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2019 Oscar Insurance of NJ – effective Jan 1st, 2019

	Oscar Classic Bronze	Oscar Classic Silver	Oscar
	Qualcare Network	Qualcare Network	Qualcare Network
Deductible*	\$3,000 ded	\$2,500 ded	
Coinsurance	50%	50%	
MOOP	\$7,500 max	\$6,650 max	
Referrals	No Referrals Required	No Referrals Required	
Preventive Care	No charge	No charge	
Primary Care	\$50 copay after ded	\$50 copay	
Specialist	\$75 copay after ded	\$75 copay	
Chiropractic Care	\$20 copay	\$20 copay	
Urgent Care	\$75 copay	\$75 copay	
Emergency Room	50% after ded	50% after ded	
Labs	\$0 at Quest / \$75 copay	\$0 at Quest / \$75 copay	
Xrays	\$50 copay after ded	\$75 copay	
Advanced Radiology	50% after ded	50% after ded	
Inpatient Hospital	50% after ded	50% after ded	
Inpatient Surgery	50% after ded	50% after ded	
Outpatient Facility	50% after ded	50% after ded	
Outpatient Surgery	50% after ded	50% after ded	
Outpatient Dr	50% after ded	50% after ded	
Durable Med Equip	50% after ded	50% after ded	
Home Health Care	50% after ded	50% after ded	
Skilled Nursing Hospice	\$500/day after ded; \$2,500 max	50% after ded	
Rx Deductible	\$3,000 ded	\$2,500 ded	
Rx Generic	\$25 copay	\$25 copay	
Rx Preferred	50% after ded	50% after ded	
Rx Non-Preferred	50% after ded	50% after ded	
Rx Specialty	50% after ded	50% after ded	
Pediatric Vision Exam	No charge; 1 exam/12 mos	No charge; 1 exam/12 mos	
Pediatric Vision Hardware	No charge; 1 pair/12 mos	No charge; 1 pair/12 mos	

- * Deductibles are x2 for: H/W, Parent/Children and Family Coverage
- * FS - free standing
- Find an Oscar Doctor/Hospital at HiOscar.com
- Pediatric dental is required for minors 0-19 years old - included
- For Obamacare enrollees only - Healthcare.gov Broker code: **Chris Kudryk #7990501**