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 1-855-0SCAR-55 or visit $\mathrm{https}: / / \mathrm{www}$.hioscar.com/forms/2020/fl. 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. dol.gov/ebsa/healthreform or call 1-855-OSCAR-55 to request a copy.

| Important Questions | Answers | Why This Matters: |
| :---: | :---: | :---: |
| What is the overall deductible? | $\$ 8,150$ individual / \$16,300 family | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. |
| Are there services covered before you meet your deductible? | Yes. Preventive care and pre- and post-natal care. | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/. |
| Are there other deductibles for specific services? | No. | You don't have to meet deductibles for specific services. |
| What is the out-ofpocket limit for this plan? | \$8,150 individual / \$16,300 family | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. |
| What is not included in the out-of-pocket limit? | Premiums, balance billing charges, and healthcare this plan does not cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit. |
| Will you pay less if you use a network provider? | Yes. See www.hioscar.com or call 1-855-OSCAR-55 for a list of network providers. | This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |
| Do you need a referral to see a specialist? | No. | You can see the specialist you choose without a referral. |

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network 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 | \$0 copay/visit subject to deductible | Not Covered | First three (3) non-preventive visits are $\$ 0$, and not subject to deductible. Telemedicine Visits from Oscar Designated Telemedicine Providers are covered in full; deductible does not apply. |
|  | Specialist visit | \$0 copay/visit subject to deductible | Not Covered | _none- |
|  | Preventive care/ screening/ immunization | No charge | Not Covered | You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for. |
| If you have a test | Diagnostic test (x-ray, blood work) | \$0 copay/visit subject to deductible (x-ray/lab work) | Not Covered | You may pay a different cost share for this service, depending on the location You receive the service. <br> Preauthorization may be required. If you don't get preauthorization, <br> payment for care may be denied. |
|  | Imaging (CT/PET scans, MRIs) | \$0 copay/visit subject to deductible | Not Covered | You may pay a different cost share for this service, depending on the location You receive the service.Preauthorization is required. If you don't get preauthorization, payment for care may be denied. |
| If you need drugs to treat your illness or condition <br> More information about prescription drug coverage is available at www.hioscar.com/search IFL/drugs?year=2020 | Generic drugs | \$0 copay/prescription subject to deductible (retail/mail order) | Not Covered | Covers up to 30 day supply at retail and up to 90 day supply for mail order. Preauthorization/ step therapy may be required. If you don't get preauthorization, payment for care may be denied. |


| Common Medical Event | Services You <br> May Need | Network Provider (You will pay the <br> least) | Out-of-Network Provider (You will <br> pay the most) | Limitations, Exceptions, \& Other <br> Important Information |
| :--- | :--- | :--- | :--- | :--- | :--- |
|  | Preferred brand <br> drugs | \$0 copay/prescription subject to <br> deductible (retail/mail order) | Not Covered |  |


| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
| If you have a hospital stay | Physician/surgeon fees | \$0 copay/visit subject to deductible | Not Covered | Preauthorization required. If you don't get preauthorization, payment for care may be denied. |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | \$0 copay/visit subject to deductible (office visit/for other outpatient services) | Not Covered | First three (3) non-preventive visits are $\$ 0$, and not subject to deductible. |
|  | Inpatient services | \$0 copay/visit subject to deductible | Not Covered | Preauthorization is required for inpatient stays, except for emergency admissions. If you don't get preauthorization, payment for care may be denied. |
| If you are pregnant | Office Visit | No charge | Not Covered | Cost-sharing does not apply to certain preventive services. Depending on the type of services, cost-sharing may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). |
|  | Childbirth/delivery professional services | \$0 copay/visit subject to deductible | Not Covered | Cost-sharing does not apply to certain preventive services. Depending on the type of services, cost-sharing may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). |
|  | Childbirth/delivery facility services | \$0 copay/visit subject to deductible | Not Covered | Preauthorization is not required if patient stay <48 hours (<96 hours for a cesarean). If you don't get preauthorization, payment for care may be denied. |
| If you need help recovering or have other special health needs | Home health care | \$0 copay/visit subject to deductible | Not Covered | 20 visits per year. Preauthorization may be required. If you don't get preauthorization, payment for care may be denied. |


| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
| If you need help recovering or have other special health needs | Rehabilitation services | \$0 copay/visit subject to deductible | Not Covered | 35 visits per year, combined therapies. Preauthorization may be required. If you don't get preauthorization, payment for care may be denied. |
|  | Habilitation services | \$0 copay/visit subject to deductible | Not Covered | 35 visits per year, combined therapies. Preauthorization may be required. If you don't get preauthorization, payment for care may be denied. |
|  | Skilled nursing care | \$0 copay/visit subject to deductible | Not Covered | 60 days per year. Preauthorization is required. If you don't get preauthorization, payment for care may be denied. |
|  | Durable medical equipment | \$0 copay/device subject to deductible | Not Covered | Preauthorization is required for purchases and rentals $>\$ 500$. If you don't get preauthorization, payment for care may be denied. |
|  | Hospice services | \$0 copay/visit subject to deductible | Not Covered | Inpatient hospice care is subject to the inpatient hospital cost-sharing. Preauthorization may be required. If you don't get preauthorization, payment for care may be denied. |
| If your child needs dental or eye care | Children's eye exam | \$0 copay/visit subject to deductible | Not Covered | 1 exam per year. |
|  | Children's glasses | \$0 copay/visit subject to deductible | Not Covered | 1 prescribed lenses and frames per year. |
|  | Children's dental check-up | No charge | Not Covered | Limited to 1 exam every 6 months |

## 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
－Acupuncture
－Bariatric surgery
－Cosmetic surgery
－Dental care（Adult）
－Hearing aids
－Infertility treatment
－Long－term care
－Non－emergency care when traveling outside the U．S．
－Private－duty nursing
－Routine eye care（Adult）
－Routine foot care
－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

## 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：Florida Department of Financial Services，Division of Consumer Services， 200 East Gaines Street，Tallahassee，FL 32399 at 1－877－693－5236 or www．myflroidacfo．com or contact Oscar at 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．

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：www．myflroidacfo．com
Does this plan provide Minimum Essential Coverage？Yes．
If you don＇t have Minimum Essential Coverage for a month，you＇ll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month．
Does this plan meet the Minimum Value Standards？Yes．
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．］
［Tagalog（Tagalog）：Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 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．］
［Navajo（Dine）：Dinek＇ehgo shika at＇ohwol ninisingo，kwiijigo holne＇1－855－OSCAR－55．］
To see examples of how this plan might cover costs for a sample medical situation，see the next page．

## 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 <br> (9 months of in-network pre-natal care and a hospital delivery) |  | Managing Joe's type 2 Diabetes <br> (a year of routine in-network care of a wellcontrolled condition) |  | Mia's Simple Fracture <br> (in-network emergency room visit and follow up care) |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| - The plan's overall deductible | \$8,150 | - The plan's overall deductible | \$8,150 | - The plan's overall deductible | \$8,150 |
| $\square \underline{\text { - }}$ - ${ }^{\text {a }}$ - | \$0 | $\square \underline{\text { Specialist copay }}$ | \$0 | $\square \underline{\text { - }}$ - ${ }^{\text {a }}$ | \$0 |
| - Hospital (facility) copay. | \$0 | $\square$ Hospital (facility) copay | \$0 | - Hospital (facility) copay | \$0 |
| - Other copay | \$0 | - Other copay. | \$0 | - Other copay. | \$0 |
| This EXAMPLE event includes ser Specialist office visits (prenatal c |  | This EXAMPLE event includes Primary care physician office vis |  | This EXAMPLE event includes s Emergency room care (including | plies) |
| Childbirth/delivery professional servis |  | disease education) |  | Diagnostic test (x-ray) |  |
| Childbirth/delivery facility services |  | Diagnostic tests (blood work) |  | Durable medical equipment (cru |  |
| Diagnostic tests (ultrasounds and |  | Prescription drugs |  | Rehabilitation services (physical |  |
| Specialist visit (anesthesia) |  | Durable medical equipment (gluc |  |  |  |
| Total Example Cost | \$12,800 | Total Example Cost | \$7,400 | Total Example Cost | \$1,900 |
| In this example, Peg would pay: |  | In this example, Joe would pay: |  | In this example, Mia would pay: |  |
| Cost Sharing |  | Cost Sharing |  | Cost Sharing |  |
| Deductibles | \$8,150 | Deductibles | \$7,200 | Deductibles | \$1,900 |
| Copays | \$0 | Copays | \$0 | Copays | \$0 |
| Coinsurance | \$0 | Coinsurance | \$0 | Coinsurance | \$0 |
| What isn't covered |  | What isn't covered |  | What isn't covered |  |
| Limits or exclusions | \$60 | Limits or exclusions | \$60 | Limits or exclusions | \$0 |
| The total Peg would pay: | \$8,210 | The total Joe would pay: | \$7,260 | The total Mia would pay: | \$1,900 |

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 at all times 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 9942 Culver City Blvd., PO Box 1279, Culver City, CA 90232

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

1-855-OSCAR-55 (TTY: 7-1-1), Mon - Fri $8 \mathrm{am}-8 \mathrm{pm} /$ Sat - Sun $9 \mathrm{am}-5$ pm (EST), Fax: 1-888-977-2062, Email: help@hioscar.com. You can file a grievance in person or by mail, fax, or em ail. 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.Español（Spanish）：ATENCIÓN：si habla español，tiene a su disposición servicios gratuitos de asistencia lingüística．Llame al 1－855－OSCAR－55．
繁體中文（Chinese）：注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1－855－OSCAR－55．
Русский（Russian）：ВНИМАНИЕ：Если вы говорите на русском языке，то вам доступны бесплатные услуги перевода．Звоните 1－855－OSCAR－55．
Kreyòl Ayisyen（French Creole）：ATANSYON：Si w pale Kreyòl Ayisyen，gen sèvis èd pou lang ki disponib gratis pou ou．Rele 1－855－OSCAR－55．
한국어（Korean）：주의：한국어를 사용하시는 경우，언어 지원 서비스를 무료로 이용하실 수 있습니다．1－855－OSCAR－55 번으로 전화해 주십시오．
Italiano（Italian）：ATTENZIONE：In caso la lingua parlata sia l＇italiano，sono disponibili servizi di assistenza linguistica gratuiti．Chiamare il numero 1－855－OSCAR－55．
אידיש（Yiddish）：אויפמערקזאם：אויב איר רעדט אידיש，זענעו פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל．רופט 1－855－OSCAR－55．
বাংলা（Bengali）：লক্ষ্য করুনঃ यদি আপনি বাংলা，কथा বলতে भারেন，তাহলে নিঃথরচায় ভাষা সহায়তা পরিষেবা উপলক্ক আছে। ফোন করুন ১－855－OSCAR－55．
Polski（Polish）：UWAGA：Jeżeli mówisz po polsku，możesz skorzystać z bezpłatnej pomocy językowej．Zadzwoń pod numer 1－855－OSCAR－55．
العربية (Arabic): ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللفوية تتوافر لك بالمجان. اتصل برقم 1-558-55-RACSO.

Français（French）：ATTENTION：Si vous parlez français，des services d＇aide linguistique vous sont proposés gratuitement．Appelez le 1－855－OSCAR－55．
أُردُو (Urdu): خبردار: اكر آپ اردو بولتـ، بيس، تو آپ كو زبان كیى مدد كى خدمات مفت ميي دستياب بيي ـ كال كريـ 1-855-OSCAR-55

Tagalog（Tagalog－Filipino）：PAUNAWA：Kung nagsasalita ka ng Tagalog，maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad．Tumawag sa 1－855－OSCAR－55．

Shqip（Albanian）：KUJDES：Nëse flitni shqip，për ju ka në dispozicion shërbime të asistencës gjuhësore，pa pagesë．Telefononi në 1－855－OSCAR－55．
Tiếng Việt（Vietnamese）：CHÚ Y̌：Nếu bạn nói Tiếng Việt，có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn．Gọi số 1－855－OSCAR－55．
हिंदी（Hindi）：ध्यान दें：यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलव्ध हैं। 1－855－OSCAR－55 पर कॉल करें।
فارسىى（Farsi）：توجه：اكر به زبان فارسى كفتكو مى كنيد، تسهيلات زبانى بصورت رايكان برای شما ．بكيريد ت 85R－55－855－OSCAR．
Deutsch（German）：ACHTUNG：Wenn Sie Deutsch sprechen，stehen Innen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung．Rufnummer：1－855－OSCAR－55．
ગુજરાતી（Gujarati）：સુયના：જો તમે ગુજરાતી બોલતા હો，તો નિ：શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે．ફ્ઞો કરો 1－855－OSCAR－55．
日本語（Japanese）：注意事項：日本語を話される場合，無料の言語支援をご利用いただけます。1－855－OSCAR－55 まで，お電話にてご連絡ください。

Português（Portuguese）：ATENÇÃO：Se fala português，encontram－se disponíveis serviços linguísticos，grátis．Ligue para 1－855－OSCAR－55．




Hmoob（Hmong）：LUS CEEV：Yog tias koj hais lus Hmoob，cov kev pab txog lus，muaj kev pab dawb rau koj．Hu rau 1－855－OSCAR－55．
ภาษาไทย（Thai）：ถ้ า คุณพู ดภา ษาใทยคุณสามารถใช้ บริการช่ วยเ冈ือทางภาษาได้ ฟรี่ โทร 1－855－OSCAR－55．
Deitsch（Pennsylvania Dutch）：Wann du［Deitsch（Pennsylvania German／Dutch）］schwetzscht，kannscht du mitaus Koschte ebber gricke，ass dihr helft mit die englisch Schprooch．Ruf selli Nummer uff：Call 1－855－OSCAR－55．
Oroomiffa（Oromo）：XIYYEEFFANNAA：Afaan dubbattu Oroomiffa，tajaajila gargaarsa afaanii，kanfaltiidhaan ala，ni argama．Bilbilaa 1－855－OSCAR－55．
Nederlands（Dutch）：AANDACHT：Als u nederlands spreekt，kunt u gratis gebruikmaken van de taalkundige diensten．Bel 1－855－OSCAR－55．
Українська（Ukrainian）：УВАГА！Якщо ви розмовляєте українською мовою，ви можете звернутися до безкоштовної служби мовної підтримки．Телефонуйте за номером 1－855－ OSCAR－55．
Română（Romanian）：ATENȚIE：Dacă vorbiți limba română，vă stau la dispoziție servicii de asistență lingvistică，gratuit．Sunați la 1－855－OSCAR－55．
Navajo Diné Bizaad：Dií baa akó nínizin：Díi saad bee yánilti＇go Diné Bizaad，saad bee áká＇ánida＇áwo’dę́é，t＇áá jiik＇eh，éí ná hóló，kojị’ hódíilnih 1－855－OSCAR－55（TTY：711．）
Srpsko－hrvatski（Serbo－Croatian）：OBAVJEŠTENJE：Ako govorite srpsko－hrvatski，usluge jezičke pomoći dostupne su vam besplatno．Nazovite 1－855－OSCAR－55

