



Colorado | 2022 | Individual & Family Plans | Available On & Off-Exchange

	Secure	Gold Simple	Gold Classic- \$0 PCP	Gold Classic Rx Copay	Gold Elite- \$0 Ded	Silver Simple	Silver Simple- HSA
The Basics							
Deductible (Individual / Family)	\$8,700 / \$17,400	\$2,000 / \$4,000	\$5,000 / \$10,000	\$1,700 / \$3,400	\$0 / \$0	\$3,500 / \$7,000	\$4,500 / \$9,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$8,700 / \$17,400	\$6,550 / \$13,100	\$6,750 / \$13,500	\$8,500 / \$17,000	\$8,000 / \$16,000	\$7,400 / \$14,800	\$4,500 / \$9,000
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No	Yes
Prices for Benefits							
Virtual Urgent Care	\$0 after deductible	\$0	\$0	\$0	\$0	\$0	\$0 after deductible
Primary Care Office Visits	\$0 after deductible (3 pre-deductible visits at \$0) ¹	\$25	\$0	\$25	\$0	\$35	\$0 after deductible
Specialist Office Visits	\$0 after deductible	\$60	\$50	\$50	\$25	10%	\$0 after deductible
Urgent Care	\$0 after deductible	\$75	\$75	\$75	\$50	40%	\$0 after deductible
Emergency Room	\$0 after deductible	40% after deductible	50% after deductible	20% after deductible	\$500	30% after deductible	\$0 after deductible
Mental Health Office Visits	\$0 after deductible (3 pre-deductible visits at \$0) ¹	\$25	\$0	\$25	\$0	10%	\$0 after deductible
Labs	\$0 after deductible	\$60	\$25	\$50	\$25	30% after deductible	\$0 after deductible
X-rays & Diagnostic Imaging	\$0 after deductible	\$75	\$75	20% after deductible	\$75	10%	\$0 after deductible
MRIs & Advanced Imaging	\$0 after deductible	40% after deductible	50% after deductible	20% after deductible	\$375	40% after deductible	\$0 after deductible
Inpatient Facility Fee	\$0 after deductible	40% after deductible	50% after deductible	20% after deductible	\$1,000	40% after deductible	\$0 after deductible
Outpatient Facility Fee	\$0 after deductible	40% after deductible	50% after deductible	20% after deductible	\$500	10%	\$0 after deductible
RX Generics: Preferred (Tier 1a)	\$0 after deductible	\$3	\$3	\$3	\$3	\$3	\$0 after deductible
RX Generics: Non-preferred (Tier 1b)	\$0 after deductible	\$20	\$10	\$25	\$10	\$25	\$0 after deductible
RX Brand: Preferred (Tier 2)	\$0 after deductible	\$75	\$50	\$50	\$50	30% after deductible	\$0 after deductible
RX Brand: Non-preferred (Tier 3)	\$0 after deductible	50% after deductible	\$250	\$300	\$250	30% after deductible	\$0 after deductible
RX Brand: Specialty (Tier 4)	\$0 after deductible	50% after deductible	50% after deductible	\$670	\$550	40% after deductible	\$0 after deductible

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	Silver Simple-Specialist Saver	Silver Classic- \$0 Ded	Silver Classic- Low Ded	Silver Classic- PCP Saver	Silver Elite Rx Copay	Silver Elite- \$0 Ded Rx Copay (Choice)	Silver Elite- \$0 PCP Rx Copay
The Basics							
Deductible (Individual / Family)	\$6,500 / \$13,000	\$0 / \$0	\$1,500 / \$3,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$0 / \$0	\$3,500 / \$7,000
Pharmacy Deductible (Individual / Family)	N/A	\$8,700 / \$17,400	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$8,700 / \$17,400	\$2,500 / \$5,000	\$8,000 / \$16,000	\$8,400 / \$16,800	\$8,500 / \$17,000	\$8,700 / \$17,400	\$7,500 / \$15,000
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No	No
Prices for Benefits							
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$40	\$25	\$65	\$25	\$30	\$40	\$0
Specialist Office Visits	\$40	\$80	\$95	\$75	\$75	\$100	\$60
Urgent Care	\$75	\$50	\$75	\$100	\$50	\$50	\$75
Emergency Room	50% after deductible	\$1,000	40% after deductible	40% after deductible	\$650 after deductible	50%	\$650 after deductible
Mental Health Office Visits	\$40	\$25	\$65	\$25	\$30	\$40	\$0
Labs	\$50	\$25	\$50	\$50	\$30	\$50	\$50
X-rays & Diagnostic Imaging	50% after deductible	\$80	\$75	40% after deductible	\$75 after deductible	\$95	\$75 after deductible
MRIs & Advanced Imaging	50% after deductible	\$275	40% after deductible	40% after deductible	\$200 after deductible	50%	\$200 after deductible
Inpatient Facility Fee	50% after deductible	\$2500/day (2 day maximum)	40% after deductible	40% after deductible	\$500/day after deductible (3 day maximum)	50%	\$500/day after deductible (3 day maximum)
Outpatient Facility Fee	50% after deductible	\$1,000	40% after deductible	40% after deductible	\$350 after deductible	50%	\$350 after deductible
RX Generics: Preferred (Tier 1a)	\$3	\$3	\$3	\$3	\$3	\$3	\$0
RX Generics: Non-preferred (Tier 1b)	\$25	\$25	\$25	\$25	\$25	\$30	\$25
RX Brand: Preferred (Tier 2)	\$20	\$100	\$100	\$75	\$75	\$100	\$75
RX Brand: Non-preferred (Tier 3)	50% after deductible	50% after deductible	50% after deductible	40% after deductible	\$450	\$450	\$450
RX Brand: Specialty (Tier 4)	50% after deductible	50% after deductible	50% after deductible	40% after deductible	\$590	\$590	\$590

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	Bronze Super Simple	Bronze Simple- HSA	Bronze Simple Rx Copay	Bronze Classic	Bronze Classic- \$3000 Ded Rx Copay	Bronze Classic- PCP Saver Rx Copay	Bronze Elite- \$0 Ded
The Basics							
Deductible (Individual / Family)	\$7,500 / \$15,000	\$5,200 / \$10,400	\$8,700 / \$17,400	\$6,500 / \$13,000	\$3,000 / \$6,000	\$6,500 / \$13,000	\$0 / \$0
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A	\$6,700 / \$13,400
Out-of-Pocket Max (Individual / Family)	\$8,700 / \$17,400	\$7,000 / \$14,000	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,700 / \$17,400
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	Yes	No	No	No	No	No
Prices for Benefits							
Virtual Urgent Care	\$0	\$0 after deductible	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$75 after deductible	\$50 after deductible	\$0 after deductible	50% after deductible (2 pre-deductible visits at \$50) ¹	\$75	\$50	\$50
Specialist Office Visits	\$100 after deductible	\$90 after deductible	\$0 after deductible	50% after deductible	\$150	\$90 after deductible	\$125
Urgent Care	\$75	\$75 after deductible	\$100	\$75	\$75	\$75	\$75
Emergency Room	\$1,250 after deductible	50% after deductible	\$0 after deductible	50% after deductible	\$1,500	50% after deductible	\$1,250
Mental Health Office Visits	\$75 after deductible	\$50 after deductible	\$0 after deductible	50% after deductible	\$75	\$0	\$50
Labs	\$50 after deductible	\$50 after deductible	\$0 after deductible	50% after deductible	\$65	50% after deductible	\$50
X-rays & Diagnostic Imaging	\$100 after deductible	50% after deductible	\$0 after deductible	50% after deductible	\$150	50% after deductible	\$95
MRIs & Advanced Imaging	\$500 after deductible	50% after deductible	\$0 after deductible	50% after deductible	\$600	50% after deductible	\$500
Inpatient Facility Fee	50% after deductible	50% after deductible	\$0 after deductible	50% after deductible	50% after deductible	50% after deductible	50%
Outpatient Facility Fee	\$1,200 after deductible	50% after deductible	\$0 after deductible	50% after deductible	\$1,000	50% after deductible	\$1,200
RX Generics: Preferred (Tier 1a)	\$3	\$3 after deductible	\$3	\$3	\$3	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$30	\$25 after deductible	\$25	\$25	\$30	\$30	\$30
RX Brand: Preferred (Tier 2)	\$250 after deductible	\$200 after deductible	\$300	50% after deductible	\$300	\$300	\$250
RX Brand: Non-preferred (Tier 3)	\$500 after deductible	50% after deductible	\$500	50% after deductible	\$500	\$500	50% after deductible
RX Brand: Specialty (Tier 4)	50% after deductible	50% after deductible	\$700	50% after deductible	\$700	\$700	50% after deductible

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	Bronze Elite- \$0 Ded+PCP Saver	Bronze Elite- \$1000 Ded
The Basics		
Deductible (Individual / Family)	\$0 / \$0	\$1,000 / \$2,000
Pharmacy Deductible (Individual / Family)	\$6,200 / \$12,400	\$6,700 / \$13,400
Out-of-Pocket Max (Individual / Family)	\$8,700 / \$17,400	\$8,700 / \$17,400
\$0 Preventive care	✓	✓
Dedicated Care Team	✓	✓
Up to \$100/year in step tracking rewards	✓	✓
HSA-Compatible?	No	No
Prices for Benefits		
Virtual Urgent Care	\$0	\$0
Primary Care Office Visits	\$35	\$65
Specialist Office Visits	\$100	\$135
Urgent Care	\$75	\$75
Emergency Room	\$1,350	\$1,250
Mental Health Office Visits	\$35	\$65
Labs	\$50	\$50
X-rays & Diagnostic Imaging	\$95	\$100
MRIs & Advanced Imaging	\$350	\$650
Inpatient Facility Fee	\$3,000/day (2 day maximum)	50% after deductible
Outpatient Facility Fee	\$1,000	\$1,250
RX Generics: Preferred (Tier 1a)	\$3	\$3
RX Generics: Non-preferred (Tier 1b)	\$30	\$30
RX Brand: Preferred (Tier 2)	\$250	\$250
RX Brand: Non-preferred (Tier 3)	50% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	50% after deductible	50% after deductible

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Colorado | 2022 | Individual & Family Plans | Off-Exchange Only

	Silver Simple Off-Ex	Silver Simple- HSA Off-Ex	Silver Simple-Specialist Saver Off-Ex	Silver Classic- \$0 Ded Off-Ex	Silver Classic- Low Ded Off-Ex	Silver Classic- PCP Saver Off-Ex	Silver Classic- HSA
The Basics							
Deductible (Individual / Family)	\$3,500 / \$7,000	\$4,500 / \$9,000	\$6,500 / \$13,000	\$0 / \$0	\$1,500 / \$3,000	\$7,000 / \$14,000	\$2,600 / \$5,200
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	\$4,000 / \$8,000	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$7,400 / \$14,800	\$4,500 / \$9,000	\$8,700 / \$17,400	\$8,700 / \$17,400	\$8,000 / \$16,000	\$8,400 / \$16,800	\$7,000 / \$14,000
\$0 Preventive care	✓	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓	✓
Up to \$100/year in step tracking rewards	✓	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	Yes	No	No	No	No	Yes
Prices for Benefits							
Virtual Urgent Care	\$0	\$0 after deductible	\$0	\$0	\$0	\$0	\$0 after deductible
Primary Care Office Visits	\$35	\$0 after deductible	\$40	\$25	\$65	\$25	\$30 after deductible
Specialist Office Visits	40% after deductible	\$0 after deductible	\$40	\$80	\$95	\$75	\$75 after deductible
Urgent Care	40%	\$0 after deductible	\$75	\$50	\$70	\$100	\$50 after deductible
Emergency Room	40% after deductible	\$0 after deductible	50% after deductible	\$1,000	40% after deductible	40% after deductible	35% after deductible
Mental Health Office Visits	40%	\$0 after deductible	\$40	\$25	\$65	\$25	\$30 after deductible
Labs	40% after deductible	\$0 after deductible	\$50	\$25	\$50	\$50	\$50 after deductible
X-rays & Diagnostic Imaging	40% after deductible	\$0 after deductible	50% after deductible	\$80	\$75	40% after deductible	\$75 after deductible
MRIs & Advanced Imaging	40% after deductible	\$0 after deductible	50% after deductible	\$275	40% after deductible	40% after deductible	\$100 after deductible
Inpatient Facility Fee	40% after deductible	\$0 after deductible	50% after deductible	\$2,500/day (2 day maximum)	40% after deductible	40% after deductible	35% after deductible
Outpatient Facility Fee	40% after deductible	\$0 after deductible	50% after deductible	\$300	40% after deductible	40% after deductible	35% after deductible
RX Generics: Preferred (Tier 1a)	\$3	\$0 after deductible	\$3	\$3	\$3	\$3	\$3 after deductible
RX Generics: Non-preferred (Tier 1b)	\$25	\$0 after deductible	\$25	\$25	\$25	\$25	\$25 after deductible
RX Brand: Preferred (Tier 2)	40% after deductible	\$0 after deductible	\$75 after deductible	\$100	\$100	\$75	\$100 after deductible
RX Brand: Non-preferred (Tier 3)	40% after deductible	\$0 after deductible	50% after deductible	50% after deductible	50% after deductible	40% after deductible	35% after deductible
RX Brand: Specialty (Tier 4)	40% after deductible	\$0 after deductible	50% after deductible	50% after deductible	50% after deductible	40% after deductible	35% after deductible

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	Silver Elite Rx Copay Off-Ex	Silver Elite- \$0 Ded Rx Copay Off-Ex	Silver Elite- \$0 PCP Rx Copay Off-Ex	Silver Elite- \$1500 Ded
The Basics				
Deductible (Individual / Family)	\$7,000 / \$14,000	\$0 / \$0	\$3,500 / \$7,000	\$1,500 / \$3,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$8,500 / \$17,000	\$8,700 / \$17,400	\$7,500 / \$15,000	\$8,550 / \$17,100
\$0 Preventive care	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Dedicated Care Team	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Up to \$100/year in step tracking rewards	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
HSA-Compatible?	No	No	No	No
Prices for Benefits				
Virtual Urgent Care	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$30	\$40	\$0	\$25
Specialist Office Visits	\$75	\$100	\$60	\$75
Urgent Care	\$50	\$50	\$75	\$50
Emergency Room	\$650 after deductible	50%	\$650 after deductible	\$650
Mental Health Office Visits	\$30	\$40	\$0	\$25
Labs	\$30	\$50	\$50	\$50
X-rays & Diagnostic Imaging	\$75 after deductible	\$95	\$75 after deductible	\$75 after deductible
MRIs & Advanced Imaging	\$200 after deductible	50%	\$200 after deductible	\$100 after deductible
Inpatient Facility Fee	\$500/day after deductible (3 day maximum)	50%	\$500/day after deductible (3 days maximum)	\$500/day after deductible (5 days maximum)
Outpatient Facility Fee	\$350 after deductible	50%	\$350 after deductible	\$250 after deductible
RX Generics: Preferred (Tier 1a)	\$3	\$3	\$0	\$3
RX Generics: Non-preferred (Tier 1b)	\$25	\$30	\$25	\$25
RX Brand: Preferred (Tier 2)	\$75	\$100	\$75	\$100
RX Brand: Non-preferred (Tier 3)	\$450	\$450	\$450	50% after deductible
RX Brand: Specialty (Tier 4)	\$590	\$590	\$590	50% after deductible

Why does Oscar offer these plans?

Premiums of Silver tier plans on the government exchange have gone up, due to government defunding of cost-sharing reduction (CSR) subsidies.

In response, Oscar has created off-exchange Silver alternatives.

What should I know about these plans?

They are only available off of the exchange.

They have lower premiums than comparable Silver tier plans on the exchange.

Are these plans right for me?

If you will not qualify for subsidies on the government exchange at any point in 2022, and are seeking a Silver tier plan, these may be a good option for you.

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