

# Meet the Oxford Freedom Network.

The Oxford<sup>1</sup> Freedom Network is our largest network option available to New York employers. With a variety of plan options designed to fit your budget, the Oxford Freedom Network may be just what you're looking for to balance employer costs and employee satisfaction. With our 30-year track record for serving businesses like yours, Oxford continues to deliver stability and is committed to the New York market.

## Access to doctors and hospitals nearby or nationwide:

- Enrolled members can get care from over 56,900 physicians and 98 hospitals in New York.<sup>2</sup>
- Access to more than 907,500 physicians and 5,597 hospitals nationwide through the UnitedHealthcare Choice Plus Network.<sup>3</sup>

Oxford Freedom Network numbers by New York county<sup>3</sup>

County	Primary Care Physician	Specialist	Hospital
Bronx	1,902	3,683	10
Dutchess	353	983	3
Kings	2,785	5,279	14
Nassau	2,264	6,401	13
New York	4,217	10,128	13
Orange	400	968	5
Putnam	113	237	1
Queens	1,949	2,839	8
Richmond	416	969	2
Rockland	282	709	2
Suffolk	1,556	3,943	11
Sullivan	38	108	2
Ulster	90	292	3
Westchester	1,287	2,547	11

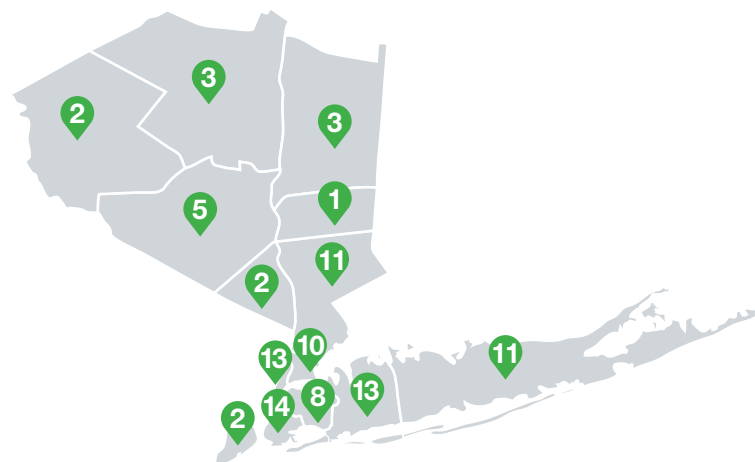
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## How your employees can find an Oxford Freedom Network provider:

Search with or without an Oxford username and password:

1. Go to [oxfordhealth.com](http://oxfordhealth.com) and click on "Members."
2. Click on "Find a Physician or Facility" on the home page.
3. On the next page, click the "Freedom" Link.
4. Enter additional criteria and click "Search."

## Hospitals per county



## Options designed to fit your budget.

- The Oxford Freedom Network delivers the most access points of all three of our network options available in the New York service area,<sup>4</sup> and is still available at a price designed to fit your budget.
- An Oxford Freedom Network plan design can be included as one of the plans in a dual-option offering, letting your employees choose what works best for them and their families.

## Flexible plan designs:

- Seventeen plan designs, including options with a health savings account (HSA) and a variety of deductible and coinsurance amounts, help you meet your employees' needs.
- Plans with in-network only benefits or with in- and out-of-network benefits are available, which may help you better manage costs.

## Products available with the Oxford Freedom Network:

Freedom Plan® PPO:	Oxford® EPO:	Oxford® PPO HSA:	Oxford® EPO HSA:
The Oxford PPO offers in- and out-of-network coverage and does not require a primary care physician (PCP) referral for specialist visits.	The Oxford EPO provides access to in-network care for members within the Oxford Freedom Network. Employers can purchase this product with or without a primary care physician (PCP) referral required for specialist visits.	The Oxford PPO HSA offers in- and out-of-network coverage, does not require a PCP referral for specialist visits, and is paired with a Health Savings Account (HSA) for members to use for eligible medical and pharmacy expenses.	The Oxford EPO HSA provides in-network care for members within the Oxford Freedom Network and is paired with a Health Savings Account (HSA) for members to use for eligible medical and pharmacy expenses.



**Contact your broker to request an Oxford Freedom Network quote today.**



<sup>1</sup> Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

<sup>2</sup> Network Report, December 2017. This data represents all participating (network) providers except ancillary providers (e.g., laboratories, radiology centers, urgent care centers, hospitals, etc.). Dental, behavioral health practitioners, complementary and alternative medicine providers are included. Providers who are board certified in more than one specialty, and/or practice at more than one location, are counted only once and at only one location.

<sup>3</sup> As of March 2018, UnitedHealth Networks national network statistics. National network may not be available for all groups.

<sup>4</sup> Oxford downstate New York service area includes the following counties: Ulster, Sullivan, Dutchess, Orange, Putnam, Rockland, Westchester, Bronx, New York, Queens, Kings, Richmond, Nassau and Suffolk.

# Meet the Oxford Liberty Network.

The Oxford<sup>1</sup> Liberty Network is our mid-size network option available in our New York service area.<sup>2</sup> With a variety of plan options designed to fit your budget, the Oxford Liberty Network may be just what you're looking for to help balance employer costs and employee satisfaction. With our 30-year track record for serving businesses like yours, Oxford continues to deliver stability and is committed to the New York market.

## Access to nearby doctors and hospitals:

- Enrolled members can get care from over 52,300 physicians and 98 hospitals in New York.<sup>3</sup>
- Access to more than 907,500 physicians and 5,597 hospitals nationwide through the UnitedHealthcare Choice Plus Network.<sup>4</sup>

### Oxford Liberty Network numbers by New York county<sup>3</sup>

County	Primary Care Physician	Specialist	Hospital
Bronx	1,691	3,355	10
Dutchess	324	931	3
Kings	2,497	4,609	14
Nassau	2,149	5,891	13
New York	4,020	9,467	13
Orange	390	880	5
Putnam	113	224	1
Queens	1,781	2,512	8
Richmond	381	880	2
Rockland	276	632	2
Suffolk	1,510	3,584	11
Sullivan	37	85	2
Ulster	79	256	3
Westchester	1,262	2,364	11

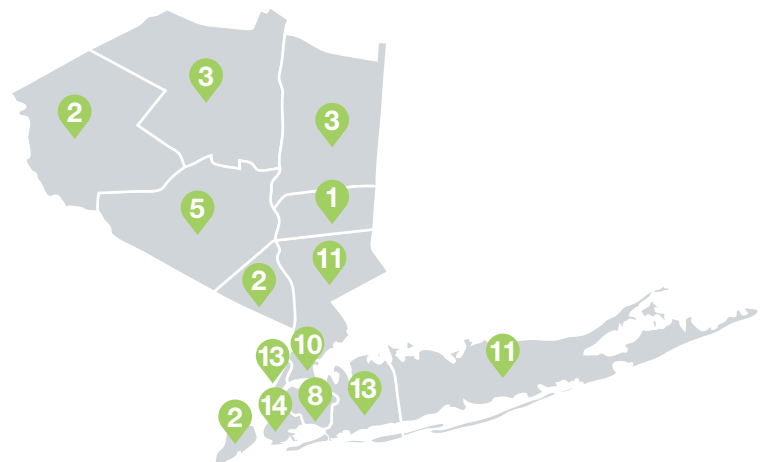
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## How your employees can find an Oxford Liberty Network provider:

Search with or without an Oxford username and password:

1. Go to [oxfordhealth.com](http://oxfordhealth.com) and click on "Member."
2. Click on "Find a Physician or Facility" on the home page.
3. On the next page, click the "Liberty" Link.
4. Enter additional criteria and click "Search."

## Hospitals per county



## Options to fit your budget:

- The Oxford Liberty Network is often a more affordable option for New York employers than our larger Freedom Network, while still providing broad access for employees.
- An Oxford Liberty Network plan design can be included as one of the plans in a dual-option offering, letting your employees choose what works best for them and their families.

## Flexible plan designs:

- Nine plan designs, including options with a health savings account (HSA) and a variety of deductible and coinsurance amounts, help you meet your employees' needs.
- Plans with in-network only benefits or with in- and out-of-network benefits are available, which may help you better manage costs.

## Products available with the Oxford Liberty Network:

Liberty Plan <sup>SM</sup> EPO	Primary Advantage <sup>SM</sup>	Oxford PPO HSA	Oxford EPO HSA
The Liberty Plan <sup>SM</sup> EPO provides access to in-network care for members within the Oxford Liberty Network. Employers can purchase this product with or without a primary care physician (PCP) referral required for specialist visits.	Primary Advantage provides in-network care for members within the Oxford Liberty Network. This plan offers lower copayments with no deductibles when seeking care from PCPs and OBGYNs, and for Tier 1 prescription drugs. Other in-network provider services are subject to a deductible. Once the deductible is met, future services are covered by a copayment.	The Oxford PPO HSA provides in- and out-of-network coverage for members and is paired with a Health Savings Account (HSA) for members to use for eligible medical and pharmacy expenses.	The Oxford EPO HSA provides in-network care for members within the Oxford Liberty Network and is paired with a Health Savings Account (HSA) for members to use for eligible medical and pharmacy expenses.



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<sup>2</sup> Oxford downstate New York service area includes the following counties: Ulster, Sullivan, Dutchess, Orange, Putnam, Rockland, Westchester, Bronx, New York, Queens, Kings, Richmond, Nassau and Suffolk.

<sup>3</sup> Network Report, December 2017. This data represents all participating (network) providers except ancillary providers (e.g., laboratories, radiology centers, urgent care centers, hospitals, etc.). Dental, behavioral health practitioners, complementary and alternative medicine providers are included. Providers who are board certified in more than one specialty, and/or practice at more than one location, are counted only once and at only one location.

<sup>4</sup> As of March 2018, UnitedHealth Networks national network statistics. National network may not be available for all groups.

# Meet the Oxford Metro Network.

The Oxford<sup>1</sup> Metro Network<sup>SM</sup> is our latest network option available for New York employers. With some of the most competitive rates in the Oxford New York service area,<sup>2</sup> the Oxford Metro Network may be just what you're looking for to help balance employer costs and employee satisfaction. With our 30-year track record for serving businesses like yours with our Oxford plans, we help deliver stability and are committed to the New York market.

## Access to pharmacies, doctors and hospitals nearby:

- The Oxford Metro Network provides access to retail pharmacies including major chains, mass merchants and supermarkets. Duane Reade, Walgreens and Walmart are just some of the pharmacies where Oxford Metro Network members can fill prescriptions. Prescriptions cannot be filled at CVS, Target or many non-chain pharmacies. The most current list of eligible pharmacies can be found on [oxfordhealth.com](http://oxfordhealth.com).
- Enrolled members can get care from over 41,200 physicians and 71 hospitals in New York.<sup>3</sup>
- Access to more than 23,100 physicians and 62 hospitals in New Jersey.<sup>4</sup>

**Oxford Metro Network numbers by New York county<sup>3</sup>**

County	Primary Care	Specialist	Hospital
Bronx	1,578	3,296	1
Dutchess	230	813	3
Kings	1,766	3,782	12
Nassau	1,316	3,808	6
New York	3,168	7,820	11
Orange	333	823	5
Putnam	76	191	1
Queens	1,463	2,351	7
Richmond	140	480	1
Rockland	224	614	2
Suffolk	930	2,605	8
Sullivan	37	71	2
Ulster	66	241	3
Westchester	939	2,076	9

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## How your employees find an Oxford Metro Network provider:

Search with or without an Oxford username and password:

### Doctor or hospital:

1. Go to [oxfordhealth.com](http://oxfordhealth.com) and click on "Member."
2. Click on "Find a Physician or Facility" on the home page.
3. On the next page, click the "Metro" Link.
4. Enter any additional criteria and click "Search."

### Pharmacy:

1. Go to [oxfordhealth.com](http://oxfordhealth.com) and click on "Members."
2. Click on the "Pharmacy Location for Oxford Members" link.
3. On the next page, click the "OptumRx Value Pharmacy Network Search" link.
4. Enter search criteria on the following "Find a Network Pharmacy" page and click "Search."

### Lower-cost options:

- The Oxford Metro Network delivers the lowest-priced Oxford plans of all three of our network options available in the New York service area.
- An Oxford Metro Network plan design as the base plan in a dual-option offering enables you to let employees choose what works best for them and their families.

### Flexible plan designs:

- Ten plan designs, including options with a health savings account (HSA) and a variety of deductible and coinsurance amounts, help you meet your employees' needs.
- Referral and non-referral plan designs may help you better manage costs.

### Products available with the Oxford Metro Network:

Oxford EPO	Primary Advantage <sup>SM</sup>	Oxford EPO HSA
The Oxford EPO provides in-network care for members within the Oxford Metro Network. Employers can purchase this product with or without a primary care physician (PCP) referral required for specialist visits.	Primary Advantage provides in-network care for members within the Oxford Metro Network. This plan offers lower copayments with no deductibles when seeking care from PCPs and OBGYNs, and for Tier 1 prescription drugs. Other in-network provider services are subject to a deductible. Once the deductible is met, future services are covered by a copayment.	The Oxford EPO HSA provides in-network care for members within the Oxford Metro Network and is paired with a Health Savings Account (HSA) for members to use for eligible medical and pharmacy expenses.



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<sup>1</sup> Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

<sup>2</sup> Oxford downstate New York service area includes the following counties: Ulster, Sullivan, Dutchess, Orange, Putnam, Rockland, Westchester, Bronx, New York, Queens, Kings, Richmond, Nassau and Suffolk.

<sup>3</sup> Network 360 data as of March 2018. National network access is not available with the Oxford Metro Network.

<sup>4</sup> UnitedHealth Networks Report as of Feb. 2018. National network access is not available with the Oxford Garden State Network.