



# Ohio 2019 Individual Plans Available On & Off Exchange

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

	Simple Secure	Bronze	Silver	Classic Bronze	Silver	Gold	Saver Bronze HSA	Silver HSA
<b>The Basics</b>								
Deductible (Individual / Family)	\$7,900 / \$15,800	\$7,900 / \$15,800	\$7,900 / \$15,800	\$4,500 / \$9,000	\$4,400 / \$8,800	\$1,500 / \$3,000	\$5,500 / \$11,000	\$3,000 / \$6,000
Out-of-Pocket Max (Individual / Family)	\$7,900 / \$15,800	\$7,900 / \$15,800	\$7,900 / \$15,800	\$7,900 / \$15,800	\$7,900 / \$15,800	\$7,900 / \$15,800	\$6,650 / \$13,300	\$6,650 / \$13,300
HSA compatible?	No	No	No	No	No	No	Yes	Yes
Free 24/7 Doctor on Call (telemedicine)	Free	Free	Free	Free	Free	Free	Free	Free
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓	✓
Free preventive care	✓	✓	✓	✓	✓	✓	✓	✓
Dedicated Concierge	✓	✓	✓	✓	✓	✓	✓	✓
<b>Prices before you meet your deductible</b>								
Primary Care / OBGYN visits	3 @ \$0	Negotiated rate <sup>1</sup>	\$25	Negotiated Rate*	\$50	\$25	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Specialist visits	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	\$50	Negotiated Rate*	\$75	\$50	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Mental health office visits	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	\$25	Negotiated Rate*	\$50	\$25	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Urgent Care	Negotiated rate <sup>1</sup>	\$75	\$75	\$75	\$100	\$75	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Labs	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	\$50	Negotiated rate <sup>1</sup>	\$75	\$50	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Xrays & Diagnostic Imaging	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
MRIs & Advanced Imaging	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Emergency Room	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Outpatient Facility / Inpatient Facility	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Prescription drugs (Tier 1 / 2 / 3 )	Negotiated rate <sup>1</sup> for all tiers	Negotiated rate <sup>1</sup> for all tiers	\$15 / \$75 / Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup> for all tiers	\$15 / Negotiated rate <sup>1</sup> tier 2 & 3	\$15 / \$50 / Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup> for all tiers	Negotiated rate <sup>1</sup> for all tiers
<b>Prices after you meet your deductible</b>								
Primary Care / OBGYN visits	<b>Why aren't there copays or coinsurance amounts here?</b>			50%	\$50	\$25	50%	40%
Specialist visits	<p>With our Simple plans, you pay for covered services up to your deductible.</p> <p>After that, Oscar pays for all covered services.</p> <p>No more copays. No coinsurance.</p>			50%	\$75	\$50	50%	40%
Mental health office visits				50%	\$50	\$25	50%	40%
Urgent Care				\$75	\$100	\$75	50%	40%
Labs				50%	\$75	\$50	50%	40%
Xrays & Diagnostic Imaging				50%	50%	20%	50%	40%
MRIs & Advanced Imaging				50%	50%	20%	50%	40%
Emergency Room				50%	50%	20%	50%	40%
Outpatient Facility / Inpatient Facility				50%	50%	20% / 20%	50% / 50%	40% / 40%
Prescription drugs (Tier 1 / 2 / 3 )				50% for all tiers	\$15 / 50% tier 2&3	\$15 / \$50 / 20%	50% for all tiers	40% for all tiers

<sup>1</sup> Negotiated rate: We've negotiated lower rates with in-network providers. Member pays Oscar's preferred rate with in-network providers until reaching the plan's deductible.



# Ohio 2019 | Individual & Family Silver Cost Share Reduction (CSR) Plans | Avail. On-Exchange Only

With the variant Silver level plan designs below, qualifying on-exchange Oscar members can receive lower cost shares than on our standard Silver plans.

	Simple			Classic			Saver		
	Silver CSR 250	Silver CSR 200	Silver CSR 150	Silver CSR 250	Silver CSR 200	Silver CSR 150	Silver CSR 250	Silver CSR 200	Silver CSR 150
<b>The Basics</b>									
Deductible (Individual / Family)	\$6,300 / \$12,600	\$2,200 / \$4,400	\$800 / \$1,600	\$3,550 / \$7,100	\$950 / \$1,900	\$250 / \$500	\$2,200 / \$4,400	\$750 / \$1,500	\$200 / \$400
Out-of-Pocket Max (Individual / Family)	\$6,300 / \$12,600	\$2,200 / \$4,400	\$800 / \$1,600	\$6,300 / \$12,600	\$2,600 / \$5,200	\$1,450 / \$2,900	\$6,100 / \$12,200	\$2,600 / \$5,200	\$1,300 / \$2,600
HSA compatible?	No	No	No	No	No	No	No	No	No
Free 24/7 Doctor-on-Call (telemedicine)	Free	Free	Free	Free	Free	Free	Free	Free	Free
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓	✓	✓
Free preventive care	✓	✓	✓	✓	✓	✓	✓	✓	✓
Dedicated Concierge	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>Prices before you meet your deductible</b>									
Primary Care / OBGYN visits	\$10	\$5	\$5	\$20	\$10	\$5	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Specialist visits	\$50	\$15	\$15	\$50	\$20	\$10	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Mental health office visits	\$10	\$5	\$5	\$20	\$10	\$5	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Urgent Care	\$75	\$50	\$25	\$75	\$50	\$25	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Labs	\$50	\$15	\$15	\$50	\$20	\$10	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Xrays & Diagnostic Imaging	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
MRIs & Advanced Imaging	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Emergency Room	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Outpatient Facility / Inpatient Facility	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Prescription drugs (Tier 1 / 2 / 3)	\$10 / \$50 / Negotiated rate <sup>1</sup>	\$5 / \$15 / Negotiated rate <sup>1</sup>	\$5 / \$15 / Negotiated rate <sup>1</sup>	\$10 / Negotiated rate <sup>1</sup> tier 2 & 3	\$5 / Negotiated rate <sup>1</sup> tier 2 & 3	\$5 / Negotiated rate <sup>1</sup> tier 2 & 3	Negotiated rate <sup>1</sup> for all tiers	Negotiated rate <sup>1</sup> for all tiers	Negotiated rate <sup>1</sup> for all tiers
<b>Prices after you meet your deductible</b>									
Primary Care / OBGYN visits	<p><b>Why aren't there copays or coinsurance amounts here?</b></p> <p>With our Simple plans, you pay for covered services up to your deductible.</p> <p>After that, Oscar pays for all covered services.</p> <p>No more copays. No coinsurance.</p>			\$20	\$10	\$5	20%	10%	10%
Specialist visits				\$50	\$20	\$10	20%	10%	10%
Mental health office visits				\$20	\$10	\$5	20%	10%	10%
Urgent Care				\$75	\$50	\$25	20%	10%	10%
Labs				\$50	\$20	\$10	20%	10%	10%
Xrays & Diagnostic Imaging				30%	20%	10%	20%	10%	10%
MRIs & Advanced Imaging				30%	20%	10%	20%	10%	10%
Emergency Room				30%	20%	10%	20%	10%	10%
Outpatient Facility / Inpatient Facility				30% / 30%	20% / 20%	10% / 10%	20% / 20%	10% / 10%	10% / 10%
Prescription drugs (Tier 1 / 2 / 3)				\$10 / 30% tier 2 & 3	\$5 / 20% tier 2 & 3	\$5 / 10% tier 2 & 3	20% for all tiers	10% for all tiers	10% for all tiers

<sup>1</sup> Negotiated rate: We've negotiated lower rates with in-network providers. Member pays Oscar's preferred rate with in-network providers until reaching the plan's deductible.

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

	Classic Silver Off-Ex Only
<b>The Basics</b>	
Deductible (Individual / Family)	\$4,400 / \$8,800
Out-of-Pocket Max (Individual / Family)	\$7,900 / \$15,800
HSA compatible?	No
24/7 Doctor-on-Call (telemedicine visits)	Free
Up to \$100/year in step tracking rewards	✓
Free preventive care	✓
Dedicated Concierge	✓
<b>Prices before you meet your deductible</b>	
Primary Care / OBGYN visits	\$50
Specialist visits	\$75
Mental health office visits	\$50
Urgent Care	\$100
Labs	\$75
Xrays & Diagnostic Imaging	Negotiated rate <sup>1</sup>
MRIs & Advanced Imaging	Negotiated rate <sup>1</sup>
Emergency Room	Negotiated rate <sup>1</sup>
Outpatient Facility / Inpatient Facility	Negotiated rate <sup>1</sup> / Negotiated rate <sup>1</sup>
Prescription drugs: Retail (Tier 1 / 2 / 3 )	\$10 / Negotiated rate <sup>1</sup> tier 2 & 3
<b>Prices after you meet your deductible</b>	
Primary Care / OBGYN visits	\$50
Specialist visits	\$75
Mental health office visits	\$50
Urgent Care	\$100
Labs	\$75
Xrays & Diagnostic Imaging	50%
MRIs & Advanced Imaging	50%
Emergency Room	50%
Outpatient Facility / Inpatient Facility	50%
Prescription drugs: Retail (Tier 1 / 2 / 3 )	\$10 / 50% tier 2 & 3

- This silver tier plan is only available off-exchange.
- This plan has lower premiums than other silver tier plans. You should consider it if you do not qualify for subsidies on the government exchange.
- This plan offers 50% coinsurance after the deductible is met.
- This plan was created in response to the federal government's defunding of cost sharing reduction (CSR) subsidies. This has driven up premiums on silver tier plans available on the government exchange.

<sup>1</sup> Negotiated rate: We've negotiated lower rates with in-network providers. Member pays Oscar's preferred rate with in-network providers until reaching the plan's deductible.