



New Jersey | 2021 | Individual & Family Plans | Available On & Off-Exchange

	Oscar Secure	Bronze Classic	Silver Saver	Silver Classic	Silver Classic \$0 Ded	Gold Classic Option 1	Gold Classic Option 2
The Basics							
Deductible (Individual / Family)	\$8,550 / \$17,100	\$3,000 / \$6,000	\$2,500 / \$5,000	\$2,500 / \$5,000	\$0 / \$0	\$2,000 / \$4,000	\$1,750 / \$3,500
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	\$250 / \$500	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$8,550 / \$17,100	\$8,550 / \$17,100	\$7,500 / \$15,000	\$8,550 / \$17,100	\$8,550 / \$17,100	\$4,500 / \$9,000	\$7,000 / \$14,000
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No	No
Prices for Benefits							
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$0 after deductible (3 pre-deductible visits at \$0) ¹	\$50 after deductible	\$50 after deductible	\$30	\$30	\$25	\$10
Specialist Office Visits	\$0 after deductible	\$75 after deductible	40% after deductible	\$75	\$60	\$75	\$50
Urgent Care	\$0 after deductible	\$75 after deductible	40% after deductible	\$75	\$75	\$75	\$75
Emergency Room	\$0 after deductible	50% after deductible	40% after deductible	50% after deductible	50%	50% after deductible	20% after deductible
Mental Health Office Visits	\$0 after deductible (3 pre-deductible visits at \$0) ¹	\$50 after deductible	40% after deductible	\$30	\$30	\$25	\$10
Labs	\$0 after deductible	\$75 / \$0 with Quest	40% after deductible / \$0 with Quest	\$75 / \$0 with Quest	50% / \$0 with Quest	\$75 / \$0 with Quest	\$50 / \$0 with Quest
X-rays & Diagnostic Imaging	\$0 after deductible	\$75	40% after deductible	\$75	50%	\$75	\$50
MRIs & Advanced Imaging	\$0 after deductible	50% after deductible	40% after deductible	50% after deductible	50%	50% after deductible	20% after deductible
Inpatient Facility Fee	\$0 after deductible	50% after deductible	40% after deductible	50% after deductible	50%	50% after deductible	20% after deductible
Outpatient Facility Fee	\$0 after deductible	\$500 after deductible	40% after deductible	50% after deductible	\$500	50% after deductible	20% after deductible
RX Generics: Preferred (Tier 1)	\$0 after deductible	\$25 (cost share applies, up to \$250 per script) ²	40% after deductible (cost share applies, up to \$150 per script) ²	\$25 ²	\$20 ²	\$25 ²	\$10 (cost share applies, up to \$150 per script) ²
RX Brand: Preferred (Tier 2)	\$0 after deductible	50% after deductible (cost share applies, up to \$250 per script)	40% after deductible (cost share applies, up to \$150 per script)	50% after deductible	50% after deductible	40% after deductible	30% after deductible (cost share applies, up to \$150 per script)
RX Brand: Non-preferred (Tier 3)	\$0 after deductible	50% after deductible (cost share applies, up to \$250 per script)	40% after deductible (cost share applies, up to \$150 per script)	50% after deductible	50% after deductible	50% after deductible	30% after deductible (cost share applies, up to \$150 per script)
RX Brand: Specialty (Tier 4)	\$0 after deductible	50% after deductible (cost share applies, up to \$250 per script)	40% after deductible (cost share applies, up to \$150 per script)	50% after deductible	50% after deductible	50% after deductible	30% after deductible (cost share applies, up to \$150 per script)

¹Pre-deductible benefits are eligible for non-preventive visits across these categories and are subject to the copay, pre-deductible. Subsequent visits are charged at 100% of negotiated rate until member meets the plan's deductible.

²Many prescriptions may cost you \$0 if they're prescribed by a doctor through Oscar Virtual Urgent Care. Prescriptions, visits and services may be limited per provider discretion. **Note:** Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details. All this information and more can be found on our Broker Resources page: hioscar.com/brokers



New Jersey | 2021 | Individual & Family Plans | On-Exchange Only | Silver CSR Plans

	Silver Saver CSR 250	Silver Saver CSR 200	Silver Saver CSR 150	Silver Classic CSR 250	Silver Classic CSR 200	Silver Classic CSR 150
The Basics						
Deductible (Individual / Family)	\$2,400 / \$4,800	\$850 / \$1,700	\$100 / \$200	\$2,500 / \$5,000	\$500 / \$1,000	\$50 / \$100
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$6,500 / \$13,000	\$2,700 / \$5,400	\$2,250 / \$4,500	\$6,800 / \$13,600	\$2,800 / \$5,600	\$1,200 / \$2,400
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No
Prices for Benefits						
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$50 after deductible	\$30 after deductible	\$15 after deductible	\$25	\$10	\$5
Specialist Office Visits	20% after deductible	15% after deductible	10% after deductible	\$55	\$25	\$15
Urgent Care	20% after deductible	15% after deductible	10% after deductible	\$75	\$50	\$25
Emergency Room	20% after deductible	15% after deductible	10% after deductible	30% after deductible	20% after deductible	15% after deductible
Mental Health Office Visits	20% after deductible	15% after deductible	10% after deductible	\$25	\$10	\$5
Labs	20% after deductible	15% after deductible	10% after deductible	\$55 / \$0 with Quest	\$25 / \$0 with Quest	\$15 / \$0 with Quest
X-rays & Diagnostic Imaging	20% after deductible	15% after deductible	10% after deductible	\$55	\$25	\$15
MRIs & Advanced Imaging	20% after deductible	15% after deductible	10% after deductible	30% after deductible	20% after deductible	15% after deductible
Inpatient Facility Fee	20% after deductible	15% after deductible	10% after deductible	30% after deductible	20% after deductible	15% after deductible
Outpatient Facility Fee	20% after deductible	15% after deductible	10% after deductible	30% after deductible	20% after deductible	15% after deductible
RX Generics: Preferred (Tier 1)	20% after deductible (cost share applies, up to \$150 per script) ²	15% after deductible (cost share applies, up to \$150 per script) ²	10% after deductible (cost share applies, up to \$150 per script) ²	\$25 ²	\$15 ²	\$5 ²
RX Brand: Preferred (Tier 2)	20% after deductible (cost share applies, up to \$150 per script)	15% after deductible (cost share applies, up to \$150 per script)	10% after deductible (cost share applies, up to \$150 per script)	30% after deductible	20% after deductible	15% after deductible
RX Brand: Non-preferred (Tier 3)	20% after deductible (cost share applies, up to \$150 per script)	15% after deductible (cost share applies, up to \$150 per script)	10% after deductible (cost share applies, up to \$150 per script)	40% after deductible	30% after deductible	30% after deductible
RX Brand: Specialty (Tier 4)	20% after deductible (cost share applies, up to \$150 per script)	15% after deductible (cost share applies, up to \$150 per script)	10% after deductible (cost share applies, up to \$150 per script)	40% after deductible	30% after deductible	30% after deductible

¹Pre-deductible benefits are eligible for non-preventive visits across these categories and are subject to the copay, pre-deductible. Subsequent visits are charged at 100% of negotiated rate until member meets the plan's deductible.
²Many prescriptions may cost you \$0 if they're prescribed by a doctor through Oscar Virtual Urgent Care. Prescriptions, visits and services may be limited per provider discretion.
Note: Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

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New Jersey | 2021 | Individual & Family Plans | On-Exchange Only | Silver CSR Plans

	Silver Classic \$0 Ded CSR 250	Silver Classic \$0 Ded CSR 200	Silver Classic \$0 Ded CSR 150
The Basics			
Deductible (Individual / Family)	\$0 / \$0	\$0 / \$0	\$0 / \$0
Pharmacy Deductible (Individual / Family)	\$250 / \$500	\$200 / \$400	\$100 / \$200
Out-of-Pocket Max (Individual / Family)	\$6,800 / \$13,600	\$2,850 / \$5,700	\$1,200 / \$2,400
\$0 Preventive care	✓	✓	✓
Dedicated Care Team	✓	✓	✓
HSA-Compatible?	No	No	No
Prices for Benefits			
Virtual Urgent Care	\$0	\$0	\$0
Primary Care Office Visits	\$25	\$10	\$0
Specialist Office Visits	\$60	\$25	\$15
Urgent Care	\$75	\$50	\$25
Emergency Room	50%	40%	20%
Mental Health Office Visits	\$25	\$10	\$0
Labs	50% / \$0 with Quest	40% / \$0 with Quest	20% / \$0 with Quest
X-rays & Diagnostic Imaging	50%	40%	20%
MRIs & Advanced Imaging	50%	40%	20%
Inpatient Facility Fee	50%	40%	20%
Outpatient Facility Fee	\$500	\$250	\$150
RX Generics: Preferred (Tier 1)	\$20 ²	\$10 ²	\$0 ²
RX Brand: Preferred (Tier 2)	50% after deductible	40% after deductible	20% after deductible
RX Brand: Non-preferred (Tier 3)	50% after deductible	40% after deductible	20% after deductible
RX Brand: Specialty (Tier 4)	50% after deductible	40% after deductible	20% after deductible

¹Pre-deductible benefits are eligible for non-preventive visits across these categories and are subject to the copay, pre-deductible. Subsequent visits are charged at 100% of negotiated rate until member meets the plan's deductible.

²Many prescriptions may cost you \$0 if they're prescribed by a doctor through Oscar Virtual Urgent Care. Prescriptions, visits and services may be limited per provider discretion.

Note: Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

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New Jersey | 2021 | Individual & Family Plans | Off-Exchange Only

Silver Classic Off-Ex

The Basics

Deductible (Individual / Family)	\$2,500 / \$5,000
Pharmacy Deductible (Individual / Family)	N/A
Out-of-Pocket Max (Individual / Family)	\$8,550 / \$17,100
\$0 Preventive care	<input checked="" type="checkbox"/>
Dedicated Care Team	<input checked="" type="checkbox"/>
HSA-Compatible?	No

Prices for Benefits

Virtual Urgent Care	\$0
Primary Care Office Visits	\$30
Specialist Office Visits	\$75
Urgent Care	\$80
Emergency Room	50% after deductible
Mental Health Office Visits	\$30
Labs	\$75 / \$0 with Quest
X-rays & Diagnostic Imaging	\$75
MRIs & Advanced Imaging	50% after deductible
Inpatient Facility Fee	50% after deductible
Outpatient Facility Fee	50% after deductible
RX Generics: Preferred (Tier 1)	\$25 ²
RX Brand: Preferred (Tier 2)	50% after deductible
RX Brand: Non-preferred (Tier 3)	50% after deductible
RX Brand: Specialty (Tier 4)	50% after deductible

¹Pre-deductible benefits are eligible for non-preventive visits across these categories and are subject to the copay, pre-deductible. Subsequent visits are charged at 100% of negotiated rate until member meets the plan's deductible.

²Many prescriptions may cost you \$0 if they're prescribed by a doctor through Oscar Virtual Urgent Care. Prescriptions, visits and services may be limited per provider discretion. **Note:** Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

Why does Oscar offer this plan?

Premiums of Silver tier plans on the government exchange have gone up, due to government defunding of cost-sharing reduction (CSR) subsidies.

In response, Oscar has created off-exchange Silver alternatives.

What should I know about this plan?

They are only available off of the exchange.

They have lower premiums than comparable Silver tier plans on the exchange.

Is this plan right for me?

If you do not qualify for subsidies on the government exchange at any point in 2021, and are seeking a Silver tier plan, these may be a good option for you.

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