

Montefiore + Oscar Medicare Advantage

2022 Broker First Look

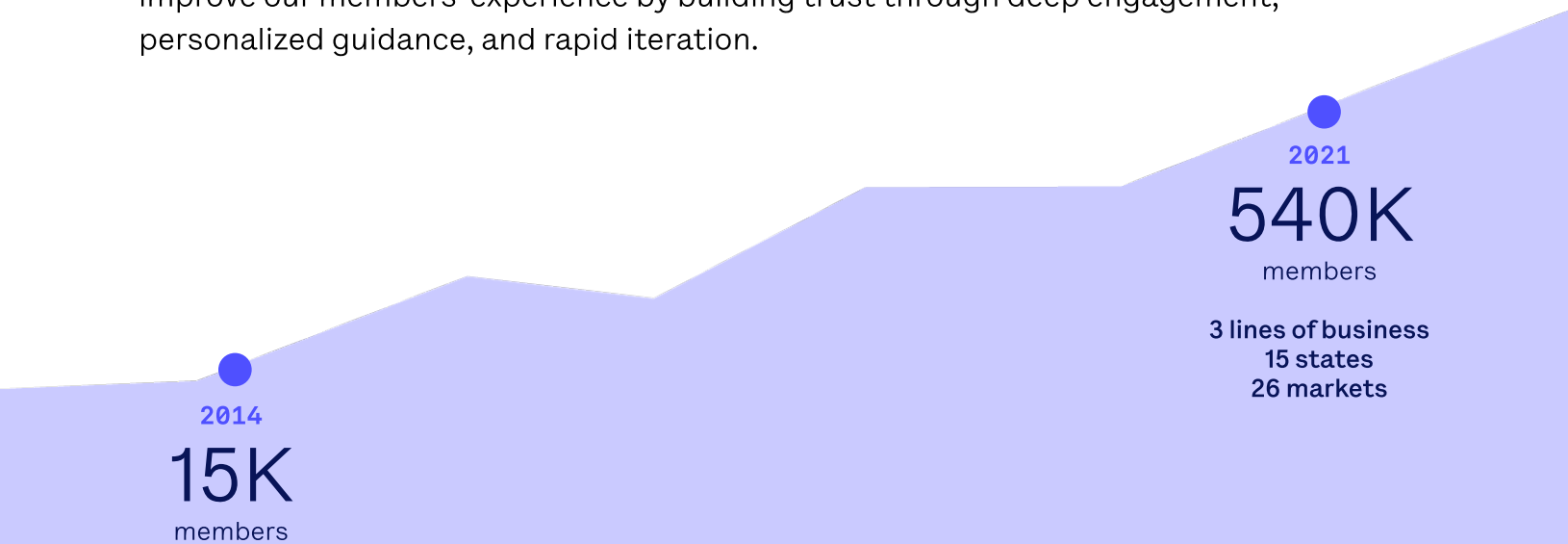
Table of Contents

3	<u>Who is Oscar?</u>
6	<u>Why Sell Montefiore + Oscar Medicare Advantage?</u>
7	<u>The Member Experience</u>
8	<u>The Broker Experience</u>
11	<u>Our Medicare Advantage Partners</u>
12	<u>Plan Benefits</u>
14	<u>Contact Us</u>

Plan benefits must not be shared with your Medicare patients prior to October 1, 2021 as required by the Centers for Medicare and Medicaid Services (CMS). Benefits are pending CMS approval.

Who is Oscar?

Oscar is the first health insurance company built around a full stack technology platform and a relentless focus on serving its members. At Oscar, our mission is to make a healthier life accessible and affordable for all. Headquartered in New York City, Oscar has been challenging the health care system's status quo since our founding in 2012. The company's member-first philosophy and innovative approach to care has earned us the trust of approximately 540,000 members as of March 31, 2021. We offer Individual & Family, Small Group, and Medicare Advantage plans, and +Oscar, our full stack technology platform to others within the provider and payor space. Our vision is to refactor health care to make good care cost less. Refactor is a term used in software engineering that means to improve the design, structure, and implementation of the software, while preserving its functionality. At Oscar, we take this definition a step further. We improve our members' experience by building trust through deep engagement, personalized guidance, and rapid iteration.



2014—Launched Oscar, serving Affordable Care Act customers in New York

2019—Launched our first Medicare Advantage offering for Plan Year 2020

2020—Announced partnership with Holy Cross and Memorial Health for Plan Year 2021

2021—Listed Oscar on the New York Stock Exchange on March 3, 2021

What makes Oscar different?



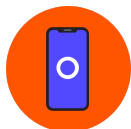
We make engagement easy

We're more than a health insurance company: we meet our members where they are, guiding them to the care they need using our digital tools and dedicated care teams. As of December 31, 2020, 89% of our subscribing members have interacted with our digital or Care Team channels, 81% have a digital profile, almost half have downloaded our app, and our per member app download rate as of December 31, 2020 is approximately nine times higher than for other insurers¹. As a result, Net Promoter Score (NPS) has gone up from 29.8 in Q4 2020 to 38.6 in Q1 2021 among respondents 55 and older.



We earn our members' trust

Oscar strives to keep our members at the center of their health care experience, every time. That's why our member satisfaction rating is 2x above the industry average. Our members gave us a 4.5 out of 5 on average for customer service satisfaction in 2019.



We're driven by technology

We've built our technology from the ground up, so everything gets done faster and better - claims processing, telemedicine, and giving members great and affordable coverage.



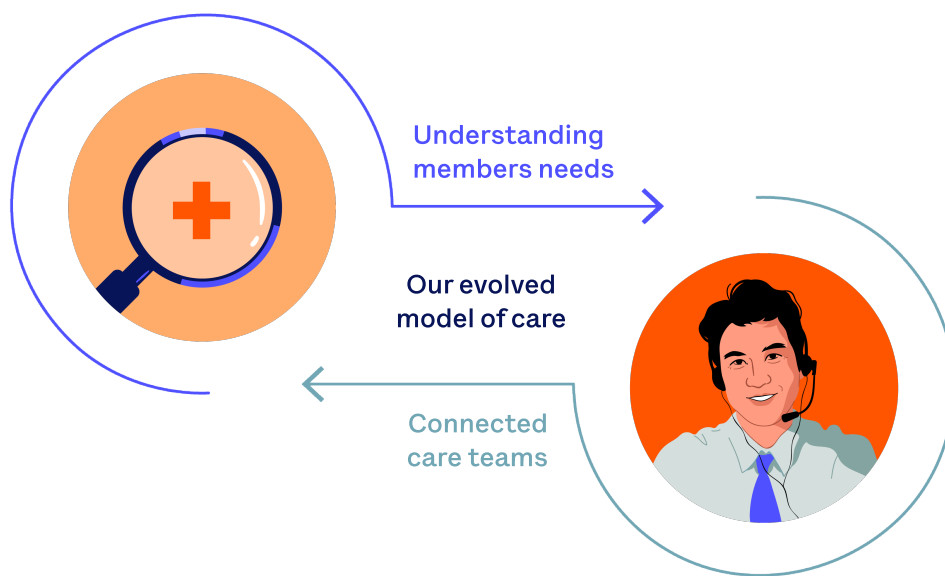
We're committed to diversity and culturally competent care for our members

Oscar is committed to providing the best care possible for our diverse member population by taking their individual needs into account.

¹All member engagement statistics based on subscribing members, and are as of December 31, 2020.

The Power of Partnership: Montefiore + Oscar

The Montefiore and Oscar Medicare Advantage plans are the only plans on the market to bring together Montefiore's extensive physician network in the Bronx with Oscar's best-in-class member experience.



Capturing the full picture

Our teams collaborate to get a 360° view of members' needs. This helps us ensure every member gets access to high-quality care specific to their needs at an affordable cost.

Connected care teams

Our Care Teams are familiar with the Montefiore system and can direct members to the right care.

Why sell Montefiore + Oscar Medicare Advantage?

We saw a community that was in need of a better approach to Medicare: one that not only offers a lot more value, but one that treats people less like numbers on a spreadsheet and more like, you know, people.



\$0 medical and drug deductibles, so members know what they'll pay from day one.^{1,2}



Up to \$4,280 in additional health benefits across dental, vision, hearing, and over-the-counter allowances.



Oscar members can find high-quality in-network doctors quickly and access care when and where it's convenient, including from home. Our Medicare Advantage members have access to virtual care 24/7 at no cost to them.



Day-to-day savings, like \$0 transportation and an "OTC Card" that covers up to \$120 in over-the-counter expenses every three months³



\$0 copays on 85% of the most utilized prescriptions in the US (Tier 1 or Tier 2 drugs)^{4,5}

¹Based on the CMS Part D enrollment data, 2021.

²Premiums and prescription drug deductible and copayment amounts will vary for Oscar Extra Benefits (HMO) members based on an individual's subsidy level. Visit <https://www.ssa.gov/benefits/medicare/prescriptionhelp> to learn more

³OTC card maximums vary by plan.

⁴Formulary benefits based on CVS Core Formulary.

⁵Applies to the Montefiore + Oscar Easy Care (HMO)

The Member Experience

To deliver a best-in-class member experience, we focused on the unique needs of our Medicare Members and developed tools to make care less confusing and more convenient.

More convenient care, right from the app

Oscar members can connect with their care team, find in-network doctors quickly, and even order prescription refills right from the app with \$0 next-day delivery.¹ And with our virtual urgent care, members can connect with a doctor 24/7, in as little as 15 min, at no cost to them.

A fully translated experience

Oscar has set out to improve the experience for Spanish-speaking members. We have bilingual Care Teams to help members navigate their care and providers as a part of our virtual urgent care team. The Oscar app, online accounts, and HolaOscar.com are also fully translated resources that make things simpler for Spanish-speaking members.



¹Same-day prescription delivery covered in Bronx, Rockland, Broward, Fort Bend, Montgomery and Harris counties through a partnership with Capsule pharmacy. Not all prescriptions are eligible for refills over the phone.

The Broker Experience

Oscar's broker experience is as easy as our member experience. We built tools to simplify your to-do list and save you time.

Your Oscar Broker Account

Create your account or log in at business.hioscar.com. Get appointed, access the enrollment portal, view commissions, update your information, and more.

Hioscar.com/brokers

Find information about our plans, network, and rates at hioscar.com/brokers. You can also find FAQs, event registration, and other helpful resources.

Medicare Enrollment Portal

Oscar uses a separate portal to accept Medicare enrollments. You can access it via your Broker Account at business.hioscar.com. In the enrollment portal, you can enroll clients, manage leads, and order sales kit materials.

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 brokers@hioscar.com.



Getting Certified

To get certified to sell Medicare Advantage, just follow these simple steps:

1. Create your own Oscar Broker account or log in at business.hioscar.com.
2. Click on "**Medicare Book**" in the top right hand corner, or if you're already appointed, click on "Medicare Certification" on your account detail page.
3. Start your Medicare certification by clicking the "**Get Certified**" button and follow the steps to complete your certification checklist. Look for the green check marks at completion of each step.
4. If you work with an FMO, please be sure to indicate your affiliation when prompted.



2022 Medicare Advantage Commissions

The following commission schedule shall apply to Oscar Medicare Advantage Market policies in effect beginning January 1, 2022 and shall remain in effect until terminated or replaced by Oscar in writing and with 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.

Oscar may prorate commissions according to applicable laws and regulations, including:

1. Oscar will prorate Initial Compensation when (i) a beneficiary changes plans during their initial enrollment year, or (ii) A beneficiary makes an "unlike plan change" 422.2274 (as defined in 42 CFR § 422.2274). Oscar will only pay commissions for months in which a beneficiary is enrolled. Oscar will charge-back or recoup commissions if a member disenrolls or switches plans in accordance with applicable law.
 2. Oscar will prorate Renewal Compensation for all "like" plan changes based on the months the beneficiary is actually enrolled in the plan.
 3. Oscar does not prorate Initial Compensation based on when a beneficiary enrolls in an Oscar plan during a plan year. These enrollments are still subject to disenrollment proration.
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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.

Initial Year: \$573

Renewal Year: \$287

Our Medicare Advantage Partners

We work with quality partners to deliver great care for our members.



CVS is our pharmacy
benefits manager network*



Silver&Fit® is our partner for
nationwide gym membership



TruHearing is our
hearing partner



**American Specialty Health
(ASH)** is our partner for
chiropractic and acupuncture



Liberty is our partner for
dental services and benefits



InComm

InComm is our partner for the
"OTC Card" network



DavisVision is our partner
for eyewear and vision.



Circulation is our partner for
transportation services



GA Foods is our partner
for meal delivery

*CVS is Oscar's pharmacy benefit manager, for a full list of in-network pharmacies visit hioscar.com/search

Plan Benefits

Plan Detail and Benefits	Montefiore + Oscar Easy Care (HMO)	Montefiore + Oscar Extra Benefits (HMO)
Contract + Plan ID	H7322-001	H7322-003
Service Area	Bronx County	Bronx County
Part B Deductible	\$0	\$0
Part D Deductible	\$0	\$480/\$99/\$0 Full (depends on LIS)*
Retail Rx Copay	T1 - \$0 T2 - \$0 T3 - \$42 T4 - \$95 T5 - 33%	LIS copays Level 3: \$0 Level 2: \$1.35 (Generic), \$4.00 (Brand) Level 1: \$3.95 (G), \$9.85 (B) Level 4: 15% for both G and B No LIS: Up to 25% of the cost
Plan Premium	\$0	\$0 - \$42.30; Low income premium subsidy amount subject to change based on CMS approval
Max Out-of-Pocket (OOP)	\$6,700	\$6,700
Referrals	No	No
PCP Copay	\$0	\$0
Specialist Copay	\$40	\$30
Inpatient Hospital	\$370 days 1-5 \$0 days 6-90	\$370 days 1-5 \$0 days 6-90
Telehealth Services	\$0	\$0
OTC (Over-the-Counter)	\$75 every 3 months	\$120 every 3 months

*LIS refers to "Low-income subsidy." To qualify for these subsidies, a person must be receiving Medicare, have limited resources and income, and reside in one of the 50 states or the District of Columbia.

Plan Benefits, Continued

Plan Detail and Benefits	Montefiore + Oscar Easy Care (HMO)	Montefiore + Oscar Extra Benefits (HMO)
Dental	\$1,500 yearly allowance	\$1,500 yearly allowance
Vision	\$200 yearly allowance for eyewear	\$300 yearly allowance for eyewear
Hearing	\$2,000 yearly allowance for 2 aides	\$2,000 yearly allowance for 2 aides
Meals	1 week post discharge	1 week post discharge
Transportation	60 one way routine trips	Unlimited one way routine trips
Additional Benefits	Erectile Dysfunction prescription coverage Fitness benefit, including access to fitness centers nationwide Chiropractic and Acupuncture services World Wide ER/UC coverage up to \$25,000 Additional annual physical	Fitness benefit, including access to fitness centers nationwide Chiropractic and Acupuncture services World Wide ER/UC coverage up to \$25,000 Additional annual physical

Contact us

We have dedicated Oscar sales teams in each market. Your representatives can answer your sales-related questions and provide support, training, and presentations upon request. Feel free to contact us anytime. We can't wait to get to know you!

Contact Information:

brokers@hioscar.com

1-855-672-2713

Yasmin Chaljub-Martinez

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1-347-303-0083

Business Hours

Monday through Friday

9:00 AM - 8:00 PM EST

