Hi, we’re Oscar.
Today’s Team

Will Johnson
Sales Lead

Florian Qendro
Sales Executive
What we’ll cover today:

01: Who is Oscar?

02: What makes Oscar different?

03: Our 2019 product portfolio: plans, network, and more

04: Q&A
01: Who is Oscar?
The Oscar Model

Ease  →  Engagement  →  Satisfaction

Built from the ground up for consumers...  ...with a high-tech & high-touch approach...  ...resulting in cost savings & happier customers.
Expanding to nine states and 13+ lines of coverage for 2019.
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$1.3B raised to date

From top investors like Alphabet, Fidelity Investments, Goldman Sachs, and Founders Fund.
Oscar Today

Ready for Growth
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900 employees & growing
Headquartered in New York City with employees across the country.
The Oscar model is working.
The Oscar model is working... resulting in top line growth and bottom line stabilization.
That’s why we’re **doubling** our footprint *again* in 2019.

Currently serving markets in: New York, Texas, California, New Jersey, Ohio, and Tennessee.

Expanding into six new markets for 2019, across Arizona, Florida, Michigan, and more.

And we’re just getting started.
And why the **market is buzzing** about Oscar.
02: What makes Oscar different?
We put our members at the center of everything we do
Oscar makes it **easy** for members with a high-tech and high-touch approach.

**Message your dedicated health team.**
Talk to the same care guides and a nurse every time you message or call. Your dedicated Concierge team can help with bills, benefits, prescriptions, and finding care.

**Talk to a doctor for free, 24/7.**
Talk to a board-certified doctor and get medical advice and prescriptions over the phone. Available nationwide and only a couple clicks away in the Oscar app.

**Get $$$ just for walking.**
Track steps from Google Fit and Apple Health. Earn $1 toward an Amazon® Gift Card for every day that you hit your step goal.

**An app with everything you need.**
Find your plan details, labs, prescriptions, health history, bills and ID card right in the app.
Because we’re so easy to use, our members engage with us at levels far higher than industry average.

Source: *All percentages of 2017 NY subscribers over 18 years old
Not just our youngest, tech-savvy members—**engagement is consistent across age groups.**

Source: *All percentages of 2017 NY subscribers over 18 years old*
Why does member engagement matter?
Why does member engagement matter?

It translates into cost savings and happier members.
Our member satisfaction score is \(3x\) higher than industry average.

Source data pulled from internal Net Promoter Score (NPS) survey results and Deft Research 2017 Individual & Family Member Experience Research Report.
Our doctor search tool and Concierge service make it simple to find the right care. That’s why half of our members use Oscar to find doctors.

Source: Periscope member engagement dashboard as of Aug. ’18, subscribers ages 18 - 55
Our easy-to-use Doctor on Call feature drives Oscar members to use telemedicine at rates 6x higher than the industry average.

Source: Periscope member engagement dashboard as of Aug. '18, subscribers ages 18 - 55, Industry average from National Business Group on Health survey of employee usage of telemedicine when offered by employer.
...which dramatically lowers the cost of treating routine issues.

Source: Internal Oscar data (industry average pulled from Mario presentation, which doesn’t have source)
...and reduces referrals to expensive emergency care.

**Treatment Cost**

- **Conjunctivitis**
  - Industry benchmark: $248
  - Oscar: $64
- **Asthma**
  - Industry benchmark: $946
  - Oscar: $263

**% Televisits with ER/UC Recommended**

- **Vendor**
  - Industry benchmark: 8.3%
  - Oscar: 3.1%
  - Decrease: -63%

Source: Internal Oscar data; Industry benchmark data source TBD
While our tools are powered by technology, we believe that member-focused health care requires a human touch.
Oscar Demo
Hi there.
Oscar has both **Spanish Welcome Kits and Concierge Teams**.

¡Conoce a tu nuevo equipo de Conserje de Oscar!

Somos su nuevo equipo de Conserje. Como miembro de Oscar, tiene un equipo de Conserje dedicado que está a su disposición cuando necesita ayuda para encontrar la atención adecuada al precio correcto. ¿Qué hace diferente a tu nuevo equipo? Estamos compuestos por guías de atención de habla hispana y una enfermera con licencia, y somos expertos en los beneficios de su plan y en la red de doctores de Oscar.


Iveth
Guías de Atención

Mayra
Guías de Atención

Erik
Guías de Atención

**Podemos:**

- Ayudar a encontrar un doctor
- Ayudarlo a manejar una condición crónica
- Traducir cualquier jerga de atención médica compleja al español
- Responder sus preguntas relacionadas con la salud
- Ayudar a lidiar con facturas desconocidas
03: Our product portfolio. Plans, network, and more.
Our Arizona network
Our Phoenix area network — members have full, unrestricted access.
Members are covered across Maricopa county.

- John C. Lincoln Medical Center
- HonorHealth Deer Valley Medical Center
- Abrazo - Maryvale Campus
- Abrazo - Central Campus
- Abrazo - Scottsdale Campus
- Abrazo - West Campus
- Abrazo - Arrowhead Campus
- OASIS Hospital
- Scottsdale Osborn Medical Center
- Scottsdale Shea Medical Center
- Scottsdale Thompson Peak Medical Center
- Arizona Orthopedic and Surgical Specialty Hospital

Not finalized network data: subject to change in 2019.
We partner with the highest-quality providers to build a connected patient experience.

12 hospitals and thousands of providers

CVS Caremark is our pharmacy vendor

Quest is our preferred lab partner

Argus is used for pediatric dental

Davis takes care of pediatric vision

Optum manages our mental health benefits
Coverage when you’re away from home

**Doctor on Call**  
Talk to board-certified doctors for free over the phone 24/7 for common conditions

**National Pharmacy Network**  
Over 60K pharmacies through partners including CVS, Walgreens, and WalMart

**Urgent Care**  
Visit an urgent care center for things like cuts, sprains at INN rates

**Emergency Room**  
If there’s a life-threatening emergency when away from home, visit the closest ER
Individual and Family Plans 2019 Portfolio
Introducing Oscar’s 2019 AZ Individual U65 product suite.
All plans leverage the same EPO network, but feature varying balances of copay-based and coinsurance-based benefits to meet all needs.

9 plans across all metal tiers
Catastrophic: 1 • Bronze: 3 • Silver: 4 • Gold: 1

All plans include free, unlimited Doctor on Call
Our telemedicine feature reduces out-of-pocket expenses, and is especially valuable for members on high-deductible plans.

All plans are EPOs and include Oscar’s unique perks
Including a personal Concierge for each member, Step Tracking rewards, and an award-winning mobile app.
Arizona Product Suite Snapshot

**Saver**
- Lower premiums
- No pre-deductible benefits

- Silver
- Bronze

**Simple**
- Deductible = MOOP
- Pre-deductible benefits
- No Gold tier

- Silver
- Bronze
- Secure (catastrophic)

**Classic**
- Most popular plan type
- Traditional plan designs
- Off-exchange only Silver plan with $10 generic copay at lower premiums

- Gold
- Silver (2)
- Bronze
Questions?

Team Contact Information

Florian Qendro
AZ Sales Executive

Phone: (480) 358-8748
Email: florian@hioscar.com
Thank you!

For more info, rates, rules, or to get appointed: HiOscar.com/brokers
Plan Spotlight: Classic Silver Off-Ex Only

- Off exchange only
- Much lower premiums than other silver plans
- $10 generic drug copay pre-deductible

<table>
<thead>
<tr>
<th></th>
<th>Classic</th>
<th>Silver</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Deductible*</td>
<td>$4,400</td>
<td></td>
</tr>
<tr>
<td>Individual Out-of-Pocket Max*</td>
<td>$7,900</td>
<td></td>
</tr>
</tbody>
</table>

**Prices before you meet your deductible**

<table>
<thead>
<tr>
<th>Service</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telemedicine</td>
<td>Free</td>
</tr>
<tr>
<td>Primary Care visits</td>
<td>$50</td>
</tr>
<tr>
<td>Specialist visits</td>
<td>$75</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$100</td>
</tr>
<tr>
<td>Physical, Occupational, Speech Therapy</td>
<td>$50</td>
</tr>
<tr>
<td>Labs</td>
<td>$75</td>
</tr>
<tr>
<td>Generic Drugs</td>
<td>$10</td>
</tr>
<tr>
<td>Preferred Brand Drugs</td>
<td>50%</td>
</tr>
</tbody>
</table>

*Family deductible and maxes are twice the individual amounts
The Oscar Model

Ease → Engagement → Satisfaction

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...with a high-tech & high-touch approach...

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Headquartered in New York City with employees across the country.
Engagement with Concierge teams is highest among pre-Medicare members.

Concierge teams consist of 5 care guides and 1 nurse to better serve our growing membership.

Each Concierge team serves ~8,000 members in geographic specific areas.

Concierge teams have lead to an approx. $3,600 savings on OON network claims.

Concierge usage by age group:

- 18 - 26: 25%
- 27 - 35: 44%
- 36 - 45: 44%
- 46 - 55: 45%
- 56 - 64: 49%

Source: Oscar internal data; Claims compared for members who contacted concierge up to 6 months before the claim, vs those who did not.
Creating an **Account** and getting **appointed** to sell Oscar.
Here are the immediate **next steps** for you to get started with Oscar.

**Step 1:** Create your broker account on hioscar.com/brokers.

**Step 2:** Get appointed with Oscar online in five minutes.

All you need to get appointed is your:

☑ Agency NPN & State License Number(s) if appointing an agency
☑ Agent NPN & State License Number(s)
☑ Bank account details
☑ E&O Policy

**Step 3:** Quote, enroll, repeat.
We achieve this by taking a different approach to health care.
The Oscar approach
By improving the member experience of health care, we ultimately make it more affordable.

Ease
Oscar makes it easy for members to navigate their health care.

Engagement
Which drives record levels of member engagement.

Affordability
Which drives cost savings for both Oscar and the member.
The easier we make it for members to manage their care...
...the more members engage with us.
Ease

Engagement
The more members engage, the more *cost savings* we drive...
...which help us keep health care affordable—by keeping premiums low and reducing out-of-pocket costs for our members.
That’s how Oscar makes health insurance **easy** and **affordable**. It’s more than a tagline; it’s our business model.
...which makes our members happy.
3x happier, to be exact.

Our member satisfaction score is 3x higher than industry average.

Source data pulled from internal Net Promoter Score (NPS) survey results and Deft Research 2017 Individual & Family Member Experience Research Report.
Oscar fills a gap in the California health plan market.
The EPO “hybrid” model combines the best of both worlds. It’s a great in-between option for clients who want more flexibility than an HMO allows, but don’t want to pay expensive PPO premiums.

- **HMO**
  - Restricted access to network
  - No OON benefits
  - Gatekeeper (PCP referrals required)
  - Affordable premiums

- **PPO**
  - Full access to network
  - OON benefits
  - No gatekeeper (PCP referrals not required)
  - Expensive premiums

- **EPO**
  - Full access to network
  - No OON benefits
  - No gatekeeper (PCP referrals not required)
  - Affordable premiums
Oscar is a different kind of EPO. Here’s why.
Our cost advantage.
We have a true cost advantage in the market.
Cost-competitive with HMOs, and over 20% cheaper than PPOs and other EPOs.

*Based on avg. Q4 '18 premiums for a 40-year-old single male for comparable plans from: Aetna, Anthem, Blue Shield, Health Net, Kaiser, and UHC.
Network strength | Oscar has 4 of LA’s 5 top hospitals in-network.

*According to US News 2018 rankings.

<table>
<thead>
<tr>
<th>Hospital</th>
<th>Kaiser HMO</th>
<th>Blue Shield TRIO HMO</th>
<th>Oscar EPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. UCLA Medical</td>
<td>x</td>
<td>x</td>
<td>✓</td>
</tr>
<tr>
<td>2. Cedars Sinai</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>3. Hoag Memorial</td>
<td>x</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>4. Huntington Memorial</td>
<td>x</td>
<td>x</td>
<td>✓</td>
</tr>
<tr>
<td>5. USC Keck</td>
<td>x</td>
<td>x</td>
<td>✓</td>
</tr>
</tbody>
</table>
Network access | Oscar members get full and direct access to our network. No gatekeepers. No referrals required.

<table>
<thead>
<tr>
<th></th>
<th>Kaiser HMO</th>
<th>Oscar EPO</th>
<th>UHC EPO</th>
<th>Anthem PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Average premium</strong></td>
<td>$355</td>
<td>$374</td>
<td>$410</td>
<td>$541</td>
</tr>
<tr>
<td><strong>Access to full network?</strong></td>
<td>No²</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Required to pick PCP?</strong></td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>Referrals required for Specialist?</strong></td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

1 For small group Silver 70 plan in Q4, for single 40-year-old individual in R16.  
2 Member must pick sub-set of network.
...which enables us to route members to high-value providers, resulting in lower costs and better patient outcomes.

Source: Periscope member engagement dashboard as of Aug. '18, subscribers ages 18 - 55
Florida Product Suite Snapshot

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Silver
Bronze

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---

Silver
Bronze
Secure (catastrophic)

---

Gold
Silver (2)
Bronze
Kyle to spend time rehearsing “Meet the Garcias” and present to Central Sales team on Friday.

Will need to decide whether to use it or app demo
Doctor on Call visit: $0
Prescription: $10
Total cost: $10

Did you know? 91% of issues are resolved after the first Doctor on Call visit.
Specialist visit: $30
Rx Bill: $10
Total cost: $40