

 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/2025/ny>. 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:
What is the overall deductible?	\$7,300 individual / \$14,600 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.
Are there services covered before you meet your deductible?	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/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	\$9,050 individual / \$18,100 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.
What is not included in the out-of-pocket limit?	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.
Will you pay less if you use a network provider?	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.
Do you need a referral to see a specialist?	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	\$15 <u>copayment</u> /visit not subject to <u>deductible</u>	Not Covered	Cost share applies to both in-person and telemedicine services. Virtual primary care services provided by Oscar-designated virtual care <u>providers</u> are covered in full. Virtual pediatric primary care services are not available through Oscar Medical Group; these services should be obtained in-person from in-network <u>providers</u> .
	<u>Specialist</u> visit	\$40 <u>copayment</u> /visit not subject to <u>deductible</u>	Not Covered	Cost share applies to both in-person and virtual services.
	<u>Preventive care</u> / <u>screening</u> / immunization	No charge	Not Covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay. Well Woman and Well Man exams are limited to one (1) visit per Benefit Period.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	50% <u>coinsurance</u> subject to <u>deductible</u> (x-ray), \$50 <u>copayment</u> /visit not subject to <u>deductible</u> (lab work)	Not Covered	None
	Imaging (CT/PET scans, MRIs)	50% <u>coinsurance</u> subject to <u>deductible</u> (Office/Ind facility/other outpatient facility)	Not Covered	None

*For more information about limitations, exceptions, and prior authorization, see the plan or policy document at <https://www.hioscar.com/forms/2025/ny>.

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/NY/drugs?year=2025	Generic drugs (Tier 1)	\$20 <u>copayment</u> /prescription not subject to <u>deductible</u> (retail, Tier 1A/retail, Tier 1B)	Not Covered	90-day supply for Maintenance Drugs is subject to 3x retail <u>cost sharing</u> amount.
	Preferred brand drugs (Tier 2)	\$50 <u>copayment</u> /prescription not subject to <u>deductible</u> (retail), \$125 <u>copayment</u> /prescription not subject to <u>deductible</u> (mail order)	Not Covered	
	Non-preferred brand drugs (Tier 3)	50% <u>coinsurance</u> subject to <u>deductible</u> (retail/mail order)	Not Covered	
	<u>Specialty drugs</u> (Tier 4)	50% <u>coinsurance</u> subject to <u>deductible</u> (retail/mail order)	Not Covered	Limited to a 30-day supply.
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 care</u> by an <u>Out-of-Network provider</u> 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>	<u>Emergency Transportation services</u> by an <u>Out-of-Network provider</u> are covered if the services are for an emergency condition.

*For more information about limitations, exceptions, and prior authorization, see the plan or policy document at <https://www.hioscar.com/forms/2025/ny>.

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 immediate medical attention	<u>Urgent care</u>	\$75 <u>copayment</u> /visit not subject to <u>deductible</u>	Not Covered	Virtual <u>urgent care</u> services provided by Oscar-designated virtual care <u>providers</u> are covered in full. When prescribed by an Oscar-designated virtual care <u>provider</u> , Tier 1 Drugs and Labs may be covered in full. When temporarily out of the Service Area, Out-of-Network <u>Urgent Care</u> services are covered. In addition to applicable cost share, you may be responsible for <u>balance billing</u> .
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	All transplants must be performed at designated Facilities.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$15 <u>copayment</u> /visit not subject to <u>deductible</u> (office visit), 50% <u>coinsurance</u> subject to <u>deductible</u> up to \$25.00 maximum (other outpatient services)	Not Covered	None
	Inpatient services	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	<u>Preauthorization</u> is not required for emergency admissions or for admissions at Participating OHM licensed Facilities for Members under 18.
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

*For more information about limitations, exceptions, and prior authorization, see the plan or policy document at <https://www.hioscar.com/forms/2025/ny>.

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 are pregnant	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 cesarean section. If you do not get <u>preauthorization</u> , payment for care may be denied. <u>Preauthorization</u> is not required for emergency admissions or services provided in a neonatal intensive care unit of a Hospital certified pursuant to Article 28 of the Public Health Law. One (1) home care visit is covered at no Cost- Sharing if mother is discharged from Hospital early.
If you need help recovering or have other special health needs	<u>Home health care</u>	\$40 <u>copayment</u> /visit not subject to <u>deductible</u>	Not Covered	40 visits per <u>Plan</u> Year.
	<u>Rehabilitation services</u>	\$50 <u>copayment</u> /visit not subject to <u>deductible</u>	Not Covered	60 visits per condition, per <u>Plan</u> Year combined therapies. Speech and physical therapy are only Covered following a Hospital stay or surgery.
	<u>Habilitation services</u>	\$50 <u>copayment</u> /visit not subject to <u>deductible</u>	Not Covered	60 visits per condition, per <u>Plan</u> Year combined therapies. Speech and physical therapy are only Covered following a Hospital stay or surgery.
	<u>Skilled nursing care</u>	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	200 days per <u>Plan</u> Year.
	<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	Five (5) visits for family bereavement counseling. 210 days per <u>Plan</u> Year
If your child needs dental or eye care	Children's eye exam	No charge	Not Covered	One (1) exam per 12-month period.
	Children's glasses	50% <u>coinsurance</u> not subject to <u>deductible</u>	Not Covered	One (1) prescribed lenses and frames per 12-month period

*For more information about limitations, exceptions, and prior authorization, see the plan or policy document at <https://www.hioscar.com/forms/2025/ny>.

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 your child needs dental or eye care	Children's dental check-up	Not Covered	Not Covered	None

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
- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care

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

- Abortion
- Bariatric surgery
- Chiropractic care
- Hearing aids
- Infertility treatment (basic infertility services may be covered; does not cover IVF, GIFT, ZIFT)
- Weight loss programs

*For more information about limitations, exceptions, and prior authorization, see the plan or policy document at <https://www.hioscar.com/forms/2025/ny>.

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: New York State Department of Financial Services, One State Street, New York, NY 10004 at [1-800-342-3736](tel:1-800-342-3736) or <http://www.dfs.ny.gov/consumer/chealth.htm> 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: <http://www.dfs.ny.gov/consumer/chealth.htm>

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 plan's overall deductible	\$7,300
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	50%
■ Other coinsurance	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:

<i>Cost-Sharing</i>	
<u>Deductibles</u>	\$7,300
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$1,500
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Peg would pay is	\$9,000

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$7,300
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	50%
■ Other coinsurance	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:

<i>Cost-Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$1,200
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$1,200

Mia's Simple Fracture (in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$7,300
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	50%
■ Other coinsurance	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:

<i>Cost-Sharing</i>	
<u>Deductibles</u>	\$2,200
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,400

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