

2025

IFP Open Enrollment

Hi Tennessee, we're Oscar.

oscar



Your presenters today



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01

About Oscar

Our Mission

Make a healthier
life accessible
and affordable
for all



Oscar is the first health insurance company built around a **full stack technology platform**.

We started Oscar in 2012 to create a health insurance company that behaves like a doctor in the family.

Alongside brokers, we meet our members where they are.



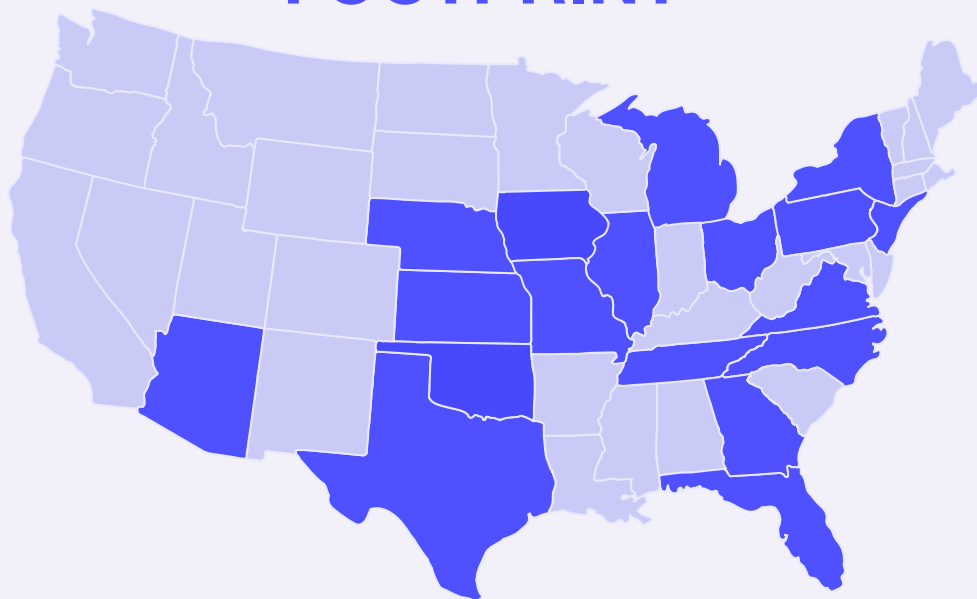
Bringing Oscar's Magic to More People

1.6M members

1 in 14 individual ACA lives

504 counties in **18** states

OSCAR'S 2025 NATIONAL ACA FOOTPRINT



Oscar celebrates industry-leading results

66

member **NPS** score*

Oscar's member satisfaction drives industry leading retention



OE24
member
retention



02

Member Experience

The heart of the Oscar member experience



The Oscar App

Access to ID cards, bills, claims, benefits, Virtual Care, and your Care Team.



Virtual Urgent Care

Connect with a provider by phone or secure message in as little as 15 minutes.



Care Teams

Member support to answer questions and guide members' health journeys.

When members engage, they benefit!



CREATE AN ACCOUNT

Setting up an account is the first thing members should do after enrollment, enabling:

- Autopay enrollment
- Virtual PCP visits*
- Plan details and more!



DOWNLOAD THE APP

With the app, members have access to Oscar in their hands, including:

- Care Team messaging
- Claims and drug history
- Digital ID card and more!



COLLECT CONTACT INFO

In order to engage with our members, be sure to collect at the point of sale their:

- Phone number
- Email address
- Language preference


03

2025 IFP Network & Plan Portfolio


Oscar continues to focus on plans that set us apart

THE RIGHT PLAN FOR YOUR MEMBERS


PY25 TN Plans



BRONZE
3 Plans



SILVER
5 Plans



GOLD
3 Plan

Unless specified all products are offered both on and off exchange.

THE TN OSCAR PLAN SUITE

Our on-Exchange portfolio is anchored by the following plan options:

Simple plans – Low premiums, lean designs

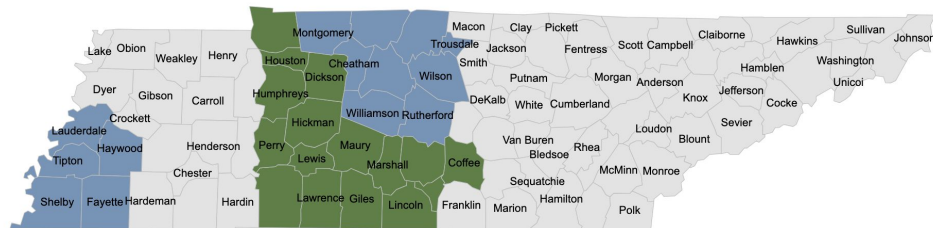
Classic plans – Moderate cost, lower deductibles

Elite plans – Higher cost, richest benefits

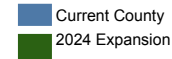
2025 Tennessee Network

Oscar's presence in Tennessee continues to strengthen!
In 2024 we expanded into 16 new counties getting us to a total of **30 serviced counties**.

Bedford, Cheatham, Coffee, Davidson, Dickson Fayette, Giles, Haywood, Hickman, Houston, Humphreys, Lauderdale, Lawrence, Lewis, Lincoln, Marshall, Maury, Montgomery, Moore, Perry, Robertson, Rutherford, Shelby, Stewart, Sumner, Tipton, Trousdale, Wayne, Williamson, and Wilson



County Status



Spotlight on the Bronze Elite + PCP Saver Plus



Key Benefits & Cost Shares

Deductible	\$0 (Rx \$6,500)
Primary Care Office Visits	\$40
Specialist Office Visits	\$125
Urgent Care	\$75
Generic Drug Prescriptions	\$3/30



Why we love it?

- Copay plan w/ Bronze pricing
- Upfront costs for MM's
- Access to care to wide income demographic



Who it's best for

- Low utilizers who want upfront copays
- Members without advanced Rx needs
- MM not eligible for \$0 Silver plans

Spotlight on the Silver Simple PCP SAVER



Key Benefits & Cost Shares

Deductible	\$5,700
Primary Care Office Visits	\$5
Specialist Office Visits	\$80
Urgent Care	\$75
Generic Drug Prescriptions	\$3/25



Why we love it?

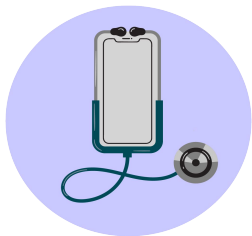
- Copay for most common needs with low cost Silver premium
- Great CSR reductions for subsidized members



Who it's best for

- One size fits most benefit design
- Lower cost PCP and UC options for routine care and medical needs
- Easy to understand plan with low cost premium

Spotlight on the Silver Simple Diabetes



Key Benefits & Cost Shares

Deductible	\$6,500
Primary Care Office Visits	\$0
Specialist Office Visits	\$40
Urgent Care	\$75
Generic Drug Prescriptions	\$0/25



Why we love it?

- \$0 BH and PCP
- \$0 diabetic labs + \$0 eye and foot exams
- \$100 cap on insulin



Who it's best for

- Chronic management of Diabetes

Spotlight on the Silver Breathe Easy (COPD)



Key Benefits & Cost Shares

Deductible	\$6,200
Primary Care Office Visits	\$0
Specialist Office Visits	\$40
Urgent Care	\$75
Generic Drug Prescriptions	\$0/25



Why we love it?

- \$0 BH and PCP
- Condition specific plan with pre-deductible pulmonary care
- Differentiated inhaler Rx cost shares



Who it's best for

- Members managing COPD

Thank you!

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