Hi, we're Oscar.

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

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



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 you may be able to get a diagnosis or a prescription—in as little as 15 minutes. It's unlimited and available 24/7.*** 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 you, and your health history, over time, and they can help find a doctor that's right for you.

GETTING ACCESS TO HIGH-QUALITY HEALTH CARE SHOULD BE SIMPLE.



\$0 prescriptions

We've cut the cost of many common prescriptions to \$0** 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 neighborhood.



No referrals needed to see a specialist-ever

See a specialist when you need 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 you hit your step goal, up to \$100 per year.****

- * 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.
- ** \$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.
- **** 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.



BY THE NUMBERS

TRUST

36

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

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.**



420,000+

Total members across 18 states.



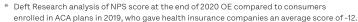
3 business lines

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.



^{***} 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.



