

Oscar Saver Silver HSA Plan

Coverage for: Individual + Family Plan Type: HMO



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/2019/oh>. 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 <u>deductible</u>?	\$3,000 individual / \$6,000 family	Generally, you must pay all the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u>?	Yes. <u>Preventive care</u> , pre- and post-natal care, and telemedicine.	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. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
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>?	\$6,650 individual / \$13,300 family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u>?	Premiums, <u>balance billing</u> charges, and healthcare this <u>plan</u> does not cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u>?	Yes. See www.hioscar.com 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</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-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> .



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	40% coinsurance subject to deductible	Not Covered	_____none_____
	Specialist visit	40% coinsurance subject to deductible	Not Covered	_____none_____
	Preventive care/screening /immunization	\$0.00 copay /visit not subject to deductible	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)	40% coinsurance subject to deductible (x-ray/lab work)	Not Covered	Preauthorization may be required. If you don't get preauthorization , payment for care may be denied.
	Imaging (CT/PET scans, MRIs)	40% coinsurance subject to deductible	Not Covered	Preauthorization is 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 drugs to treat your illness or condition More information about prescription drug coverage is available at www.hioscar.com/search/OH/drugs?year=2019	Generic drugs	40% coinsurance 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.
	Preferred brand drugs	40% coinsurance 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.
	Non-preferred brand drugs	40% coinsurance 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.
	Specialty drugs	40% coinsurance subject to deductible (retail/mail order)	Not Covered	Covers up to 30 day supply through Oscar Specialty Pharmacy. Preauthorization /step therapy may be required. If you don't get preauthorization , payment for care may be denied.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% coinsurance subject to deductible	Not Covered	Preauthorization may be required. If you don't get preauthorization , payment for care may be denied.
	Physician/surgeon fees	40% coinsurance subject to deductible	Not Covered	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 immediate medical attention	<u>Emergency room care</u>	40% <u>coinsurance</u> subject to <u>deductible</u> (ER Facility Fee/ER Physician Fee)	40% <u>coinsurance</u> subject to <u>deductible</u> (ER Facility Fee/ER Physician Fee)	_____none_____
	<u>Emergency medical transportation</u>	40% <u>coinsurance</u> subject to <u>deductible</u>	40% <u>coinsurance</u> subject to <u>deductible</u>	<u>Preauthorization</u> required for non-emergency ambulance transportation.
	<u>Urgent care</u>	40% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	_____none_____
If you have a hospital stay	Facility fee (e.g., hospital room)	40% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	<u>Preauthorization</u> is required for inpatient stays, except for emergency admissions. If you don't get <u>preauthorization</u> , payment for care may be denied.
	Physician/surgeon fees	40% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	<u>Preauthorization</u> 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	Mental/Behavioral health outpatient services	40% <u>coinsurance</u> subject to <u>deductible</u> (office visit/for other outpatient services)	Not Covered	_____none_____
	Mental/Behavioral health inpatient services	40% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	<u>Preauthorization</u> is required for inpatient stays, except for emergency admissions. If you don't get <u>preauthorization</u> , 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 are pregnant	Office Visit	\$0.00 copay /visit not 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). 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.
	Childbirth/delivery professional services	40% coinsurance subject to deductible	Not Covered	
	Childbirth/delivery facility services	40% coinsurance subject to deductible	Not Covered	
If you need help recovering or have other special health needs	Home health care	40% coinsurance subject to deductible	Not Covered	100 visits per Plan Year. Limit does not apply to Private Duty Nursing; Private Duty Nursing is limited to 90 visits per Benefit Period. Preauthorization may be required. If you don't get preauthorization , payment for care may be denied.
	Rehabilitation services	40% coinsurance subject to deductible	Not Covered	20 visits per therapy per Plan Year; 36 visits per Plan Year for cardiac rehabilitation. Preauthorization may be required. If you don't get preauthorization , payment for care may be denied.
	Habilitation services	40% coinsurance subject to deductible	Not Covered	20 visits per therapy per Plan Year; refer to Your Policy for coverage of Autism Spectrum disorders and applicable limits. Preauthorization may be required. If you don't get preauthorization , payment for care may be denied.
	Skilled nursing care	40% coinsurance subject to deductible	Not Covered	90 days per year. Preauthorization is 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	<u>Durable medical equipment</u>	40% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	Preauthorization is required for purchases and rentals >\$500. If you don't get preauthorization , payment for care may be denied.
	<u>Hospice services</u>	40% <u>coinsurance</u> subject to <u>deductible</u>	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	Eye exam	40% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	1 exam per year.
	Glasses	40% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	1 prescribed lenses and frames per year.
	Dental check-up	\$0.00 <u>copay</u> /visit not subject to <u>deductible</u>	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
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care

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

- Acupuncture
- Hearing aids
- Weight loss programs
- Chiropractic care
- Private-duty nursing (covered under Home Health Care)

Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. To contact Oscar call **1-855-OSCAR-55**, or the contact information for those agencies is: Ohio Department of Insurance, 50 W. Town Street, Third Floor - Suite 300 Columbus, OH 43215 at **1-800-686-1526** or <http://www.insurance.ohio.gov/Pages/default.aspx>. 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: <http://www.insurance.ohio.gov/Pages/default.aspx>

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**.

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

- The **plan's overall deductible**: \$3,000
- **Specialist**: 40% **coinsurance** subject to **deductible**
- **Hospital (facility)**: 40% **coinsurance** subject to **deductible**
- **Other**: 40% **coinsurance** subject to **deductible**

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	\$7,500
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$3,000
Copays	\$0
Coinsurance	\$1,300
What isn't covered	
Limits or exclusions	\$200
Total	\$4,500

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

- The **plan's overall deductible**: \$3,000
- **Specialist**: 40% **coinsurance** subject to **deductible**
- **Hospital (facility)**: 40% **coinsurance** subject to **deductible**
- **Other**: 40% **coinsurance** subject to **deductible**

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	\$5,500
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$3,000
Copays	\$0
Coinsurance	\$900
What isn't covered	
Limits or exclusions	\$80
Total	\$3,980

Mia's Simple Fracture (in-network emergency room visit and follow up care)

- The **plan's overall deductible**: \$3,000
- **Specialist**: 40% **coinsurance** subject to **deductible**
- **Hospital (facility)**: 40% **coinsurance** subject to **deductible**
- **Other**: 40% **coinsurance** subject to **deductible**

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	\$1,900
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,900
Copays	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
Total	\$1,900

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. Oscar does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

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 points of contact, 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 am - 8 pm/ Sat - Sun 9 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 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.

Navajo Diné Bizaad: Dii baa akó nínízin: Dii saad bee yánílti'go **Diné Bizaad**, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, kóji' hódíílnih 1-855-OSCAR-55 (TTY: 711.)