September 30, 2021

Oscar Announces Agreements with Miami-Dade Health Systems to Offer Affordable Health Insurance and Care

- *Oscar, University of Miami Health System, and Jackson Health System are working together to offer seamlessly connected health insurance and care in Miami-Dade County, FL.*
- *Oscar Individual and Family plans will be offered through the ACA marketplace Miami-Dade during the upcoming Open Enrollment Period.*
- *Members will have access to leading providers at University of Miami Health System and Jackson Health System.*
- *Members receive savings and an enhanced experience through Oscar's digital tools, including dedicated Care Teams and 24/7 access to Oscar Virtual Urgent Care providers at $0[1], and $0 Tier 1 prescriptions – an expanded offering in 2021.[2]*

NEW YORK & MIAMI--(BUSINESS WIRE)-- Oscar Health, Inc. ("Oscar") (NYSE: OSCR), the first health insurance company built on a full stack technology platform, has announced that it's working with University of Miami Health System and Jackson Health System to offer Oscar Individual and Family health insurance plans across Miami-Dade County beginning 2022.

In fostering these relationships, more South Florida consumers will have access to a seamlessly connected clinical and insurance experience. The University of Miami Health System's and Jackson Health System's leading network of providers and Oscar's consumer-centric, tech-driven approach to customer service and care navigation will provide more individuals access to a better health care experience.

"As we approach the Open Enrollment period, our goal of making high-quality health care more accessible and affordable for individuals is paramount," said Dennis Hillen, Oscar Regional Vice President. "We're proud to partner with both University of Miami Health System and Jackson Health System under a shared vision to reach more consumers and support the unique needs of individuals across Miami-Dade."

The state of Florida has been heavily impacted by the COVID-19 pandemic, as variants continue to drive infection and instability. Amidst rising unemployment rates and an uncertain job market, approximately 25 percent of Florida residents may not have health insurance coverage due to job loss. During the upcoming Open Enrollment period, Miami-Dade residents living in Oscar's coverage area will be able to purchase Oscar Individual and Family health plans which include affordable coverage of University of Miami Health System and Jackson Health System's network of high-quality providers and services.

These health plans are anticipated to be sold on the federal health insurance exchange, with coverage to begin on January 1, 2022. The new plans and care will include:

- Health care coverage designed around each members' needs.
    - University of Miami Health System's and Jackson Health System's extensive network of providers will be accessible across metro communities with member care options available close to home.
    - Members will experience Oscar's personalized approach to health insurance. Each member is assigned a team of Care Guides and clinicians who know the member's medical history and can help them navigate their plan. This team can also schedule appointments with University of Miami Health System and Jackson Health System providers in the member's area and network, and collaborate with those providers to deliver a seamless member experience and health savings.
    - Oscar members have 24/7 access to Oscar Virtual Urgent Care Providers at $0 for whenever a member needs to see a doctor quickly.[1] Tier 1 prescriptions are $0 when prescribed by Oscar Virtual Urgent Care providers, too.[2]
- Easy-to-access specialty, pharmacy, and wellness benefits designed to deliver savings.
    - Affordable coverage of University of Miami Health System and Jackson Health System's comprehensive medical services across all major specialty areas of care, including maternity, orthopedics, and oncology – with no referral needed.
    - Pharmaceutical benefits beyond Virtual Urgent Care such as the $3 Prescriptions Drug Formulary, which includes 100 of the most commonly-prescribed medications for $3 or less.[3]
    - Convenient tools and perks like the Oscar App, Oscar Step Tracking, and more.

About Oscar Health

Oscar Health, Inc. ("Oscar") is the first health insurance company built around a full stack technology platform and a relentless focus on serving its members. At Oscar, our mission is to make a healthier life accessible and affordable for all. Headquartered in New York City, Oscar has been challenging the health care system's status quo since our founding in 2012. The company's member-first philosophy and innovative approach to care has earned us the trust of approximately 560,000 members as of June 30, 2021. We offer Individual & Family, Small Group and Medicare Advantage plans, and +Oscar, our full stack technology platform to others within the provider and payor space. Our vision is to refactor health care to make good care cost less. Refactor is a term used in software engineering that means to improve the design, structure, and implementation of the software, while preserving its functionality. At Oscar, we take this definition a step further. We improve our members' experience by building trust through deep engagement, personalized guidance, and rapid iteration.

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[1] If you're away from home, this benefit is not available in US territories or internationally.

[2] Tier 1 prescriptions and labs are $0 when arranged by an Oscar Virtual Primary Care Provider. Some Tier 1 prescriptions are unavailable via virtual visits. Other exclusions may apply.

[3] If you're away from home, this benefit is not available in US territories or internationally.

[4] Tier 1 prescriptions are $0 when arranged by an Oscar Virtual Primary Care Provider. Some Tier 1 prescriptions are unavailable via virtual visits. Other exclusions may apply.

[5] Available as a pre-deductible benefit on all Oscar Individual and Family plans in Kansas City except for Silver and Bronze High Deductible Savings Plans.

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