

Virtual Urgent Care vs. Oscar Primary Care



| | Virtual Urgent Care | Oscar Primary Care |
|---------------------------------------|---|--|
| When to use | Acute symptoms or needs (e.g sore throat, UTI, prescription refill) | Primary and longitudinal care. Preventive screenings, chronic condition management, and annual wellness visits |
| Type of visit | Virtual visits by phone or secure messaging | Virtual visits by video, phone, or secure messaging |
| Same doctor(s) everytime | No | Yes |
| Lab ordering | Generally, no | Yes |
| Prescriptions | Yes | Yes |
| DME ordering | No | Yes |
| Imaging ordering & results management | No | Yes |
| Provide referrals if needed | Yes | Yes |
| Chronic care management | No | Yes |
| Acute care | Yes | Yes |
| Excuse notes & forms | Yes | Yes |
| Available outside of home state? | Yes | No |
| Available 24/7?* | Yes | No |
| Available for \$0 copay?* | Yes | Yes |

*Oscar Primary Care is exclusively provided through the Oscar App or Website. Care is provided via messaging, phone, or video appointments. Oscar Primary Care is not available on High Deductible plans with an HSA. Cigna provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas.

Oscar Primary Care providers are employed by Oscar Medical Group, not Oscar Insurance Company or its insurance plan affiliates. Oscar Primary Care is only available to members 18 years of age and older. Prescriptions, visits and services may be limited at the provider's discretion and Oscar Primary Care is not intended to be used in conjunction with another primary care consultation. Oscar Care in-person visits in conjunction with your virtual visit may have a copayment. Due to medical licensing laws, you must be in your home state at the time of your virtual visit.

Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company. CA: benefits administered by Oscar Health Administrators. Other states: benefits administered by Oscar Management Corporation. Pharmacy benefits provided by Express Scripts, Inc. Cigna + Oscar health insurance contains exclusions and limitations. For complete details on product availability and coverage, please refer to your plan documents or contact a representative.