


Oscar New Jersey 2018 Individual Plans Available On & Off Exchange

Ready to sign up? Talk with your broker to get a quote.

	Classic				Backup
	Secure	Bronze	Silver	Gold	Silver
The Basics					
Free 24/7 calls with doctors	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓
Free preventive care	✓	✓	✓	✓	✓
Dedicated Concierge	✓	✓	✓	✓	✓
Individual Deductible*	\$7,350	\$3,000	\$2,500	\$1,000	\$2,500
Individual Out-of-Pocket Max*	\$7,350	\$7,350	\$7,350	\$5,000	\$6,500
HSA-Compatible?	No	No	No	No	No
Prices before you meet your deductible					
Primary Care / OBGYN visits	3 at \$0	Full Price	\$50	\$10	Full Price
Specialist visits	Full Price	Full Price	\$75	\$30	Full Price
Mental health office visits	3 at \$0	Full Price	\$75	\$30	Full Price
Physical, Occupational, and Speech Therapy	Full Price	Full Price	\$50	\$50	Full Price
Urgent Care	Full Price	\$50	\$50	\$50	Full Price
Labs	Full Price	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest
Generic Drugs	Full Price	\$20	\$20	\$10	Full Price
Preferred Brand Drugs	Full Price	Full Price	Full Price	Full price	Full Price
Non-Preferred Brand Drugs	Full Price	Full Price	Full Price	Full Price	Full Price
Specialty Drugs	Full Price	Full Price	Full Price	Full Price	Full Price
Prices after you meet your deductible					
Primary Care / OBGYN visits	\$0	50%	\$50	\$10	40%
Specialist visits	\$0	50%	\$75	\$30	40%
Mental health office visits	\$0	50%	\$75	\$30	40%
Physical, Occupational, and Speech Therapy	\$0	50%	\$50	\$50	40%
Urgent Care	\$0	\$50	\$50	\$50	40%
Labs	\$0	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest
Xrays & Diagnostic Imaging	\$0	50%	50%	20%	40%
MRIs & Advanced Imaging	\$0	50%	50%	20%	40%
Emergency Room	\$0	50%	50%	20%	40%
Inpatient Hospital & Skilled Nursing Facility	\$0	50%	50%	20%	40%
Outpatient Facility	\$0	50%	50%	20%	40%
Outpatient Professional	\$0	50%	50%	20%	40%
Generic Drugs	\$0	\$20	\$20	\$10	40%
Preferred Brand Drugs	\$0	50%	50%	40%	40%
Non-Preferred Brand Drugs	\$0	50%	50%	40%	40%
Specialty Drugs	\$0	50%	50%	40%	40%



 The first 3 non-preventive visits across these categories are free. Subsequent visits are full price until member meets the plan's deductible.

*Full price - Member pays Oscar's negotiated rate until reaching the plan's deductible

* Family deductibles and maxes are simply twice the individual amounts

Oscar New Jersey 2018 Individual Cost Share Reduction (CSR) Plans

With the variant silver level plan designs below, qualifying on-exchange members can enjoy lower cost shares than on standard Silver plans

	Classic Silver			Backup Silver		
	CSR 250	CSR 200	CSR 150	CSR 250	CSR 200	CSR 150
The Basics						
Free 24/7 calls with doctors	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓
Free preventive care	✓	✓	✓	✓	✓	✓
Dedicated Concierge	✓	✓	✓	✓	✓	✓
Individual Deductible*	\$2,500	\$750	\$250	\$2,000	\$550	\$100
Individual Out-of-Pocket Max*	\$5,700	\$2,000	\$1,000	\$5,000	\$2,450	\$1,000
HSA-Compatible?	No	No	No	No	No	No
Prices before you meet your deductible						
Primary Care / OBGYN visits	\$25	\$0	\$0	Full Price	Full Price	Full Price
Specialist visits	\$75	\$25	\$25	Full Price	Full Price	Full Price
Mental health office visits	\$75	\$25	\$25	Full Price	Full Price	Full Price
Physical, Occupational, and Speech Therapy	\$50	\$25	\$25	Full Price	Full Price	Full Price
Urgent Care	\$50	\$25	\$25	Full Price	Full Price	Full Price
Labs	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest
Generic Drugs	\$15	\$0	\$0	Full Price	Full Price	Full Price
Preferred Brand Drugs	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price
Non-Preferred Brand Drugs	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price
Specialty Drugs	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price
Prices after you meet your deductible						
Primary Care / OBGYN visits	\$25	\$0	\$0	20%	10%	10%
Specialist visits	\$75	\$25	\$25	20%	10%	10%
Mental health office visits	\$75	\$25	\$25	20%	10%	10%
Physical, Occupational, and Speech Therapy	\$50	\$25	\$25	20%	10%	10%
Urgent Care	\$50	\$25	\$25	20%	10%	10%
Labs	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest
Xrays & Diagnostic Imaging	30%	20%	10%	20%	10%	10%
MRIs & Advanced Imaging	30%	20%	10%	20%	10%	10%
Emergency Room	30%	20%	10%	20%	10%	10%
Inpatient Hospital & Skilled Nursing Facility	30%	20%	10%	20%	10%	10%
Outpatient Facility	30%	20%	10%	20%	10%	10%
Outpatient Professional	30%	20%	10%	20%	10%	10%
Generic Drugs	\$15	\$0	\$0	20%	10%	10%
Preferred Brand Drugs	50%	20%	10%	20%	10%	10%
Non-Preferred Brand Drugs	50%	20%	10%	20%	10%	10%
Specialty Drugs	50%	20%	10%	20%	10%	10%

* Family deductibles and maxes are simply twice the individual amounts

"Full Price" - Member pays Oscar's negotiated rate until reaching the plan's deductible



All this information and more can be found on our Broker Resources Page: HiOscar.com/brokers

NJ 2018 Individual Rates

Age	Classic Bronze	Classic Silver	Classic Gold	Backup Silver	Classic Secure
0-14	\$204.55	\$273.33	\$386.92	\$267.21	\$138.11
15	\$222.73	\$297.63	\$421.31	\$290.97	\$150.39
16	\$229.69	\$306.91	\$434.46	\$300.05	\$155.08
17	\$236.64	\$316.20	\$447.61	\$309.13	\$159.77
18	\$244.12	\$326.21	\$461.77	\$318.91	\$164.83
19	\$251.61	\$336.21	\$475.93	\$328.69	\$169.88
20	\$259.37	\$346.57	\$490.60	\$338.82	\$175.12
21	\$267.39	\$357.29	\$505.77	\$349.30	\$180.54
22	\$267.39	\$357.29	\$505.77	\$349.30	\$180.54
23	\$267.39	\$357.29	\$505.77	\$349.30	\$180.54
24	\$267.39	\$357.29	\$505.77	\$349.30	\$180.54
25	\$268.46	\$358.72	\$507.80	\$350.70	\$181.26
26	\$273.80	\$365.87	\$517.91	\$357.68	\$184.87
27	\$280.22	\$374.44	\$530.05	\$366.07	\$189.20
28	\$290.65	\$388.38	\$549.78	\$379.69	\$196.24
29	\$299.21	\$399.81	\$565.96	\$390.87	\$202.02
30	\$303.48	\$405.53	\$574.05	\$396.45	\$204.91
31	\$309.90	\$414.10	\$586.19	\$404.84	\$209.24
32	\$316.32	\$422.68	\$598.33	\$413.22	\$213.57
33	\$320.33	\$428.04	\$605.92	\$418.46	\$216.28
34	\$324.61	\$433.75	\$614.01	\$424.05	\$219.17
35	\$326.75	\$436.61	\$618.06	\$426.84	\$220.62
36	\$328.89	\$439.47	\$622.10	\$429.64	\$222.06
37	\$331.03	\$442.33	\$626.15	\$432.43	\$223.50
38	\$333.16	\$445.19	\$630.20	\$435.23	\$224.95
39	\$337.44	\$450.90	\$638.29	\$440.82	\$227.84
40	\$341.72	\$456.62	\$646.38	\$446.40	\$230.73
41	\$348.14	\$465.20	\$658.52	\$454.79	\$235.06
42	\$354.29	\$473.41	\$670.15	\$462.82	\$239.21
43	\$362.84	\$484.85	\$686.34	\$474.00	\$244.99
44	\$373.54	\$499.14	\$706.57	\$487.97	\$252.21
45	\$386.11	\$515.93	\$730.34	\$504.39	\$260.69
46	\$401.08	\$535.94	\$758.66	\$523.95	\$270.80
47	\$417.93	\$558.45	\$790.53	\$545.95	\$282.18
48	\$437.18	\$584.17	\$826.94	\$571.10	\$295.18
49	\$456.16	\$609.54	\$862.85	\$595.90	\$308.00
50	\$477.55	\$638.13	\$903.31	\$623.85	\$322.44
51	\$498.68	\$666.35	\$943.27	\$651.44	\$336.70
52	\$521.94	\$697.44	\$987.27	\$681.83	\$352.41
53	\$545.47	\$728.88	\$1,031.78	\$712.57	\$368.29
54	\$570.87	\$762.82	\$1,079.83	\$745.75	\$385.45
55	\$596.27	\$796.76	\$1,127.88	\$778.94	\$402.60
56	\$623.81	\$833.56	\$1,179.97	\$814.91	\$421.19
57	\$651.62	\$870.72	\$1,232.57	\$851.24	\$439.97
58	\$681.30	\$910.38	\$1,288.71	\$890.01	\$460.01
59	\$696.01	\$930.03	\$1,316.53	\$909.23	\$469.94
60	\$725.69	\$969.69	\$1,372.67	\$948.00	\$489.98
61	\$751.36	\$1,003.99	\$1,421.23	\$981.53	\$507.31
62	\$768.20	\$1,026.50	\$1,453.09	\$1,003.54	\$518.68
63	\$789.33	\$1,054.73	\$1,493.05	\$1,031.13	\$532.94
64 and over	\$802.16	\$1,071.87	\$1,517.31	\$1,047.90	\$541.61