

Oscar New York 2018 Individual Plans Available On & Off Exchange

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

	Classic				Simple				Backup		
	Bronze	Silver	Gold	Platinum	Secure	Bronze	Silver	Gold	Bronze	Silver	Gold
The Basics											
Free 24/7 calls with doctors	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Up to \$240/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Free preventive care	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Dedicated Concierge	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Individual Deductible*	\$4,000	\$2,000	\$600	\$0	\$7,350	\$7,350	\$7,350	\$4,000	\$6,500	\$4,500	\$1,500
Individual Out-of-Pocket Max*	\$7,150	\$6,750	\$4,000	\$2,000	\$7,350	\$7,350	\$7,350	\$4,000	\$6,500	\$4,500	\$4,500
HSA compatible?	No	No	No	No	No	No	No	No	No	No	No
Prices before you meet your deductible											
Primary Care / OBGYN visits	Full price	Full price	Full price	\$15	3 for \$0	Full price	\$25	\$10	Full price	Full price	Full price
Oscar Center visits	Full price	Full price	Full price	\$15	Full price	\$0	\$0	\$0	Full price	Full price	Full price
Specialist visits	Full price	Full price	Full price	\$35	Full price	Full price	\$50	\$50	Full price	Full price	Full price
Mental health office visits	Full price	Full price	Full price	\$15	Full price	Full price	\$50	\$50	Full price	Full price	Full price
Physical, Occupational, and Speech Therapy	Full price	Full price	Full price	\$25	Full price	Full price	\$50	\$50	Full price	Full price	Full price
Urgent Care	Full price	Full price	Full price	\$55	Full price	\$100	\$100	\$100	Full price	Full price	Full price
Labs	Full price	Full price	Full price	\$35	Full price	Full price	\$25	\$25	Full price	Full price	Full price
Generic Drugs	Full price	\$10	\$10	\$10	Full price	Full price	\$10	\$10	Full price	Full price	Full price
Preferred Brand Drugs	Full price	\$35	\$35	\$30	Full price	Full price	\$50	\$50	Full price	Full price	Full price
Non-Preferred Brand Drugs	Full price	\$70	\$70	\$60	Full price	Full price	Full price	Full price	Full price	Full price	Full price
Specialty Drugs	Full price	\$70	\$70	\$60	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%	\$30	\$25	\$15					\$0	\$0	20%
Oscar Center visits	50%	\$30	\$25	\$15					\$0	\$0	20%
Specialist visits	50%	\$50	\$40	\$35					\$0	\$0	20%
Mental health office visits	50%	\$30	\$25	\$15					\$0	\$0	20%
Physical, Occupational, and Speech Therapy	50%	\$30	\$30	\$25					\$0	\$0	20%
Urgent Care	50%	\$70	\$60	\$55					\$0	\$0	20%
Labs	50%	\$50	\$40	\$35					\$0	\$0	20%
Xrays & Diagnostic Imaging	50%	\$50	\$40	\$35					\$0	\$0	20%
MRIs & Advanced Imaging	50%	\$50	\$40	\$35					\$0	\$0	20%
Emergency Room	50%	\$250	\$150	\$100					\$0	\$0	20%
Inpatient Hospital & Skilled Nursing Facility	50%	\$1,500	\$1,000	\$500					\$0	\$0	20%
Outpatient Facility	50%	\$100	\$100	\$100					\$0	\$0	20%
Outpatient Professional	50%	\$100	\$100	\$100					\$0	\$0	20%
Generic Drugs	\$10	\$10	\$10	\$10					\$0	\$0	20%
Preferred Brand Drugs	\$35	\$35	\$35	\$30					\$0	\$0	20%
Non-Preferred Brand Drugs	\$70	\$70	\$70	\$60					\$0	\$0	20%
Specialty Drugs	\$70	\$70	\$70	\$60					\$0	\$0	20%

Why aren't there copays or coinsurance amounts here?

With our Simple plans, you pay for covered services up to your deductible.

After that, Oscar pays for all covered services.

No more copays. No coinsurance.

* Family deductibles and maxes are simply twice the individual amounts

"Full price" - Member pays Oscar's negotiated rate until reaching the plan's deductible



Oscar New York 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			Backup 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*	\$1,650	\$250	\$0	\$5,000	\$1,800	\$750	\$2,000	\$550	\$100
Individual Out-of-Pocket Max*	\$5,550	\$2,100	\$1,000	\$5,000	\$1,800	\$750	\$4,500	\$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	Full price	Full price	Full price	\$10	\$0	\$0	Full price	Full price	Full price
Oscar Center visits	Full price	Full price	Full price	\$0	\$0	\$0	Full price	Full price	Full price
Specialist visits	Full price	Full price	Full price	\$50	\$25	\$25	Full price	Full price	Full price
Mental health office visits	Full price	Full price	Full price	\$50	\$25	\$25	Full price	Full price	Full price
Physical, Occupational, and Speech Therapy	Full price	Full price	Full price	\$50	\$25	\$25	Full price	Full price	Full price
Urgent Care	Full price	Full price	Full price	\$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	\$9	\$6	\$10	\$0	\$0	Full price	Full price	Full price
Preferred Brand Drugs	\$35	\$20	\$15	\$50	\$25	\$25	Full price	Full price	Full price
Non-Preferred Brand Drugs	\$70	\$40	\$30	Full price	Full price	Full price	Full price	Full price	Full price
Specialty Drugs	\$70	\$40	\$30	Full price	Full price	Full price	Full price	Full price	Full price
Prices after you meet your deductible									
Primary Care / OBGYN visits	\$30	\$15	\$10				20%	10%	10%
Oscar Center visits	\$30	\$15	\$10				20%	10%	10%
Specialist visits	\$50	\$35	\$20				20%	10%	10%
Mental health office visits	\$30	\$15	\$10				20%	10%	10%
Physical, Occupational, and Speech Therapy	\$30	\$25	\$15				20%	10%	10%
Urgent Care	\$70	\$50	\$30				20%	10%	10%
Labs	\$50	\$35	\$20				20%	10%	10%
Xrays & Diagnostic Imaging	\$50	\$35	\$20				20%	10%	10%
MRIs & Advanced Imaging	\$50	\$50	\$20				20%	10%	10%
Emergency Room	\$250	\$75	\$50				20%	10%	10%
Inpatient Hospital & Skilled Nursing Facility	\$1,500	\$250	\$100				20%	10%	10%
Outpatient Facility	\$100	\$75	\$25				20%	10%	10%
Outpatient Professional	\$100	\$75	\$25				20%	10%	10%
Generic Drugs	\$10	\$9	\$6				20%	10%	10%
Preferred Brand Drugs	\$35	\$20	\$15				20%	10%	10%
Non-Preferred Brand Drugs	\$70	\$40	\$30				20%	10%	10%
Specialty Drugs	\$70	\$40	\$30				20%	10%	10%

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"Full Price" - Member pays Oscar's negotiated rate until reaching the plan's deductible



Oscar New York 2018 Rates

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

	Classic				Simple			Backup			
	Bronze	Silver	Gold	Platinum	Secure	Bronze	Silver	Gold	Bronze	Silver	Gold
Premium											
Individual	\$483.42	\$589.57	\$701.17	\$834.48	\$170.57	\$470.80	\$566.03	\$668.36	\$484.63	\$538.13	\$640.00
Individual + Spouse	\$966.83	\$1,179.14	\$1,402.34	\$1,668.97	\$341.13	\$941.59	\$1,132.06	\$1,336.72	\$969.27	\$1,076.26	\$1,280.01
Individual + Child	\$821.81	\$1,002.27	\$1,191.99	\$1,418.62	\$289.96	\$800.35	\$962.25	\$1,136.22	\$823.88	\$914.82	\$1,088.01
Family	\$1,377.73	\$1,680.28	\$1,998.34	\$2,378.28	\$486.11	\$1,341.77	\$1,613.18	\$1,904.83	\$1,381.21	\$1,533.66	\$1,824.01
Child Only	\$199.17	\$242.90	\$288.88	\$343.81	-	-	-	-	-	-	-
Premium with age 29 rider											
Individual	\$486.48	\$592.21	\$705.07	\$839.30	-	\$473.81	\$568.66	\$672.15	\$487.76	\$540.62	\$643.68
Individual + Spouse	\$972.97	\$1,184.41	\$1,410.14	\$1,678.61	-	\$947.61	\$1,137.33	\$1,344.30	\$975.51	\$1,081.24	\$1,287.36
Individual + Child	\$827.02	\$1,006.75	\$1,198.62	\$1,426.82	-	\$805.47	\$966.73	\$1,142.66	\$829.19	\$919.05	\$1,094.25
Family	\$1,386.48	\$1,687.79	\$2,009.46	\$2,392.02	-	\$1,350.35	\$1,620.69	\$1,915.63	\$1,390.11	\$1,540.76	\$1,834.49



* Family deductibles and maxes are simply twice the individual amounts "Full price" - Member pays Oscar's negotiated rate until reaching the plan's deductible