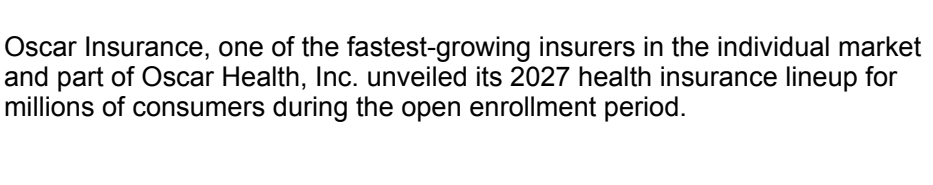
October 20, 2026

Oscar Introduces a New Wave of Consumer Health Products

NEW YORK--(BUSINESS WIRE)-- Oscar Insurance, one of the fastest-growing insurers in the individual market and part of Oscar Health, Inc. (NYSE: OSCR), today unveiled its 2027 health insurance lineup for millions of consumers during the open enrollment period. Oscar is entering South Carolina and expanding its footprint to 713 counties across 21 states, a 24% increase in counties from last year.[1]

This press release features multimedia. View the full release here: https://www.businesswire.com/news/home/20261020140529/en/



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“The individual market is built for everyone from entrepreneurs launching businesses to people working part-time to employees and gig workers of companies large and small,” said Mark Bertolini, CEO of Oscar Health. “We listen to what they want, what makes their day-to-day easier, and deliver healthcare with intuitive technology that fits their lifestyle. Every Oscar product helps people take control of their health at every stage of life. It's healthcare made-for-me."

More healthcare choices with clear costs

Oscar is introducing *RetireEase*, a health plan that simplifies the transition from early retirement to Medicare. Members can stay with trusted doctors and receive set prices for preventive visits, lab work, physical therapy, heart care, and bone-and-joint care. The plan also includes $0 generic medications and caregiving, transportation, and Medicare-transition resources. *RetireEase* is available in Arizona, Florida, Ohio, South Carolina, and Texas.

RetireEase joins Oscar’s growing product portfolio tailored to life stage, clinical, cultural, and work needs that deliver 15 to 25% in savings.[2] Oscar is expanding HelloMeno to 15 states, offering women navigating menopause a $0 package of hormone replacement therapy, bone-density scans, insomnia medications, and cancer screenings[3]. *Hy-Vee Health with Oscar* is also expanding in Iowa and into Nebraska, Missouri and Kansas, delivering concierge care and healthy food discounts at Hy-Vee stores. Other personalized options include *Diabetes Care*, *Breathe Easy*, *Buena Salud*, and *Chronic Care*.

Affordable bundles with added financial protection

Consumers in Florida and Texas can add supplemental cash-pay options to any Oscar plan through a new partnership with Allstate Health Solutions. These low-cost options help cover medical bills from accidents, serious illnesses, or hospital stays.

Oscar is also introducing more than 250 new Oscar plans with dental and vision coverage automatically bundled. The all-in-one package includes $0 preventive dental checkups, $0 eye exams, and discounted vision benefits.

CHOICE gives employees more options

Employees whose employers offer CHOICE Arrangements can select from more than 250 Oscar products across 15 states. CHOICE is easy: employers contribute a set amount, and employees choose their own health plan that fits their needs – instead of joining one employer-selected plan.

More rewards in every Oscar membership

Oscar members have access to Oswell, an everyday AI health guide that turns complex questions into personalized guidance, helps members understand and find care, and clarifies next steps. Members can also earn up to $125 in annual rewards points for healthy actions through Oscar Unlocks.[4] Members are eligible to receive an Oscar savings card to use points on premiums and receive up to 60% off at more than 70,000 retailers, gyms, and more.

Individuals, families, and employees with employer-funded coverage through CHOICE can enroll starting Nov. 1, 2026. How to get started:

- Consumers: Visit Healthcare.gov, Oscar's Get Coverage page, call 1-855-672-2788 or an insurance agent.
- Employers with fewer than 50 employees: Get a free quote today.
- Employers with 50+ employees: Visit CHOICE for employers or speak with a broker.
- IFP brokers: Visit Oscar for Brokers to connect clients to an Oscar plan.
- Group brokers: Visit CHOICE for Brokers to learn more about CHOICE.

About Oscar Insurance

Oscar Insurance is one of the largest and fastest-growing health insurers dedicated to the individual market. Oscar serves millions of individuals across the country with innovative products and CHOICE Arrangement solutions (formerly ICHRA) tailored to their life stages, health needs, and budgets. Oscar's technology-powered experiences make high-quality care easy to use and feel personal. Oscar is part of Oscar Health, Inc. (NYSE: OSCR). Learn more at HiOscar.com.

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; potent 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 "can," "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, 2025, 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] Oscar Medical coverage is underwritten by Oscar Insurance Company and its affiliates. Administrative Services for all plans provided by Oscar Management Corporation. All insurance policies and group benefit plans contain exclusions and limitations. This release may be broadcast in states where policies and plans are not sold. For availability, costs, and complete details of coverage, contact Oscar at 855-672-2788.

[2] The 15–25% savings estimate applies to select clinical programs and is measured against an ACA plan with a CSR 150. It does not apply to RetireEase.

[3] For PY26, HelloMeno was offered in Florida, Texas, Ohio, Arizona, Oklahoma, Tennessee, Georgia, Missouri, North Carolina and Nebraska. For PY27, Oscar will add Iowa, Virginia, New Jersey, Kansas and South Carolina.

[4] Participation in the Oscar Rewards Program is available to eligible active IFP and CHOICE Arrangements (previously known as ICHRA) members, including subscribers, spouses, and covered dependents age 18 and older. Participation does not guarantee eligibility for every reward. Eligibility for a particular reward depends on the reward’s stated criteria and may vary by product, plan, state, qualifying condition or medication, and completion of the required activity. The maximum value of rewards a member or dependent may earn varies by state and is subject to the applicable policy and any lower or different state-specific limit. Other reward, incentive, or giveaway limits may apply.
Reward points become available after the qualifying activity is verified. Verification may depend on administrative records or processed medical or pharmacy claims. Timing varies by reward.

View source version on businesswire.com:
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Source: Oscar Health, Inc.