

Everything You Need to Know About Medicare.

Happy 65th birthday!
It's a milestone event, and
one of the reasons you're
probably hearing a lot
about Medicare lately.

You're now qualified for this
federal insurance program,
which provides health care
coverage for more than
60 million Americans that
are over the age of 65 or
have a disability.



We understand that Medicare is tricky to navigate.

The options can seem overwhelming, and even confusing: some people get Medicare automatically upon turning 65, yet others will need to sign up for Medicare. (In most cases, it depends on whether you're getting Social Security benefits.)

At Oscar, we like to keep things simple. That's why we've created this comprehensive, easy-to-read guide. We hope it will help you in your decision-making process, and if you have any questions, we're here to help.

Call us anytime at 1-855-672-2710 (TTY: 711).

Your journey starts with some important questions:

What is Medicare?	5
Who is eligible for Medicare?	6
How can I enroll in Original Medicare	7
What if I want more coverage than Original Medicare offers?	8
What are some cost and coverage differences between Original Medicare and Medicare Advantage?	9
How (and when) can I enroll in Medicare Advantage?	10
What does Oscar's Medicare Advantage plan look like?	11

What is Medicare?

Medicare is a federal health insurance program for people who are 65 and older, and people with certain disabilities. Medicare is broken into four parts: A,B,C, and D. Think of it as a buffet of options.

ORIGINAL MEDICARE



Part A

Hospital insurance

Covers

Inpatient hospital stays

Care in a skilled nursing facility

Hospice care

Some home health care

It does not cover
regular doctor visits or
prescription drugs.



Part B

Medical insurance

Covers

Certain doctors' services

Outpatient care

Medical supplies

Preventive services



Part C

Medicare Advantage

An "all in one" alternative to Original Medicare, with bundled plans that include Part A and B, and sometimes Part D.

Covers

Everything you get with
Original Medicare

Sometimes covers

Dental care

Vision benefits

Over-the-counter items



Part D

Prescription coverage

Covers

Prescription drugs

Part D plans are offered
by private companies
approved by Medicare.
Original Medicare does
not offer prescription
drug coverage.

Who is eligible for Medicare?

Age 65 or older

You're generally eligible for Medicare if:

- ✓ You're a U.S. citizen
- ✓ You or your spouse worked and paid Medicare taxes for at least 10 years.



Under 65

You're eligible for Medicare if:

- ✓ You have received Social Security disability benefits for at least 24 months
- OR
- ✓ You have a qualifying disability or special condition



How can I enroll in Original Medicare?

You are automatically enrolled when you turn 65 if you're receiving Social Security retirement or Railroad Retirement benefits.

Where's my ID card?

If you haven't yet received your red, white, and blue Medicare ID card in the mail, contact Social Security for your card and number.

What if I wasn't automatically enrolled?

You can sign up during your Initial Enrollment Period (IEP) for Original Medicare online at www.ssa.gov/medicare, visit your local Social Security office, or call 1-800-772-1213.



The Initial Enrollment Period

The IEP is the seven-month period of time when you can enroll for the first time in a Medicare plan. It begins three months before your 65th birthday and continues for three months after your birthday.

3 months before + Birthday Month + 3 months after = IEP

What if I want more coverage than Original Medicare offers?

You have some options:

1

Add to your Original Medicare plan:

- Add a Medicare Supplement plan, and/or
- Add Medicare Part D

2

Choose a Medicare Advantage (Part C) plan.

(The plans offered by Oscar fall into this category.)

Medicare Supplement

(also called Medigap) can help pay for some of the out-of-pocket costs under Original Medicare. It's only offered by private insurance companies. These plans can be expensive, however.

Medicare Part D

covers prescription drugs and is only offered by private insurance companies as part of a Medicare Advantage plan or as a stand-alone Part D plan.

Medicare Advantage

is an alternative to Original Medicare, and it's offered by health insurance companies such as Oscar.

Medicare Advantage combines everything in Part A (hospital insurance) and Part B (medical insurance), typically with added benefits, such as prescription

drug coverage (Part D), dental, vision, wellness perks, and more. If you join a Medicare Advantage plan, you'll still have Medicare plus supplemental health benefits, such as dental and vision coverage—but the Medicare Advantage plan is your primary insurer.

IMPORTANT: You cannot enroll in a Medicare Advantage plan, or purchase a Medicare supplement plan unless you're enrolled in both Part A and Part B.

What are some of the cost and coverage differences between Original Medicare and Medicare Advantage?

	Original Medicare Part A & Part B	Medicare Advantage Part C
Premiums	Monthly Part B premium deducted from your Social Security.*	Many plans offer \$0 or low premiums. Members continue to pay the Medicare Part B premium.
Maximum out-of-pocket (MOOP)	No maximum out-of-pocket expense. You usually pay 20% of the cost of services	All plans have a maximum out-of-pocket expense limit. Once you've reached that amount for the year, your insurance company will pay for 100% of covered medical services.
Doctors	You can go to any doctor that accepts Medicare.	Some plans require you to see a doctor or facility in their network.
Coverage	Includes hospital and medical coverage only. You must purchase a separate Part D plan for prescription drug coverage.	Plans cover all Part A and Part B services, and most plans cover Part D prescription drug coverage.
Supplemental Benefits	Original Medicare does not cover any of these items and services.	Plans may offer benefits such as dental, vision, and hearing, which can help cover costs for routine dental care, eyeglasses, and hearing exams. Other benefits can include hearing aids, an allowance to purchase over-the-counter items such as pain relievers and vitamins, transportation to access your benefits, and memberships to fitness facilities.

*Some individuals will have to pay a Part A premium if they did not pay enough Medicare taxes while employed. Visit www.ssa.gov/medicare, visit your local Social Security office, or call 1-800-772-1213 to learn more.

How (and when) can I enroll in Medicare Advantage?

To enroll in a Medicare Advantage (Part C) plan, you must:

- Have Medicare Parts A and B
- Live in the Medicare Advantage plan's service area

Other opportunities to enroll in a Medicare Advantage plan:

Annual Enrollment Period (AEP)

October 15th–December 7th

You can change plans or enroll in Medicare Advantage for the first time. If you decide to make a change, new plans will go into effect January 1st of the upcoming year.

Special Enrollment Period (SEP) **Special time frame**

When certain life events occur, you are allowed to make a one-time change during the year. Qualifying life events include retirement, losing employer-covered insurance, or moving out of your plan's service area.

Open Enrollment Period (OEP) **January 1st–March 31st**

If you're already enrolled in a Medicare Advantage plan, you have the opportunity to change plans (once) beginning January 1st through March 31st.

Oscar offers Medicare Advantage plans in the Bronx, Orange, Rockland, and Westchester Counties, NY; Fort Bend, Harris, and Montgomery Counties, TX; and Broward County, FL in 2021. Here's what makes Oscar's plans unique.



Affordable care with doctors you trust

Enjoy access to our network of top doctors for as low as a \$0 monthly premium, \$0 medical deductible, and \$0 primary care visit copays.



Prescription savings

Depending on your plan, you'll pay \$0 for Tier 1 and Tier 2 drugs, and you can get prescription refills right over the phone, plus \$0 same-day prescription home delivery¹.



A connected Care Team

From coordinating care to filing claims, Oscar works closely with our provider partners to make your experience seamless.



Health benefits that work for you

Get additional health benefits each year across dental, vision, hearing, and over-the-counter items, plus membership to fitness facilities nationwide.



A personalized experience

A dedicated team of care guides and a licensed nurse know your plan details, as well as doctors and specialists in your area, and can find ways to help you save money.



Care from home

Get access to 24/7 Virtual Urgent Care for \$0. Call or message a doctor to get a diagnosis, care instructions, and help with prescriptions—all from the comfort and safety of your home.

¹Drug copays still apply. Not all prescriptions are eligible for refills over the phone. To check if your prescription is eligible, call or message your care team. Same-day prescription delivery covered in Bronx, Rockland, Westchester, Fort Bend, Montgomery and Harris Counties through a partnership with Capsule pharmacy.

Have questions?

Call us at 1-855-672-2710 (TTY 711). We can help you understand our plans and benefits, check if your doctor is in our network, find out your prescription costs, or enroll in a plan.

Learn more at hioscar.com/medicare.

We're here to help you every step of the way.

Oscar is an HMO with a Medicare contract.
Enrollment in Oscar depends on contract renewal.

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