				\$0	\$0
Outpatient Facility	50%	50%	20%	After that, C	After that, Oscar pays for all covered services. \$0 \$0			
Outpatient Professional	50%	50%	20%				\$0	\$0
Generic Drugs	50%	\$15	\$10	No m	No more copays. No coinsurance. \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$			
Preferred Brand Drugs	50%	\$100	\$50					
Non-Preferred Brand Drugs	50%	50%	20%					
Specialty Drugs	50%	50%	20%				\$0	\$0



Oscar Texas 2018 Individual Cost Share Reduction (CSR) Plans

With the variant silver level plan designs below, qualifying on-exchange members can enjoy lower cost shares than on standard Silver plans

	Classic Silver		Simple Silver				Saver Silver		
	CSR 250	CSR 200	CSR 150	CSR 250	CSR 200	CSR 150	CSR 250	CSR 200	CSR 150
The Basics									
Free 24/7 calls with doctors	*	•	-	/	**	-	/	-	-
Up to \$100/year in step tracking rewards	~	~	/		~	/			
Free preventive care			~	/	/		~	~	
Dedicated Concierge								*	
Individual Deductible*	\$3,000	\$750	\$250	\$5,000	\$1,800	\$750	\$2,000	\$550	\$100
Individual Out-of-Pocket Max*	\$5,850	\$2,250	\$1,000	\$5,000	\$1,800	\$750	\$5,000	\$2,450	\$1,000
HSA-Compatible?	No	No	No	No	No	No	No	No	No
Prices before you meet your deductible									
Primary Care / OBGYN visits	\$10	\$0	\$0	\$10	\$0	\$0	Full Price	Full Price	Full Price
Specialist visits	\$50	\$25	\$25	\$50	\$25	\$25	Full Price	Full Price	Full Price
Mental health office visits	\$50	\$25	\$25	\$50	\$25	\$25	Full Price	Full Price	Full Price
Physical, Occupational, and Speech Therapy	\$50	\$25	\$25	\$50	\$25	\$25	Full Price	Full Price	Full Price
Urgent Care	\$100	\$50	\$25	\$100	\$50	\$25	Full Price	Full Price	Full Price
Labs	Full Price	Full Price	Full Price	\$25	\$0	\$0	Full Price	Full Price	Full Price
Generic Drugs	\$10	\$0	\$0	\$10	\$0	\$0	Full Price	Full Price	Full Price
Preferred Brand Drugs	\$50	\$25	\$25	\$50	\$25	\$25	Full Price	Full Price	Full Price
Non-Preferred Brand Drugs	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price
Specialty Drugs	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price
Prices after you meet your deductible									
Primary Care / OBGYN visits	\$10	\$0	\$0				20%	10%	10%
Specialist visits	\$50	\$25	\$25				20%	10%	10%
Mental health office visits	\$50	\$25	\$25	\	Why aren't there copays or coinsurance amounts here?		20%	10%	10%
Physical, Occupational, and Speech Therapy	\$50	\$25	\$25	-			20%	10%	10%
Urgent Care	\$100	\$50	\$25	coins			20%	10%	10%
Labs	30%	20%	10%				20%	10%	10%
Xrays & Diagnostic Imaging	30%	20%	10%	\^/:4b	u Cina-la -lana	way say fan	20%	10%	10%
MRIs & Advanced Imaging	30%	20%	10%		With our Simple plans, you pay for		20%	10%	10%
Emergency Room	30%	20%	10%	covered se	covered services up to your deductible.			10%	10%
Inpatient Hospital & Skilled Nursing Facility	30%	20%	10%		. •		20%	10%	10%
Outpatient Facility	30%	20%	10%	After tha	After that, Oscar pays for all covered		20%	10%	10%
Outpatient Professional	30%	20%	10%		services.		20%	10%	10%
Generic Drugs	\$10	\$0	\$0				20%	10%	10%
Preferred Brand Drugs	\$50	\$25	\$25	No more copays. No coinsurance.			10%	10%	
Non-Preferred Brand Drugs	30%	20%	10%				20%	10%	10%
Specialty Drugs	30%	20%	10%				20%	10%	10%



^{*} Family deductibles and maxes are simply twice the individual amounts

[&]quot;Full Price" - Member pays Oscar's negotiated rate until reaching the plan's deductible

Oscar 2018 Texas Off Exchange Only Individual Silver Plan

Ready to sign up? Talk with your broker to get a quote.

The Basics Free 24/7 calls with doctors Up to \$100/year in step tracking rewards Free preventive care Dedicated Concierge Individual Deductible* Individual Out-of-Pocket Max* Individual Out-of-Pocket Max* HSA-Compatible? Primary Care visits Specialist visits Mental Health visits Physical, Occupational, and Speech Therapy Urgent Care Generic Drugs Frimary Care visits Specialist visits Freferred Brand Drugs Specialist visits Prices after you meet your deductible Primary Care visits Specialist visits Spec		Classic
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- This silver tier plan is only available off-exchange
- It has lower premiums than other silver tier plans
- Only difference vs. Classic Silver plan is copay on generic drugs lowered to \$10
- Plan created in response to uncertainty around the federal government's funding of cost share reduction (CSR) subsidies. This uncertainty has driven up premiums on silver tier plans available on the government exchange

