



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-855-OSCAR-55 or visit <https://www.hioscar.com/forms/2024/va>. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-855-OSCAR-55 to request a copy.

Important Questions	Answers	Why This Matters:
<u>What is the overall deductible?</u>	\$5,000 individual / \$10,000 family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
<u>Are there services covered before you meet your deductible?</u>	Yes. Preventive care, Pre- and post-natal care.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
<u>Are there other deductibles for specific services?</u>	No.	You don't have to meet deductibles for specific services.
<u>What is the out-of-pocket limit for this plan?</u>	\$7,450 individual / \$14,900 family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
<u>What is not included in the out-of-pocket limit?</u>	Premiums, balance billing charges, and healthcare this plan does not cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
<u>Will you pay less if you use a network provider?</u>	Yes. See www.hioscar.com/care-options or call 1-855-OSCAR-55 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
<u>Do you need a referral to see a specialist?</u>	No.	You can see the specialist you choose without a referral.



All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$40 <u>copayment</u> /visit subject to <u>deductible</u>	Not Covered	<u>Cost share</u> applies to both in-person and virtual services. Virtual <u>urgent care</u> services from Oscar designated telemedicine <u>providers</u> are covered in full.
	<u>Specialist</u> visit	\$80 <u>copayment</u> /visit subject to <u>deductible</u>	Not Covered	<u>Cost share</u> applies to both in-person and virtual services.
	<u>Preventive care/ screening/ immunization</u>	No charge	Not Covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	50% <u>coinsurance</u> subject to <u>deductible</u> (x-ray), \$10 <u>copayment</u> /visit subject to <u>deductible</u> (lab work, Preferred), \$50 <u>copayment</u> /visit subject to <u>deductible</u> (lab work, Non-Preferred)	Not Covered	None
	Imaging (CT/PET scans, MRIs)	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	None
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.hioscar.com/search/VA/drugs?year=2024	Generic drugs (Tier 1)	\$3 <u>copayment</u> /prescription subject to <u>deductible</u> (retail, Tier 1A), \$25 <u>copayment</u> /prescription subject to <u>deductible</u> (retail, Tier 1B)	Not Covered	<u>Deductible</u> waived for Oscar's HSA <u>preventive</u> drug list. Retail is limited to a 30-day supply. Mail Order is limited to a 90-day supply and is subject to 2.5x the retail <u>cost-sharing</u> amount. 90-day supply for Maintenance Drugs is subject to 3x retail <u>cost-sharing</u> amount.

*For more information about limitations, exceptions, and prior authorization, see the plan or policy document at <https://www.hioscar.com/forms/2024/va>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.hioscar.com/search/VA/drugs?year=2024	Preferred brand drugs (Tier 2)	\$150 <u>copayment</u> /prescription subject to <u>deductible</u> (retail), \$375 <u>copayment</u> /prescription subject to <u>deductible</u> (mail order)	Not Covered	Retail is limited to a 30-day supply. Mail Order is limited to a 90-day supply and is subject to 2.5x the retail <u>cost-sharing</u> amount. 90-day supply for Maintenance Drugs is subject to 3x retail <u>cost-sharing</u> amount. <u>Deductible</u> waived for Oscar's HSA <u>preventive</u> drug list.
	Non-preferred brand drugs (Tier 3)	50% <u>coinsurance</u> subject to <u>deductible</u> (retail/mail order)	Not Covered	Retail is limited to a 30-day supply. Mail Order is limited to a 90-day supply and is subject to 2.5x the retail <u>cost-sharing</u> amount. 90-day supply for Maintenance Drugs is subject to 3x retail <u>cost-sharing</u> amount.
	Specialty drugs (Tier 4)	50% <u>coinsurance</u> subject to <u>deductible</u> (retail/mail order)	Not Covered	None
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	50% <u>coinsurance</u> subject to <u>deductible</u> (surgical and non-surgical services)	Not Covered	None
	Physician/surgeon fees	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	None
If you need immediate medical attention	<u>Emergency room care</u>	50% <u>coinsurance</u> subject to <u>deductible</u> (ER Facility Fee/ER Physician Fee)	50% <u>coinsurance</u> subject to <u>deductible</u> (ER Facility Fee/ER Physician Fee)	<u>Emergency Room</u> care by an <u>Out-of-Network</u> provider is covered if the services are for an emergency condition.
	<u>Emergency medical transportation</u>	50% <u>coinsurance</u> subject to <u>deductible</u>	50% <u>coinsurance</u> subject to <u>deductible</u>	Emergency Transportation services by an <u>Out-of-Network</u> provider are covered if the services are for an emergency condition.
	<u>Urgent care</u>	\$100 <u>copayment</u> /visit subject to <u>deductible</u>	Not Covered	When temporarily out of the Service Area, <u>Out-of-Network Urgent Care</u> services are covered. In addition to applicable <u>cost share</u> , you may be responsible for <u>balance billing</u> .

*For more information about limitations, exceptions, and prior authorization, see the plan or policy document at <https://www.hioscar.com/forms/2024/va>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	None
	Physician/surgeon fees	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$40 <u>copayment</u> /visit subject to <u>deductible</u> (office visit), 50% <u>coinsurance</u> subject to <u>deductible</u> (other outpatient services)	Not Covered	None
	Inpatient services	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	None
If you are pregnant	Office Visits	No charge	Not Covered	Depending on the type of services (such as Primary Care Office Visits, <u>Specialist</u> Office Visits, Diagnostic Imaging Services, etc.), the applicable <u>cost-sharing</u> will apply.
	Childbirth/delivery professional services	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	None
	Childbirth/delivery facility services	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	Covers 48-hour hospital stay for uncomplicated vaginal birth and 96-hour hospital stay for uncomplicated caesarean section. If you do not get Prior Authorization, payment for care may be denied.
If you need help recovering or have other special health needs	<u>Home health care</u>	\$80 <u>copayment</u> /visit subject to <u>deductible</u>	Not Covered	100 visits per Benefit Period for Home Health. 16 hours per Benefit Period for Private-Duty Nursing provided as a part of <u>Home Health Care</u> . This limit does not apply to infusion or dialysis obtained in the home setting. Visit limits do not apply to services provided for the treatment of a mental health condition, including Autism Spectrum Disorder, or for the treatment of a substance use disorder.

*For more information about limitations, exceptions, and prior authorization, see the plan or policy document at <https://www.hioscar.com/forms/2024/va>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Rehabilitation services</u>	\$80 <u>copayment</u> /visit subject to <u>deductible</u>	Not Covered	30 combined visits per Benefit Period for Physical Therapy and Occupational Therapy. 30 visits per Benefit Period for Speech Therapy. Benefit limits do not apply to services provided for the treatment of a mental health condition, including Autism Spectrum Disorder, or for the treatment of a substance use disorder.
	<u>Habilitation services</u>	\$80 <u>copayment</u> /visit subject to <u>deductible</u>	Not Covered	30 combined visits per Benefit Period for Physical Therapy and Occupational Therapy. 30 visits per Benefit Period for Speech Therapy. Visit limits do not apply to services provided for the treatment of a mental health condition, including Autism Spectrum Disorder, or for the treatment of a substance use disorder.
	<u>Skilled nursing care</u>	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	100 days per stay. Benefit limits do not apply to services provided for the treatment of a mental health condition, including Autism Spectrum Disorder, or for the treatment of a substance use disorder.
	<u>Durable medical equipment</u>	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	None
	<u>Hospice services</u>	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	None
If your child needs dental or eye care	Children's eye exam	\$0 <u>copayment</u> /visit subject to <u>deductible</u>	Not Covered	One (1) per Benefit Period.
	Children's glasses	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	One (1) prescribed lenses and frames per Benefit Period. Contacts covered in lieu of glasses.
	Children's dental check-up	Not Covered	Not Covered	None

*For more information about limitations, exceptions, and prior authorization, see the plan or policy document at <https://www.hioscar.com/forms/2024/va>

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Chiropractic care
- Private-duty nursing

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: State Corporation Commission, Bureau of Insurance, 1300 E. Main St., Richmond, VA 23219 at [1-804-371-9741](tel:1-804-371-9741) or www.scc.virginia.gov/boi/ or contact Oscar at [1-855-OSCAR-55](tel:1-855-OSCAR-55). Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call [1-800-318-2596](tel:1-800-318-2596).

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: www.scc.virginia.gov/boi/

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Not Applicable.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-672-2789.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-672-2789.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-855-672-2789.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-672-2789.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's overall deductible</u>	\$5,000
■ <u>Specialist copayment</u>	\$80
■ <u>Hospital (facility) coinsurance</u>	50%
■ <u>Other coinsurance</u>	50%

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
 Childbirth/delivery professional services
 Childbirth/delivery facility services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$5,000
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$2,400

What isn't covered

Limits or exclusions	\$0
The total Peg would pay is	\$7,400

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's overall deductible</u>	\$5,000
■ <u>Specialist copayment</u>	\$80
■ <u>Hospital (facility) coinsurance</u>	50%
■ <u>Other coinsurance</u>	50%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)
Diagnostic tests (blood work)
Prescription drugs
Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$5,000
<u>Copayments</u>	\$300
<u>Coinsurance</u>	\$0

What isn't covered

Limits or exclusions	\$0
The total Joe would pay is	\$5,300

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's overall deductible</u>	\$5,000
■ <u>Specialist copayment</u>	\$80
■ <u>Hospital (facility) coinsurance</u>	50%
■ <u>Other coinsurance</u>	50%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)
Diagnostic test (x-ray)
Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$2,800
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0

What isn't covered

Limits or exclusions	\$0
The total Mia would pay is	\$2,800

The plan would be responsible for the other costs of these EXAMPLE covered services.

Notice of Non-Discrimination: Discrimination is Against the Law

Oscar complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. Coverage for medically necessary health services is made available on the same terms for all individuals, regardless of sex assigned at birth, gender identity, or recorded gender. Oscar will not deny or limit coverage to any health service based on the fact that an individual's sex assigned at birth, gender identity, or recorded gender is different from the one to which such health service is ordinarily available. Oscar will not deny or limit coverage for a specific health service related to gender transition if such denial or limitation results in discriminating against a transgender individual.

Oscar:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Member Services at 1-855-OSCAR-55 (TTY: 7-1-1).

If you believe that Oscar has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

CA Members: Oscar Health Plan of California, Attention Grievances, PO Box 66550, Los Angeles, CA 90066

All other Members: Oscar Insurance, Attention: Grievances, PO Box 52146, Phoenix, AZ 85072

All Members: Phone: 1-855-OSCAR-55 (TTY: 7-1-1), Fax: 1-888-977-2062, Email: help@hioscar.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Oscar's Grievances Department is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW Room 509F,
HHH Building Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Language Assistance Services for the Deaf or Hard of Hearing
ATTENTION: If you are deaf or hard of hearing, talk to text services, free of charge, are available to you. Call 1-855-Oscar-55 and dial 711 to receive TTY/TDD services.

