



Plans & Benefits

Oscar health plans provide essential benefits for coverage from head to toe. We've even got some pretty neat features and perks that will save you time, money, and a few headaches. All of our plans offer:



Unlimited Doctor Helpline

Just a click and a board certified physician will call you back within an hour. Use it day or night, as often as you want, for free. It's like having a doctor in the family.



Gym Reimbursements

Oscar offers gym reimbursements up to \$400 per member and up to \$200 per covered spouse each year. So go sweat the small stuff on us.



Large Provider & Hospital Network

Oscar has one of the largest provider networks in New York including thousands of the best providers and nearly every hospital in the greater New York area.

Not bad at all, right? We've worked hard to create great health insurance plans. Please take a look at your plan details below. Then [Call Your Broker](#) to sign up for your new Oscar health insurance plan.

We're Oscar, a new kind of health insurance company.



Silver Edge Off Exchange

Single / Family Deductible*	Single: \$5,000 / Family: \$10,000
Single / Family Out-of-Pocket Maximum	Single: \$6,350 / Family: \$12,700

Medical Copays

Primary Care Physician (PCP)	\$30
# Adult PCP Visits Covered in Full	3
Specialist	\$50
Emergency Room Visit	\$150
Urgent Care	\$70
Surgeon - Inpatient / Outpatient Facility	\$100
Inpatient Facility	\$1,500
Outpatient Facility – Surgery	\$100
Physical / Occupational / Speech Therapy	\$30
Durable Medical Equipment / Prosthesis	30%
Pediatric Dental	\$30
Pediatric Glasses	30%
Routine Gynecological / Well Woman Exams	Covered in Full, Not Subject to Deductible
Prenatal Care	Covered in Full
Mammography Screenings	Covered in Full, Not Subject to Deductible
Gym Reimbursement	Up to \$200 per 6 month period; Up to an additional \$100 per 6 month period for covered spouse

Drug Copays[†]

Generic	\$0
Preferred	\$35
Non-Preferred	\$150

Off Exchange Pricing[‡]

Individual	\$397.31
Couple	\$794.62
Single Parent	\$675.43
Family	\$1,132.33

* Deductible is the amount you pay before Oscar starts to make payments for covered medical services. Deductible does not apply to drugs.

† Mail order, pay 2^{1/2} times the above monthly copay for a 3 month supply.

‡ Rates are for illustrative purposes only up through age 26. All rates include pediatric dental. Age 29 rates also available.



To Sign Up Call Your Broker