December 1, 2022

Oscar Health Announces Expansion with Vanderbilt University Medical Center To Provide In-Network Health Coverage for Residents Across the Nashville Region

- *Oscar Health will expand its provider network across the Nashville area to include Vanderbilt University Medical Center, as well as Vanderbilt Medical Group and affiliates on its ACA and family plans.*
- *Members will receive high-quality care from Vanderbilt University Medical Center providers.*
- *Members will also have access to 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 2023.[2]*

NASHVILLE, Tenn. & NEW YORK--(BUSINESS WIRE)-- Oscar Health, Inc. ("Oscar") (NYSE: OSCR), the first health insurance company built on a full stack technology platform, today announced that Vanderbilt University Medical Center (VUMC) is an in-network provider in the Nashville, TN area. VUMC joins Oscar's existing Southeast network as individuals are actively shopping for health insurance during this year's Open Enrollment period. This network addition will help expand access for more individuals across the Nashville area and will bring VUMC providers and facilities in-network for Oscar's individual and family health insurance plans beginning January 1, 2023.

"Having access to high-quality and affordable healthcare is critically important, and at Oscar we've made it our mission to ensure that individuals across the country have that option," said Dennis Hillen, Senior Vice President at Oscar. "As we head into a new year, we are excited to work with Vanderbilt University Medical Center, an organization who shares that vision, and support more people in the Nashville region in their healthcare journeys."

"We have spent the last decade expanding our health system so the patients we serve have convenient access to the broadest array of specialty services available in this region. Oscar's progressive approach to care aligns well with our mission. We are excited to join with them to help serve their members," said C. Wright Pinson, MBA, MD, Deputy Chief Executive Officer and Chief Health System Officer for VUMC.

Oscar's plans include[3]:

- Healthcare coverage designed around each members' needs.
  - Members can receive convenient care that's close to home through Vanderbilt University Medical Center's extensive network of providers that will be available across metro communities. VUMC is the most comprehensive health system in the Southeast, with more than 4,600 physicians, NPs, PAs, and Allied Health professionals statewide and 4 acute care hospitals, Monroe Carell, Jr. Children's Hospital at Vanderbilt, and the Vanderbilt Birth Center.

    - Members will also experience Oscar's personalized approach to health insurance. They will be assigned a dedicated team of Care Guides and clinicians who understand their personal medical history and who can help them navigate their health plan benefits. This team can also help schedule appointments with in-network providers.
    - Oscar members have 24/7 access to Oscar Virtual Urgent Care Providers at $0 for whenever a member needs to see a doctor quickly.[4] Tier 1 prescriptions are $0 when prescribed by Oscar Virtual Urgent Care providers, too.[5]
- Easy-to-access specialty, pharmacy, and wellness benefits designed to deliver savings, including:
    - Vanderbilt University Medical Center's comprehensive medical services.
    - 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.
    - Convenient tools and perks like the Oscar App, Oscar Step Tracking, and more.

Oscar is committed to providing high-quality care tailored to the individual needs of residents across the Nashville region, and looks forward to working with Vanderbilt University Medical Center in pursuing this mission.

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 over one million members as of September 30, 2022. 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.

About Vanderbilt University Medical Center
Vanderbilt University Medical Center (VUMC) is the largest comprehensive research, teaching and patient care health system in the Mid-South region, with the highest ranked adult and children's hospitals in the Southeast by *U.S. News & World Report*. Based in Nashville, Tennessee, VUMC sees over 3 million patient visits per year in over 200 ambulatory locations, performs 88,000 surgical operations and discharges 75,000 inpatients from its main-campus adult, children's, psychiatric and rehabilitation hospitals and three regional community hospitals. The Medical Center is the largest non-governmental employer of Middle Tennesseans, with nearly 40,000 staff, including more than 3,000 physicians, advanced practice nurses and scientists appointed to the Vanderbilt University faculty. For more information and the latest news follow VUMC on Facebook, LinkedIn, Twitter and in the VUMC Reporter.

[1] $0 PCP visits vary by plan type.

[2] Only applies to Oscar's Virtual Urgent Care services. Offerings are not available in US territories or internationally. If you have an HSA-compatible high-deductible health plan or a Secure plan, you won't be eligible for $0 visits until you meet your deductible. Prescriptions,

visits and services may be limited per provider discretion.

[3] Oscar Medical coverage is underwritten by Oscar Insurance Company located in New York, New York.

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

[5] 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.

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