



# New Jersey 2019 | Individual & Family Plans | Available On & Off-Exchange

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

	Simple	Classic				Saver
	Secure	Bronze	Silver	Gold Option 1	Gold Option 2	Silver
<b>The Basics</b>						
Deductible (Individual / Family)	\$7,900 / \$15,800	\$3,000 / \$6,000	\$2,500 / \$5,000	\$2,400 / \$4,800	\$1,500 / \$3,000	\$2,500 / \$5,000
Out-of-pocket max (Individual / Family)	\$7,900 / \$15,800	\$7,500 / \$15,000	\$7,500 / \$15,000	\$2,500 / \$5,000	\$6,000 / \$12,000	\$6,650 / \$13,300
HSA-compatible?	No	No	No	No	No	No
24/7 Doctor-on-Call (telemedicine visits)	Free	Free	Free	Free	Free	Free
Free preventive care	✓	✓	✓	✓	✓	✓
Dedicated Concierge	✓	✓	✓	✓	✓	✓
<b>Prices before you meet your deductible</b>						
Primary care / OB-GYN visits	3 @ \$0	Negotiated rate <sup>1</sup>	\$50	\$50	\$10	Negotiated rate <sup>1</sup>
Specialist visits	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	\$75	\$75	\$50	Negotiated rate <sup>1</sup>
Mental health office visits	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	\$50	\$0	\$10	Negotiated rate <sup>1</sup>
Urgent care	Negotiated rate <sup>1</sup>	\$75	\$75	\$75	\$75	Negotiated rate <sup>1</sup>
Labs	Negotiated rate <sup>1</sup>	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest
X-rays & Diagnostic Imaging	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	\$75	\$75	\$50	Negotiated rate <sup>1</sup>
MRIs & Advanced Imaging	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Emergency room	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Outpatient facility / Inpatient facility	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Prescription drugs: Retail (Tier 1 / 2 / 3)	Negotiated rate <sup>1</sup>	\$25 / Negotiated Rate <sup>1</sup> tier 2 and 3	\$25 / Negotiated Rate <sup>1</sup> tier 2 and 3	\$25 / \$50 / \$75	\$10 / Negotiated Rate <sup>1</sup> tier 2 and 3	Negotiated rate <sup>1</sup>
<b>Prices after you meet your deductible</b>						
Primary care / OB-GYN visits	<b>Why aren't there copays or coinsurance amounts here?</b>  With our Simple plans, you pay for covered services up to your deductible.  After that, Oscar pays for all covered services.  No more copays. No coinsurance.	\$50	\$50	\$50	\$10	40%
Specialist visits		\$75	\$75	\$75	\$50	40%
Mental health office visits		\$50	\$50	\$0	\$10	40%
Urgent care		\$75	\$75	\$75	\$75	40%
Labs		\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest
X-rays & Diagnostic Imaging		\$50	\$75	\$75	\$50	40%
MRIs & Advanced Imaging		50%	50%	50%	20%	40%
Emergency room		50%	50%	50%	20%	40%
Outpatient facility / Inpatient facility		50%	50%	50%	20%	40%
Prescription drugs: Retail (Tier 1 / 2 / 3)		\$25 / 50% / 50%	\$25 / 50% / 50%	\$25 / \$50 / \$75	\$10 / 20% / 20%	40% / 40% / 40%

<sup>1</sup> Negotiated rate: We've negotiated lower rates with in-network providers. Member pays Oscar's preferred rate with in-network providers until reaching the plan's deductible.



# New Jersey 2019 | Individual & Family Silver Cost Share Reduction (CSR) Plans | Available On-Exchange Only

With the variant Silver level plan designs below, qualifying on-exchange Oscar members can receive lower cost shares than on our standard Silver plans.

	Classic Silver			Saver Silver		
	CSR 250	CSR 200	CSR 150	CSR 250	CSR 200	CSR 150
<b>The Basics</b>						
Deductible (Individual / Family)	\$2,450 / \$4,900	\$750 / \$1,500	\$150 / \$300	\$2,200 / \$4,400	\$800 / \$1,600	\$100 / \$200
Out-of-pocket max (Individual / Family)	\$6,300 / \$12,600	\$2,000 / \$4,000	\$900 / \$1,800	\$6,300 / \$12,600	\$2,600 / \$5,200	\$2,100 / \$4,200
HSA-compatible?	No	No	No	No	No	No
24/7 Doctor-on-Call (telemedicine visits)	Free	Free	Free	Free	Free	Free
Free preventive care	✓	✓	✓	✓	✓	✓
Dedicated Concierge	✓	✓	✓	✓	✓	✓
<b>Prices before you meet your deductible</b>						
Primary care / OB-GYN visits	\$25	\$10	\$5	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Specialist visits	\$75	\$25	\$15	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Mental health office visits	\$25	\$10	\$5	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Urgent care	\$75	\$50	\$25	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Labs	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest
X-rays & Diagnostic Imaging	\$75	\$25	\$15	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
MRIs & Advanced Imaging	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Emergency room	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Outpatient facility / Inpatient facility	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Prescription drugs: Retail (Tier 1 / 2 / 3)	\$25 / Negotiated Rate <sup>1</sup> tier 2 and 3	\$15 / Negotiated Rate <sup>1</sup> tier 2 and 3	\$5 / Negotiated Rate <sup>1</sup> tier 2 and 3	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
<b>Prices after you meet your deductible</b>						
Primary care / OB-GYN visits	\$25	\$10	\$5	20%	10%	10%
Specialist visits	\$75	\$25	\$15	20%	10%	10%
Mental health office visits	\$25	\$10	\$5	20%	10%	10%
Urgent care	\$75	\$50	\$25	20%	10%	10%
Labs	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest
X-rays & Diagnostic Imaging	\$75	\$25	\$15	20%	10%	10%
MRIs & Advanced Imaging	30%	20%	10%	20%	10%	10%
Emergency room	30%	20%	10%	20%	10%	10%
Outpatient facility / Inpatient facility	30%	20%	10%	20%	10%	10%
Prescription drugs: Retail (Tier 1 / 2 / 3)	\$25 / 30% / 30%	\$15 / 20% / 20%	\$5 / 10% / 10%	20% / 20% / 20%	10% / 10% / 10%	10% / 10% / 10%

<sup>1</sup> Negotiated rate: We've negotiated lower rates with in-network providers. Member pays Oscar's preferred rate with in-network providers until reaching the plan's deductible.

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

	Classic
	Silver Off-Exchange Only
<b>The Basics</b>	
Deductible (Individual / Family)	\$2,500 / \$5,000
Out-of-pocket max (Individual / Family)	\$7,500 / \$15,000
HSA-compatible?	No
24/7 Doctor-on-Call (telemedicine visits)	Free
Free preventive care	✓
Dedicated Concierge	✓
<b>Prices before you meet your deductible</b>	
Primary care / OB-GYN visits	\$50
Specialist visits	\$75
Mental health office visits	\$50
Urgent care	\$75
Labs	\$0 at Quest
X-rays & Diagnostic Imaging	\$75
MRIs & Advanced Imaging	Negotiated rate <sup>1</sup>
Emergency room	Negotiated rate <sup>1</sup>
Outpatient facility / Inpatient facility	Negotiated rate <sup>1</sup>
Prescription drugs: Retail (Tier 1 / 2 / 3)	\$20 / Negotiated Rate <sup>1</sup> tier 2 and 3
<b>Prices after you meet your deductible</b>	
Primary care / OB-GYN visits	\$50
Specialist visits	\$75
Mental health office visits	\$50
Urgent care	\$75
Labs	\$0 at Quest
X-rays & Diagnostic Imaging	\$75
MRIs & Advanced Imaging	50%
Emergency room	50%
Outpatient facility / Inpatient facility	50%
Prescription drugs: Retail (Tier 1 / 2 / 3)	\$20 / 50% / 50%

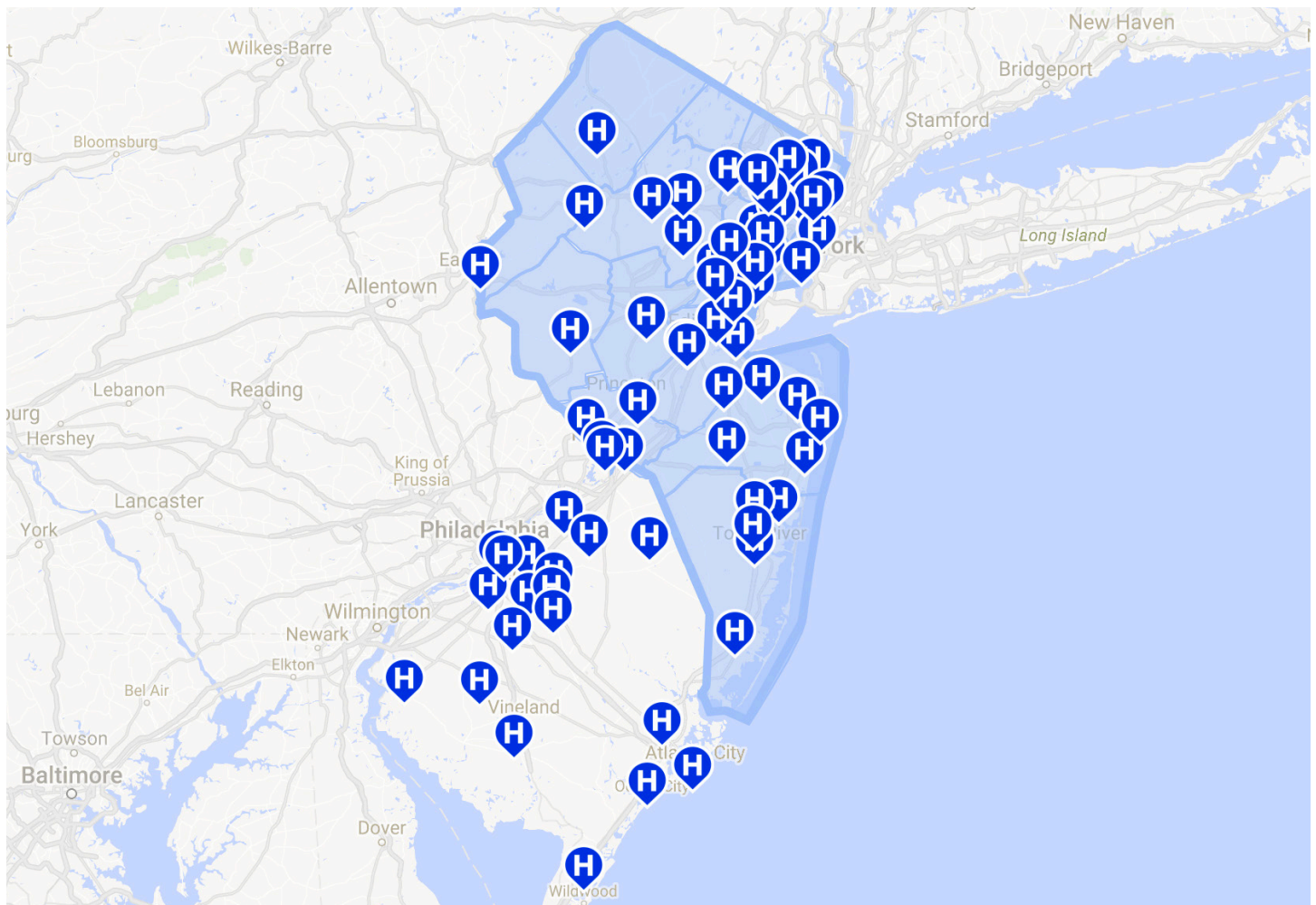
- This silver tier plan is only available off exchange.
- This plan has lower premiums than other silver tier plans. You should consider it if you do not qualify for subsidies on the government exchange.
- This plan offers 50% coinsurance after the deductible is met.
- This plan was created in response to the federal government's defunding of cost sharing reduction (CSR) subsidies. This has driven up premiums on silver tier plans available on the government exchange.

<sup>1</sup> Negotiated rate: We've negotiated lower rates with in-network providers. Member pays Oscar's preferred rate with in-network providers until reaching the plan's deductible.

# We've got New Jersey covered.

We've partnered with QualCare to provide easy, high-quality care in New Jersey.

- Oscar's New Jersey service area includes Bergen, Middlesex, Essex, Hudson, Monmouth, Ocean, Passaic, Union, Morris, Somerset, Mercer, Sussex, Hunterdon, and Warren Counties.\*



\*Oscar for Small Group employers must have a physical location in the New Jersey service area (the 14 northern counties as noted by the blue section of the map above). Oscar for Individual members must live in the New Jersey service area. All members may access all hospitals mapped above.

## Our 2019 Participating Hospital List

### Atlantic

- Atlanticare Regional Medical Center - City Division
- Atlanticare Regional Medical Center - Mainland Division
- Shore Medical Center

### Bergen

- Hackensack University Medical Center
- Pascack Valley Medical Center
- Bergen Regional Medical Center
- Englewood Hospital & Medical Center
- Holy Name Medical Center
- The Valley Hospital

### Burlington

- Deborah Heart and Lung Center
- Lourdes Medical Center of Burlington
- Virtua Marlton Hospital
- Virtua Memorial Hospital

### Camden

- Cooper University Hospital
- Kennedy University Hospital - Cherry Hill
- Kennedy University Hospital - Stratford
- Our Lady of Lourdes Medical Center
- Virtua Rehabilitation Center - Berlin
- Virtua Voorhees Hospital

### Cape May

- Cape Regional Medical Center

### Cumberland

- Inspira Medical Center Vineland

### Essex

- Mountainside Medical Center
- University Hospital
- Saint Michael's Medical Center
- East Orange General Hospital
- Clara Maass Medical Center
- Newark Beth Israel Medical Center
- Saint Barnabas Medical Center

### Gloucester

- Inspira Medical Center Woodbury
- Kennedy University Hospital - Washington Township

### Hudson

- Palisades Medical Center
- Jersey City Medical Center

### Hunterdon

- Hunterdon Medical Center

### Mercer

- Capital Health Medical Center - Hopewell
- Capital Health Regional Medical Center
- Robert Wood Johnson University Hospital - Hamilton
- St. Francis Medical Center

### Middlesex

- Raritan Bay Medical Center - Old Bridge
- Raritan Bay Medical Center - Perth Amboy
- JFK Medical Center
- Saint Peter's University Hospital
- University Medical Center of Princeton at Plainsboro
- Robert Wood Johnson University Hospital
- Children's Specialized Hospital - New Brunswick

### Monmouth

- Bayshore Medical Center
- Jersey Shore University Medical Center
- Riverview Medical Center
- CentraState Medical Center
- Monmouth Medical Center

### Morris

- Chilton Medical Center
- Morristown Medical Center
- Saint Clare's Denville Hospital
- Saint Clare's Dover Hospital

### Ocean

- Ocean Medical Center
- Southern Ocean Medical Center
- Community Medical Center
- Monmouth Medical Center - Southern Campus
- Children's Specialized Hospital - Toms River

### Passaic

- St. Mary's General Hospital
- St. Joseph's Regional Medical Center
- St. Joseph's Wayne Hospital

### Salem

- The Memorial Hospital of Salem County
- Inspira Medical Center Elmer

### Somerset

- Robert Wood Johnson University Hospital - Somerset

### Sussex

- Newton Medical Center

### Union

- Overlook Medical Center
- Trinitas Regional Medical Center
- Robert Wood Johnson University Hospital - Rahway
- Children's Specialized Hospital - Mountainside

### Warren

- Hackettstown Medical Center
- St. Luke's Warren Hospital

\*Oscar for Small Group employers must have a physical location in the New Jersey service area (the 14 northern counties as noted by the blue section of the map on the previous page). Oscar for Individual members must live in the New Jersey service area. All members may access all hospitals listed above.





# New Jersey 2019 | Individual & Family Plans | Available On & Off-Exchange

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

	Simple	Classic				Saver
	Secure	Bronze	Silver	Gold Option 1	Gold Option 2	Silver
<b>The Basics</b>						
Deductible (Individual / Family)	\$7,900 / \$15,800	\$3,000 / \$6,000	\$2,500 / \$5,000	\$2,400 / \$4,800	\$1,500 / \$3,000	\$2,500 / \$5,000
Out-of-pocket max (Individual / Family)	\$7,900 / \$15,800	\$7,500 / \$15,000	\$7,500 / \$15,000	\$2,500 / \$5,000	\$6,000 / \$12,000	\$6,650 / \$13,300
HSA-compatible?	No	No	No	No	No	No
24/7 Doctor-on-Call (telemedicine visits)	Free	Free	Free	Free	Free	Free
Free preventive care	✓	✓	✓	✓	✓	✓
Dedicated Concierge	✓	✓	✓	✓	✓	✓
<b>Prices before you meet your deductible</b>						
Primary care / OB-GYN visits	3 @ \$0	Negotiated rate <sup>1</sup>	\$50	\$50	\$10	Negotiated rate <sup>1</sup>
Specialist visits	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	\$75	\$75	\$50	Negotiated rate <sup>1</sup>
Mental health office visits	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	\$50	\$0	\$10	Negotiated rate <sup>1</sup>
Urgent care	Negotiated rate <sup>1</sup>	\$75	\$75	\$75	\$75	Negotiated rate <sup>1</sup>
Labs	Negotiated rate <sup>1</sup>	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest
X-rays & Diagnostic Imaging	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	\$75	\$75	\$50	Negotiated rate <sup>1</sup>
MRIs & Advanced Imaging	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Emergency room	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Outpatient facility / Inpatient facility	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Prescription drugs: Retail (Tier 1 / 2 / 3)	Negotiated rate <sup>1</sup>	\$25 / Negotiated Rate <sup>1</sup> tier 2 and 3	\$25 / Negotiated Rate <sup>1</sup> tier 2 and 3	\$25 / \$50 / \$75	\$10 / Negotiated Rate <sup>1</sup> tier 2 and 3	Negotiated rate <sup>1</sup>
<b>Prices after you meet your deductible</b>						
Primary care / OB-GYN visits	<b>Why aren't there copays or coinsurance amounts here?</b>  With our Simple plans, you pay for covered services up to your deductible.  After that, Oscar pays for all covered services.  No more copays. No coinsurance.	\$50	\$50	\$50	\$10	40%
Specialist visits		\$75	\$75	\$75	\$50	40%
Mental health office visits		\$50	\$50	\$0	\$10	40%
Urgent care		\$75	\$75	\$75	\$75	40%
Labs		\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest
X-rays & Diagnostic Imaging		\$50	\$75	\$75	\$50	40%
MRIs & Advanced Imaging		50%	50%	50%	20%	40%
Emergency room		50%	50%	50%	20%	40%
Outpatient facility / Inpatient facility		50%	50%	50%	20%	40%
Prescription drugs: Retail (Tier 1 / 2 / 3)		\$25 / 50% / 50%	\$25 / 50% / 50%	\$25 / \$50 / \$75	\$10 / 20% / 20%	40% / 40% / 40%

<sup>1</sup> Negotiated rate: We've negotiated lower rates with in-network providers. Member pays Oscar's preferred rate with in-network providers until reaching the plan's deductible.



# New Jersey 2019 | Individual & Family Silver Cost Share Reduction (CSR) Plans | Available On-Exchange Only

With the variant Silver level plan designs below, qualifying on-exchange Oscar members can receive lower cost shares than on our standard Silver plans.

	Classic Silver			Saver Silver		
	CSR 250	CSR 200	CSR 150	CSR 250	CSR 200	CSR 150
<b>The Basics</b>						
Deductible (Individual / Family)	\$2,450 / \$4,900	\$750 / \$1,500	\$150 / \$300	\$2,200 / \$4,400	\$800 / \$1,600	\$100 / \$200
Out-of-pocket max (Individual / Family)	\$6,300 / \$12,600	\$2,000 / \$4,000	\$900 / \$1,800	\$6,300 / \$12,600	\$2,600 / \$5,200	\$2,100 / \$4,200
HSA-compatible?	No	No	No	No	No	No
24/7 Doctor-on-Call (telemedicine visits)	Free	Free	Free	Free	Free	Free
Free preventive care	✓	✓	✓	✓	✓	✓
Dedicated Concierge	✓	✓	✓	✓	✓	✓
<b>Prices before you meet your deductible</b>						
Primary care / OB-GYN visits	\$25	\$10	\$5	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Specialist visits	\$75	\$25	\$15	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Mental health office visits	\$25	\$10	\$5	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Urgent care	\$75	\$50	\$25	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Labs	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest
X-rays & Diagnostic Imaging	\$75	\$25	\$15	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
MRIs & Advanced Imaging	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Emergency room	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Outpatient facility / Inpatient facility	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
Prescription drugs: Retail (Tier 1 / 2 / 3)	\$25 / Negotiated Rate <sup>1</sup> tier 2 and 3	\$15 / Negotiated Rate <sup>1</sup> tier 2 and 3	\$5 / Negotiated Rate <sup>1</sup> tier 2 and 3	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>	Negotiated rate <sup>1</sup>
<b>Prices after you meet your deductible</b>						
Primary care / OB-GYN visits	\$25	\$10	\$5	20%	10%	10%
Specialist visits	\$75	\$25	\$15	20%	10%	10%
Mental health office visits	\$25	\$10	\$5	20%	10%	10%
Urgent care	\$75	\$50	\$25	20%	10%	10%
Labs	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest	\$0 at Quest
X-rays & Diagnostic Imaging	\$75	\$25	\$15	20%	10%	10%
MRIs & Advanced Imaging	30%	20%	10%	20%	10%	10%
Emergency room	30%	20%	10%	20%	10%	10%
Outpatient facility / Inpatient facility	30%	20%	10%	20%	10%	10%
Prescription drugs: Retail (Tier 1 / 2 / 3)	\$25 / 30% / 30%	\$15 / 20% / 20%	\$5 / 10% / 10%	20% / 20% / 20%	10% / 10% / 10%	10% / 10% / 10%

<sup>1</sup> Negotiated rate: We've negotiated lower rates with in-network providers. Member pays Oscar's preferred rate with in-network providers until reaching the plan's deductible.

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

	Classic
	Silver Off-Exchange Only
<b>The Basics</b>	
Deductible (Individual / Family)	\$2,500 / \$5,000
Out-of-pocket max (Individual / Family)	\$7,500 / \$15,000
HSA-compatible?	No
24/7 Doctor-on-Call (telemedicine visits)	Free
Free preventive care	✓
Dedicated Concierge	✓
<b>Prices before you meet your deductible</b>	
Primary care / OB-GYN visits	\$50
Specialist visits	\$75
Mental health office visits	\$50
Urgent care	\$75
Labs	\$0 at Quest
X-rays & Diagnostic Imaging	\$75
MRIs & Advanced Imaging	Negotiated rate <sup>1</sup>
Emergency room	Negotiated rate <sup>1</sup>
Outpatient facility / Inpatient facility	Negotiated rate <sup>1</sup>
Prescription drugs: Retail (Tier 1 / 2 / 3)	\$20 / Negotiated Rate <sup>1</sup> tier 2 and 3
<b>Prices after you meet your deductible</b>	
Primary care / OB-GYN visits	\$50
Specialist visits	\$75
Mental health office visits	\$50
Urgent care	\$75
Labs	\$0 at Quest
X-rays & Diagnostic Imaging	\$75
MRIs & Advanced Imaging	50%
Emergency room	50%
Outpatient facility / Inpatient facility	50%
Prescription drugs: Retail (Tier 1 / 2 / 3)	\$20 / 50% / 50%

- This silver tier plan is only available off exchange.
- This plan has lower premiums than other silver tier plans. You should consider it if you do not qualify for subsidies on the government exchange.
- This plan offers 50% coinsurance after the deductible is met.
- This plan was created in response to the federal government's defunding of cost sharing reduction (CSR) subsidies. This has driven up premiums on silver tier plans available on the government exchange.

<sup>1</sup> Negotiated rate: We've negotiated lower rates with in-network providers. Member pays Oscar's preferred rate with in-network providers until reaching the plan's deductible.