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Oscar Launches New Affordable Health Insurance Choices for Charlotte Individuals and Families

CHARLOTTE, N.C.--(BUSINESS WIRE)-- Oscar Health, Inc. (“Oscar”) (NYSE: OSCR), a leading healthcare technology company, today is introducing affordable, tech-powered health plans for individuals and families across Charlotte on the individual marketplace for 2026 Open Enrollment. Local residents can now experience the Oscar difference – healthcare that’s simple, personal, and easy to use at every step.

After one year in the greater Charlotte, Greensboro, and Winston-Salem areas, Oscar is already a fan favorite with technology that delivers unexpected experiences. More than 3 in 5 members recommend Oscar to their family and friends because Oscar treats them like family and friends.[1]

“Oscar is excited to expand our partnership with Atrium Health to deliver more innovative, personalized care to Charlotte’s growing community,” said Michael Roan, Oscar’s North Carolina Market Director. “This region deserves health coverage as dynamic as the people who live here – from broad coverage options to our first-of-its-kind menopause plan, *HelloMeno*.”

The following Oscar insurance[2] plans will be available in Asheville, Burlington, Charlotte, Greensboro, Shelby, Wilkesboro, and Winston-Salem areas starting Jan. 1, 2026:

- *Oscar Bronze, Silver, and Gold Plans:* Coverage options designed for all budgets, health needs, and cultural backgrounds. Enjoy convenient access to top providers and clinics, $0 virtual care urgent visits, dedicated Oscar Care Guides for one-on-one support, low-cost prescriptions with easy refills and home delivery, and smart technology to help everyone make confident and informed health decisions.
- *HelloMeno:* A first-of-its-kind menopause plan with high-quality care close to home, guided by leading women’s health experts. Members get access to Atrium Health’s menopause specialists who truly understand this stage of life, plus $0 primary,[3] gynecologist, and behavioral health visits, no-cost labs, hormone therapy, insomnia medications, bone density scans, and up to $120 in rewards for preventive screenings. HelloMeno empowers women to navigate midlife with confidence.
- *Condition focused plan*: Tailored coverage experiences for members with diabetes, COPD, asthma, and cardiovascular-kidney-metabolic syndrome. Members can save up to $800 a year[4] and get critical care for free. Think $0 primary, pulmonology, endocrinology, cardiology, and behavioral care; $0 labs; $0 pulmonary and cardiac rehab, pulmonary function tests, and oxygen; $0 diabetic eye and foot exams; $0 inhalers; $0 insulin; $0 health coaching and medical devices.[5]
- *Oswell*: A personal health AI agent that empowers members with on-demand support about medications, common test results, symptoms, prescription refills, drug interactions, and more. Oswell pulls from medical records, interactions with Oscar care

guides, and plan benefits for personal engagement every time – with quick connections to $0 virtual care, live chats with Oscar clinicians[6] and in-network doctors.

Individuals and families can enroll starting Nov. 1, 2025, by visiting Healthcare.gov, calling 1-855-672-2788, or speaking to an insurance agent.

About Oscar Health

Oscar Health, Inc. ("Oscar") is a leading healthcare technology company built around a full stack technology platform and a relentless focus on serving our members. We have been challenging the status quo in the healthcare system since our founding in 2012, and are dedicated to making a healthier life accessible and affordable for all. Oscar offers Individual & Family plans and health technology solutions that power the healthcare industry through +Oscar. Our technology drives superior experiences, deep engagement, and high-value clinical care, earning us the trust of approximately 2.0 million members, as of June 30, 2025.

Cautionary Note Regarding Forward-Looking Statements

This press release contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. All statements other than statements of historical fact contained herein are forward-looking statements. These statements include, but are not limited to, statements about our business prospects; our plans and products, our technology, including the functionality of our AI tools; and our management's plans and objectives for future operations, expectations and business strategy. In some cases, you can identify forward-looking statements by terms such as "may," "will," "should," "expects," "plans," "anticipates," "could," "intends," "targets," "projects," "contemplates," "believes," "estimates," "predicts," "potential," or "continue" or the negative of these terms or other similar expressions. Accordingly, we caution you that any such forward-looking statements are not guarantees of future performance and are subject to risks, assumptions, and uncertainties that are difficult to predict and generally beyond our control. Although management believes that the expectations reflected in these forward-looking statements are reasonable as of the date made, there are or will be important factors that could cause our actual results to differ materially from those indicated in these forward-looking statements, including, but not limited to, the factors set forth under the caption "Risk Factors" in our Annual Report on Form 10-K for the year ended December 31, 2024, and our Quarterly Reports on Form 10-Q for the quarterly period ended March 31, 2025, and the quarterly period ended June 30, 2025, each as filed with the Securities and Exchange Commission ("SEC"), as well as our other filings with the SEC. You are cautioned not to place undue reliance on any forward-looking statements made in this press release. Any forward-looking statement speaks only as of the date as of which it is made, and, except as otherwise required by law, we do not undertake any obligation to publicly update or review any forward-looking statement, whether as a result of new information, future developments or otherwise. New factors emerge from time to time, and it is not possible for us to predict which will arise.

1 Net promoter score (NPS) for Oscar members, 2025.

2 HMO products are offered by Oscar Health Plan of North Carolina, Inc.

3 $0 PCP Visits: If any medical conditions or issues are found or detected during your visit, there may be associated costs for further evaluation, diagnostic tests, or necessary treatments.

4 Savings are based on an ACA plan with a CSR 150.

5 Benefits and rewards can vary by Plan, and certain restrictions apply.

6 Oscar's Virtual Urgent Care offerings are not available in US territories or internationally. If you have an HSA-compatible high-deductible health plan or a Secure plan, you won't be

eligible for $0 visits. Prescriptions, visits and services may be limited per provider discretion. Oswell provides general health and benefits information only. It is not a doctor and does not provide medical advice, diagnosis, or treatment. The chatbot's answers may be inaccurate or incomplete, and are not reviewed by a clinician. In an emergency, call 911. See our Terms of Service for more details.

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