



Exhibit 1: Summary of Oscar's Value Proposition to Customers(1)

# What's so different about Oscar?




**Simple plans**

Our plans have affordable copays for most routine care, so you always know what you owe. Plus, you can earn rewards just for walking.



**Concierge service**

Get expert guidance from doctors, nurses, and care guides who have your back. They can help you find a doctor, understand your plan, and save money.



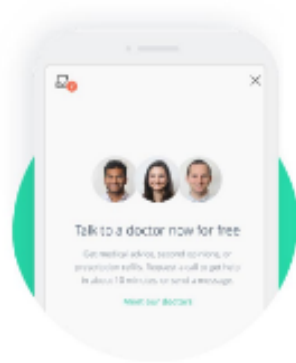
**Quality care**

Our network of world class doctors & hospitals are here to take care of you from head to toe. Use our tools to find a great doctor or talk to one on the phone for free.

## Exhibit 2: Summary of Oscar's Telemedicine Services(1)

### Ask a doctor or nurse, not randos on the internet.

Googling your symptoms in the middle of the night? We see you. With Oscar you could be on the phone with a real doctor in 10 minutes or less. Did we mention it's free? Plus our nurses are here to help you find the right care for whatever's wrong.



#### Talk to a doctor

With Oscar you can speak to a board-certified doctor for advice on treating common conditions like sinus infections, pink eye, or the flu. Get advice and prescriptions, anytime, anyday, for free without ever leaving the house.



#### Call your Oscar nurse

Your nurse can help you coordinate your care if you're getting discharged from the hospital or need help managing a chronic condition. They use their clinical judgment, empathy, and knowledge of the health care system to help you get the care you need.



#### Check with a care guide

Your concierge team includes care guides who can help you find a doctor, understand your benefits and save money. Call or send a secure message in the Oscar app.

### Exhibit 3: Summary of Oscar Advertisements<sup>1</sup>

Health insurance that works like the rest of the Internet.

If you're not feeling great, just come to our site. We'll help you find doctors, specialists, and pharmacies quickly and easily. We're Oscar, a new kind of health insurance company.

**OSCAR**  
Sign up at 1-855-OSCAR-NY  
Or learn more at [HiOscar.com](http://HiOscar.com)

<sup>1</sup> Selected Google Images.

**Exhibit 3 cont.**

Psst. We can  
hook you up  
with free drugs.

With almost all of our plans,  
most generic prescription  
drugs are free.

*We're Oscar, a new kind of  
health insurance company.*

**OSCAR**

*Sign up now at [1-844-NY-OSCAR](tel:1-844-NY-OSCAR)  
Learn more at [NYOscar.com](http://NYOscar.com)*



**Exhibit 3 cont.**

# The doctor will see you now.

Share photos with a doctor. Get diagnosed. Confidentially of course.

Get smart, simple health insurance at [HiOscar.com](https://www.HiOscar.com)



**oscar**

Exhibit 3 cont.

# Get paid to dance. Even with your clothes on.

Earn rewards for staying active  
with our free fitness tracker.

Get smart, simple health insurance at [HIOScar.com](http://HIOScar.com)



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#### **Exhibit 4: Summary of Planks of President Trump’s “Healthcare Reform Policy Paper”<sup>2</sup>**

Mr. Trump’s released a healthcare policy brief online during his campaign that outlined seven planks:

1. Eliminate the individual mandate
2. Modify existing laws to allow more interstate sale of health insurance
3. Make individual health insurance premiums fully tax deductible
4. Allow individual access to HSAs
5. Require price transparency from providers
6. Block-grant Medicaid to the states
7. Remove barriers to entry into free markets for drug providers








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<sup>2</sup> “Donald J Trump – Healthcare Reform Policy Paper.” From DonaldJTrump.com.

## Exhibit 5: Commercial Insurance Policies across Major Republican Healthcare Proposals(2)

Major republican healthcare proposals from prior to the revised House Plan released on February 16, 2017:

- **Healthcare Reform:** Donald Trump, POTUS
- **A Better Way:** Paul Ryan, Speaker of the House
- **Empowering Patients First Act:** Tom Price, Nominated for Secretary of HHS
- **The Patient Choice, Affordability, Responsibility and Empowerment Act:** Senators Burr (R-NC) and Hatch (R-UT), Congressman Upton (R-MI)
- **Patient Freedom Act:** Senators Collins (R-ME), Cassidy (R-LA)
- **Improving Health and Health Care - An Agenda for Reform:** American Enterprise Institute

	 Healthcare Reform Trump	 A Better Way Ryan	 PCARE Upton/Burr/Hatch	 EPFA Price	 Patient Freedom Act Collins/Cassidy	 American Enterprise Institute	 House GOP Plan Feb. 16
Government subsidies or tax credits		✓	✓	✓	✓	✓	✓
Dependent coverage up to age 26		✓	✓	✓	✓		✓
Allows shopping across state lines	✓	✓	✓	✓		✓	✓
No pre-existing conditions		✓	✓	✓	✓	✓	
Use of health savings accounts	✓	✓		✓	✓	✓	✓
Keep the individual mandate		✓		✓		✓	
No lifetime limits		✓	✓		✓		
Relax the cap on premiums for seniors		✓	✓		✓		
States can automatically enroll you			✓		✓	✓	
High risk pools, run by states		✓	✓	✓		✓	✓
Nonprofit, independent health pools		✓		✓			
Replace metal tiers with more options					✓	✓	
Keep the "Essential Health Benefits"	✓						
Individual premiums are tax deductible	✓						
States can choose to keep the ACA					✓		



## REFERENCES

1. What's So Different About Oscar? HiOscar.com.
2. Kalogeropoulos G. 6 Republican plans to replace Obamacare—an overview. Medium.com. 2017 Feb 7.