



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE:** Information about the cost of this plan (called the premium) will be provided separately. This is only a **summary**. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-855-OSCAR-55 or visit <https://www.hioscar.com/forms/2023/mo>. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-855-OSCAR-55 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your <u>deductible</u> ?	Yes.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	Not Applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Not Applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://www.hioscar.com/search/?networkId=029&year=2023 or call 1-855-OSCAR-55 for a list of <u>network providers</u>	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an out-of <u>network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge	Not Covered	_____none_____
	<u>Specialist</u> visit	No charge	Not Covered	Cost share applies to both in-person and virtual services.
	<u>Preventive</u> care/ <u>screening</u> / immunization	No charge	Not Covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	Not Covered	_____none_____
	Imaging (CT/PET scans, MRIs)	No charge	Not Covered	_____none_____
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.hioscar.com/search-documents/drug-formularies/	Generic drugs (Tier 1)	No charge	Not Covered	Retail is limited to a 30-day supply. Mail Order is limited to a 90-day supply and is subject to 2.5x the retail <u>cost-sharing</u> amount. 90-day supply for Maintenance Drugs is subject to 3x retail <u>cost-sharing</u> amount. <u>Preauthorization</u> /step therapy may be required. If you don't get <u>preauthorization</u> payment for care may be denied.
	Preferred brand drugs (Tier 2)	No charge	Not Covered	
	Non-preferred brand drugs (Tier 3)	No charge	Not Covered	
	<u>Specialty drugs</u> (Tier 4)	No charge	Not Covered	Limited to a 30-day supply. <u>Preauthorization</u> /step therapy may be required. If you don't get <u>preauthorization</u> payment for care may be denied.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge (surgical and non-surgical services)	Not Covered	<u>Preauthorization</u> may be required.
	Physician/surgeon fees	No charge	Not Covered	<u>Preauthorization</u> may be required.

*For more information about limitations, exceptions, and prior authorization, see the plan or policy document at <https://www.hioscar.com/forms/2023/mo>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Provider (You will pay the most)	
If you need immediate medical attention	<u>Emergency room care</u>	No charge	No charge	<u>Emergency Room care</u> by an <u>Out-of-Network provider</u> is covered if the services are for an emergency condition.
	<u>Emergency medical transportation</u>	No charge	No charge	Emergency Transportation services by an <u>Out-of-Network provider</u> are covered if the services are for an emergency condition.
	<u>Urgent care</u>	No charge	Not Covered	When temporarily out of the Service Area, <u>Out-of-Network Urgent Care</u> services are covered. In addition to applicable cost share, you may be responsible for <u>balance billing</u> .
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	Not Covered	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , payment for care may be denied.
	Physician/surgeon fees	No charge	Not Covered	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , payment for care may be denied.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Not Covered	<u>Preauthorization</u> may be required for outpatient non-office services. Outpatient Mental Health Office Visit <u>cost-sharing</u> applies to services to treat Autism.
	Inpatient services	No charge	Not Covered	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , payment for care may be denied.
If you are pregnant	Office Visits	No charge	Not Covered	Depending on the type of services (such as Primary Care Office Visits, <u>Specialist</u> Office Visits, Diagnostic Imaging Services, etc.), the applicable <u>cost-sharing</u> will apply.
	Childbirth/delivery professional services	No charge	Not Covered	—————none—————

*For more information about limitations, exceptions, and prior authorization, see the plan or policy document at <https://www.hioscar.com/forms/2023/mo>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Provider (You will pay the most)	
If you are pregnant	Childbirth/delivery facility services	No charge	Not Covered	Covers 48-hour hospital stay for uncomplicated vaginal birth and 96-hour hospital stay for uncomplicated caesarean section. <u>Preauthorization</u> is not required if patient stay <48 hours (<96 hours for a cesarean). If you do not get <u>preauthorization</u> , payment for care may be denied.
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	Not Covered	100 visits per Benefit Period. Private Duty Nursing is limited to 82 visits per Benefit Period. Benefit limits do not apply to services provided for the treatment of a mental health condition, including Autism Spectrum Disorder, or for the treatment of a substance use disorder.
	<u>Rehabilitation services</u>	No charge	Not Covered	20 visits per Benefit Period per therapy for physical and occupational therapies. 36 visits per Benefit Period for Cardiac Rehabilitation Therapy. Benefit limits do not apply to services provided for the treatment of a mental health condition, including Autism Spectrum Disorder, or for the treatment of a substance use disorder. <u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , payment for care may be denied.
	<u>Habilitation services</u>	No charge	Not Covered	20 visits per Benefit Period per therapy for physical and occupational therapies. Benefit limits do not apply to services provided for the treatment of a mental health condition, including Autism Spectrum Disorder, or for the treatment of a substance use disorder. <u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , payment for care may be denied.

*For more information about limitations, exceptions, and prior authorization, see the plan or policy document at <https://www.hioscar.com/forms/2023/mo>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Skilled nursing care</u>	No charge	Not Covered	150 days per Benefit Period. <u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , payment for care may be denied.
	<u>Durable medical equipment</u>	No charge	Not Covered	<u>Preauthorization</u> may be required.
	<u>Hospice services</u>	No charge	Not Covered	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , payment for care may be denied.
If your child needs dental or eye care	Children's eye exam	No charge	Not Covered	One (1) exam per benefit period for children up to age 19.
	Children's glasses	No charge	Not Covered	One (1) prescribed lenses and frames per Benefit Period. Contacts covered in lieu of glasses. \$150 allowance for Lenses and Frames, or Contact Lenses.
	Children's dental check-up	Not Covered	Not Covered	_____none_____

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion (except in the case of rape, incest, or when the life of the mother is endangered)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental (Adult and Child)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Chiropractic care
- Hearing aids (limited to initial hearing aids provided to children up through age 18)
- Private-duty nursing (82 visits per Benefit Period)
- Routine foot care (medically necessary services only)

*For more information about limitations, exceptions, and prior authorization, see the plan or policy document at <https://www.hioscar.com/forms/2023/mo>

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Missouri Department of Insurance - Consumer Affairs Division, P.O. Box 690, Jefferson City, MO 65102 at [800-726-7390](tel:800-726-7390) or <http://insurance.mo.gov/consumers> or contact Oscar at [1-855-OSCAR-55](tel:1-855-OSCAR-55). Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call [1-800-318-2596](tel:1-800-318-2596).

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: <http://insurance.mo.gov/consumers>

Does this plan provide Minimum Essential Coverage? Yes.

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet the Minimum Value Standards? Not Applicable.

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services: Spanish (Español): Para obtener asistencia en Español, llame al [1-855-OSCAR-55](tel:1-855-OSCAR-55). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [1-855-OSCAR-55](tel:1-855-OSCAR-55). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 [1-855-OSCAR-55](tel:1-855-OSCAR-55). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' [1-855-OSCAR-55](tel:1-855-OSCAR-55).

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall <u>deductible</u>	\$0
■ <u>Specialist copayment</u>	\$0
■ Hospital (facility) <u>coinsurance</u>	0%
■ Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/delivery professional services
 Childbirth/delivery facility services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	\$0
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Peg would pay is	\$0

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall <u>deductible</u>	\$0
■ <u>Specialist copayment</u>	\$0
■ Hospital (facility) <u>coinsurance</u>	0%
■ Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	\$0
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$0

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall <u>deductible</u>	\$0
■ <u>Specialist copayment</u>	\$0
■ Hospital (facility) <u>coinsurance</u>	0%
■ Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	\$0
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$0

The plan would be responsible for the other costs of these EXAMPLE covered services.

Notice of Non-Discrimination:

Discrimination is Against the Law

Oscar complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. Coverage for medically necessary health services is made available on the same terms for all individuals, regardless of sex assigned at birth, gender identity, or recorded gender. Oscar will not deny or limit coverage to any health service based on the fact that an individual's sex assigned at birth, gender identity, or recorded gender is different from the one to which such health service is ordinarily available. Oscar will not deny or limit coverage for a specific health service related to gender transition if such denial or limitation results in discriminating against a transgender individual.

Oscar:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Member Services at 1-855-OSCAR-55 (TTY: 7-1-1).

If you believe that Oscar has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

CA Members: Oscar Health Plan of California, Attention Grievances, PO Box 66550, Los Angeles, CA 90066

All other Members: Oscar Insurance, Attention: Grievances, PO Box 52146, Phoenix, AZ 85072

All Members: Phone: 1-855-OSCAR-55 (TTY: 7-1-1), Fax: 1-888-977-2062, Email: help@hioscar.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Oscar's Grievances Department is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW Room 509F,
HHH Building Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Language Assistance Services for the Deaf or Hard of Hearing

ATTENTION: If you are deaf or hard of hearing, talk to text services, free of charge, are available to you. Call 1-855-Oscar-55 and dial 711 to receive TTY/TDD services.

