

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

What you pay for certain benefits can get tricky. We've highlighted the most common scenarios below. Check the plan's Summary of Benefits & Coverage or call one of our plan guides if you have questions.

	Simple					Market			
	Secure	Bronze	Silver	Gold	Platinum	Bronze	Silver	Gold	Platinum
The Basics									
Free 24/7 calls with doctors	✓	✓	✓	✓	✓	✓	✓	✓	✓
Up to \$240/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓	✓	✓
Free preventative care	✓	✓	✓	✓	✓	✓	✓	✓	✓
Individual Deductible*	\$7,150	\$7,150	\$7,150	\$3,000	\$1,500	\$4,000	\$2,000	\$600	\$0
Individual Out-of-Pocket Max*	\$7,150	\$7,150	\$7,150	\$3,000	\$1,500	\$7,150	\$6,750	\$4,000	\$2,000
Prices before you meet your deductible									
Primary Care visits	3 for \$0	Full Price	\$10	\$10	\$10	Full Price	Full Price	Full Price	\$15
Specialist visits	Full Price	Full Price	\$50	\$50	\$50	Full Price	Full Price	Full Price	\$35
Mental Health visits	Full Price	Full Price	\$50	\$50	\$50	Full Price	Full Price	Full Price	\$15
Physical, Occupational, and Speech Therapy	Full Price	Full Price	\$50	\$50	\$50	Full Price	Full Price	Full Price	\$25
Urgent Care	Full Price	Full Price	\$100	\$100	\$100	Full Price	Full Price	Full Price	\$55
Labs	Full Price	Full Price	\$25	\$25	\$25	Full Price	Full Price	Full Price	\$35
Generic Drugs	Full Price	\$5	\$0	\$0	\$0	Full Price	\$10	\$10	\$10
Preferred Brand Drugs	Full Price	Full Price	\$50	\$50	\$50	Full Price	\$35	\$35	\$35
Non-Preferred Brand Drugs	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	\$70	\$70	\$70
Specialty Drugs	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	\$70	\$70	\$70
Prices after you meet your deductible									
Primary Care visits						50%	\$30	\$25	\$15
Specialist visits						50%	\$50	\$40	\$35
Mental Health visits						50%	\$30	\$25	\$15
Physical, Occupational, and Speech Therapy						50%	\$30	\$30	\$25
Urgent Care						50%	\$70	\$60	\$55
Labs						50%	\$50	\$40	\$35
Xrays & Diagnostic Imaging						50%	\$50	\$40	\$35
MRIs & Advanced Imaging						50%	\$50	\$40	\$35
Emergency Room						50%	\$250	\$150	\$100
Inpatient Facility & Skilled Nursing Facility						50%	\$1,500	\$1,000	\$500
Outpatient Facility						50%	\$100	\$100	\$100
Outpatient Professional						50%	\$100	\$100	\$100
Generic Drugs						\$10	\$10	\$10	\$10
Preferred Brand Drugs						\$35	\$35	\$35	\$35
Non-Preferred Brand Drugs						\$70	\$70	\$70	\$70
Specialty Drugs						\$70	\$70	\$70	\$70

Why aren't there copays or coinsurance amounts here?

With our Simple plans, you pay for covered services up to your deductible. After that, Oscar pays for everything.

No more copays. No coinsurance.

* Family deductibles and maxes are simply twice the individual amounts
 "Full Price" - Member pays Oscar's negotiated rate until reaching the plan's deductible



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	Simple		Secure		Market			
	Bronze	Silver	Gold	Platinum	Bronze	Silver	Gold	Platinum
Premium								
Individual	\$164.14	\$483.44	\$634.68	\$735.91	\$429.25	\$542.29	\$678.04	\$779.62
Individual + Spouse	\$328.28	\$966.89	\$1,269.37	\$1,471.82	\$858.49	\$1,084.59	\$1,356.08	\$1,559.23
Individual + Child	\$279.04	\$821.86	\$1,078.96	\$1,251.04	\$729.72	\$921.90	\$1,152.67	\$1,325.35
Family	\$467.80	\$1,377.82	\$1,808.85	\$2,097.34	\$1,223.35	\$1,545.53	\$1,932.41	\$2,221.91
Child Only	-	-	-	-	\$176.85	\$223.42	\$279.35	\$321.20
Premium with age 29 rider								
Individual	\$164.91	\$486.17	\$638.12	\$739.70	\$431.63	\$545.29	\$681.56	\$783.50
Individual + Spouse	\$329.82	\$972.33	\$1,276.24	\$1,479.39	\$863.25	\$1,090.59	\$1,363.12	\$1,567.01
Individual + Child	\$280.35	\$826.48	\$1,084.81	\$1,257.48	\$733.77	\$927.00	\$1,158.66	\$1,331.96
Family	\$469.99	\$1,385.58	\$1,818.65	\$2,108.13	\$1,230.14	\$1,554.09	\$1,942.45	\$2,232.99