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/2022/nc. 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-glossaryl or call 1-855-OSCAR-55 to request a copy.

| Important Questions | Answers | Why This Matters: |
| :---: | :---: | :---: |
| What is the overall deductible? | \$0 individual / \$0 family | See the Common Medical Events chart below for your costs for services this plan covers. |
| Are there services covered before you meet your deductible? | Yes. Preventive care and preand 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-of-pocket limit for this plan? | $\$ 8,700$ individual / \$17,400 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, healthcare this plan does not cover, and penalties for failure to obtain preauthorization for services. | 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 | \$40 copayment/visit Deductible does not apply | Not Covered | Cost share applies to both in-person and virtual services. Virtual urgent care services from Oscar designated telemedicine providers are covered in full. |
|  | Specialist visit | \$100 copayment/visit Deductible does not apply | Not Covered | Cost share applies to both in-person and virtual services. |
|  | 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 needed are preventive. Then check what your plan will pay. |
| If you have a test | Diagnostic test (x-ray, blood work) | $\$ 95$ copayment/visit Deductible does not apply (x-ray), $\$ 10$ copayment/visit Deductible does not apply (lab work, Preferred), $\$ 50$ copayment/visit Deductible does not apply (lab work, Non-Preferred) | Not Covered | - none- |
|  | Imaging (CT/PET scans, MRIs) | 50\% coinsurance Deductible does not apply | Not Covered | -none- |
| If you need drugs to treat your illness or condition <br> More information about prescription drug coverage is available at www.hioscar.com/search /NC/drugs? year=2022 | Generic drugs (Tier 1) | \$3 copayment/ prescription Deductible does not apply (retail, Tier 1A), \$30 copayment/ prescription Deductible does not apply (retail, Tier 1B) | Not Covered | Retail is limited to a 30 -day supply. Mail Order is limited to a 90 -day supply and is subject to $2.5 x$ the retail cost-sharing amount. 90-day supply for Maintenance Drugs is subject to $3 x$ retail cost-sharing amount. |
|  | Preferred brand drugs (Tier 2) | \$150 copayment/prescription Deductible does not apply (retail), \$375 copayment/prescription Deductible does not apply (mail order) | Not Covered |  |
|  | Non-preferred brand drugs (Tier 3) | 50\% coinsurance Deductible does not apply (retail/mail order) | Not Covered |  |

*For more information about limitations, exceptions, and prior authorization, see the plan or policy document at https://www.hioscar.com/forms/2022/nc.

| 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 <br> More information about prescription drug coverage is available at www.hioscar.com/search INC/drugs? year=2022 | Specialty drugs (Tier 4) | 50\% coinsurance Deductible does not apply (retail/mail order) | Not Covered | Limited to a 30-day supply. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 50\% coinsurance Deductible does not apply | Not Covered | - - none- |
|  | Physician/surgeon fees | 50\% coinsurance Deductible does not apply | Not Covered | -none- |
| If you need immediate medical attention | Emergency room care | 50\% coinsurance Deductible does not apply (ER Facility Fee/ER Physician Fee) | 50\% coinsurance Deductible does not apply (ER Facility Fee/ER Physician Fee) | Cost-share waived if admitted. Out-ofNetwork Emergency Room services are covered if the services are for an emergency condition. |
|  | Emergency medical transportation | 50\% coinsurance Deductible does not apply | 50\% coinsurance Deductible does not apply | Emergency Transportation services by an Out-of-Network provider are covered if the services are for an emergency condition. |
|  | Urgent care | \$50 copayment/visit Deductible does not apply | Not Covered | When temporarily out of the Service Area, Out-of-Network Urgent Care services are covered. In addition to applicable cost share, you may be responsible for balance billing. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 50\% coinsurance Deductible does not apply | Not Covered | -none- |
|  | Physician/surgeon fees | 50\% coinsurance Deductible does not apply | Not Covered | -none- |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | $\$ 40$ copayment/visit Deductible does not apply (office visit), 50\% coinsurance Deductible does not apply (for other outpatient services) | Not Covered | - none-_ |

*For more information about limitations, exceptions, and prior authorization, see the plan or policy document at https://www.hioscar.com/forms/2022/nc.

| 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 mental health, behavioral health, or substance abuse services | Inpatient services | 50\% coinsurance Deductible does not apply | Not Covered | -none- |
| If you are pregnant | Office Visits | No charge | Not Covered | Depending on the type of prenatal/postnatal services (such as Primary Care Office Visits, $\underline{\text { Specialist }}$ Office Visits, Diagnostic Imaging Services, etc.), the applicable costsharing will apply. |
|  | Childbirth/delivery professional services | $50 \%$ coinsurance Deductible does not apply | Not Covered | [ none-_ |
|  | Childbirth/delivery facility services | $50 \%$ coinsurance Deductible does not apply | Not Covered | Covers 48-hour hospital stay for uncomplicated vaginal birth and 96hour hosptial stay for uncomplicated caesarean section. |
| If you need help recovering or have other special health needs | Home health care | \$100 copayment/visit Deductible does not apply | Not Covered | -none- |
|  | Rehabilitation services | \$100 copayment/visit Deductible does not apply | Not Covered | 30 combined visits per Benefit Period for Occupational, Physical, and Chiropractic Manipulation Therapy. 30 visits per Benefit Period for Speech Therapies, not to be combined with other outpatient therapies. |
|  | Habilitation services | \$100 copayment/visit Deductible does not apply | Not Covered | 30 combined visits per Benefit Period for Occupational, Physical, and Chiropractic Manipulation Therapy. 30 visits per Benefit Period for Speech Therapies, not to be combined with other outpatient therapies. |
|  | Skilled nursing care | 50\% coinsurance Deductible does not apply | Not Covered | 60 days per Benefit Period combined for Skilled Nursing and Rehabilitation Facility. |

*For more information about limitations, exceptions, and prior authorization, see the plan or policy document at https://www.hioscar.com/forms/2022/nc.

| 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 | Durable medical equipment | $50 \%$ coinsurance Deductible does not apply | Not Covered | -none- |
|  | Hospice services | 50\% coinsurance Deductible does not apply | Not Covered | -none- |
| If your child needs dental or eye care | Children's eye exam | No charge | Not Covered | One (1) refraction visit per Benefit Period. |
|  | Children's glasses | 50\% coinsurance Deductible does not apply | 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 | No charge | Not Covered | One (1) visit per 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
- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)

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

- Bariatric surgery
- Hearing aids
- Private-duty nursing
- Routine foot care
- Chiropractic care
- Infertility treatment


## 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: North Carolina Department of Insurance, 1201 Mail Service Center, Raleigh, NC 27699 at 855-408-1212 or https://www.ncdoi.gov/consumers/health-insurance 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.
*For more information about limitations, exceptions, and prior authorization, see the plan or policy document at https://www.hioscar.com/forms/2022/nc.

## 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：https：／／www．ncdoi．gov／consumers／health－ insurance
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．
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 section．
＊For more information about limitations，exceptions，and prior authorization，see the plan or policy document at https：／／www．hioscar．com／forms／2022／nc．

## 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 (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 | \$0 | - The plan's overall deductible | \$0 | - The plan's overall deductible | \$0 |
| $\square$ Specialist copayment | \$100 | $\square$ Specialist copayment | \$100 | - Specialist copayment | \$100 |
| - Hospital (facility) coinsurance | 50\% | - Hospital (facility) coinsurance | 50\% | - Hospital (facility) coinsurance | 50\% |
| $\square$ Other coinsurance | 50\% | $\square$ Other coinsurance | 50\% | - Other coinsurance | 50\% |
| This EXAMPLE event includes se Specialist office visits (prenatal ca Childbirth/delivery professional serv Childbirth/delivery facility services Diagnostic tests (ultrasounds and Specialist visit (anesthesia) |  | This EXAMPLE event includes ser Primary care physician office visit disease education) Diagnostic tests (blood work) Prescription drugs |  | This EXAMPLE event includes s Emergency room care (including Diagnostic test ( $x$-ray) <br> Durable medical equipment (crut Rehabilitation services (physical | plies) |
| Total Example Cost | \$12,700 | Total Example Cost | \$5,600 | Total Example Cost | \$2,800 |
| 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 | \$0 | Deductibles | \$0 | Deductibles | \$0 |
| Copayments | \$400 | Copayments | \$3,200 | Copayments | \$600 |
| Coinsurance | \$5,000 | Coinsurance | \$0 | Coinsurance | \$1,100 |
| What isn't covered |  | What isn't covered |  | What isn't covered |  |
| Limits or exclusions | \$0 | Limits or exclusions | \$0 | Limits or exclusions | \$0 |
| The total Peg would pay is | \$5,400 | The total Joe would pay is | \$3,200 | The total Mia would pay is | \$1,700 |

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.

Cherokee：Hagsesda：iyuhno hyiwoniha［tsalagi gawonihisdi］．Call 1－855－OSCAR－55（TTY：711）
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．3воните 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，זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל．רופט 1－855－OSCAR－55．
বাংলা（Bengali）：লক্ষ্য করুনঃ यদি আभনি বাংলা，কथা বলতে भারেন，তাহলে নিঃথরচায় ভাযা সহায়তা পরিমেবা উপলক্জ আছে। কোন 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 اللغوية تتوافر لك باللجان. اتصل برقم 1-558-RACSO-55.

Français（French）：ATTENTION ：Si vous parlez français，des services d＇aide linguistique vous sont proposés gratuitement．Appelez le 1－855－OSCAR－55．
اُُردُو (Urdu): خبردار: اكر آپ اردو بولتع بيى، تو آپ كو زبان كى مدد كى خدمات مفت ميـ دستياب بيي ـ كال كريي 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 Ý：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 उपलब्ध हैं। 1－855－OSCAR－55 पर कॉल करें।
فارسـى（Farsi）：توجه：اكر به زبان فارسى كفتكو مىى كنيد، تسهيالات زبانى بصورت رايكان براى شما ．بكيريد ت 1－855－OSCAR－55．
Deutsch（German）：ACHTUNG：Wenn Sie Deutsch sprechen，stehen Ihnen 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．ફ્રોન 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．




Homoob（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）：ถ า คุณพู ดภา ษาไทยคุณสามารถ ใช้ บริการช่ วยเพือทางภาษาได ฟรี ไทร 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：Dí baa akó nínizin：Díi saad bee yánílti＇go Diné Bizaad，saad bee áká＇ánida＇áwo＇dęé＇，t＇áá jiik＇eh，éí ná hólę́，kojit＇hódílnih 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


