

Top-selling Oxford products available for your New Jersey small group.

Oxford¹ products from UnitedHealthcare offer benefits to New Jersey small groups (1-50) through three local network options. A wide range of benefit plan choices, including traditional and consumer-driven products paired with a health savings account (HSA), are available.

Integrating medical and specialty benefits.

Standalone or pre-packaged specialty benefits products can be integrated with Oxford[®] New Jersey small group medical plans. We offer a comprehensive portfolio of dental, vision, life and long-term disability benefits.

All Oxford networks in New Jersey provide access to

62

hospitals⁴ statewide.

Top selling medical plans: Freedom Network.²

The Freedom Network³ is our largest network available in New Jersey, with over 27,500 providers.⁴ Access to the UnitedHealthcare Choice Plus Network is also available when traveling outside of the Oxford service area.⁵ With the Freedom Network you can choose from traditional plan designs that offer in-network only benefits, or ones that offer both in- and out-of-network benefits.

	EPO \$50 \$600 Deductible Non-Gated OHI w/ \$25/\$50/\$75	PPO Flex \$25/\$40 \$1,000 Deductible Non-Gated OHI w/ \$15/\$35/\$75	
	In-Network Benefits	In-Network Benefits	Out-of-Network Benefits
Primary Care Physician	\$50 copay	\$25 copay	Coinsurance
Specialist	\$50 copay	\$40 copay	Coinsurance
Individual Deductible (Family is 2x)	\$600	\$1,000	\$3,000
Coinsurance	100%	80%	60%
Individual Out-of-Pocket Maximum (Family is 2x)	\$4,000	\$3,500	\$7,500
Metallic Level	Gold	Gold	
Rx	\$25/\$50/\$75	\$15/\$35/\$75	Not covered

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Top selling medical plans: Liberty Network.²

The Liberty Network³ is our mid-size network available in New Jersey, with over 24,900 providers.⁴ Access to the UnitedHealthcare Choice Plus Network is also available when traveling outside of the Oxford service area.⁵ The Liberty Network offers plan designs with in-network only benefits, both in- and out-of-network benefits, and consumer-driven plans that may be paired with an HSA.

	EPO \$50 \$600 Deductible Non-Gated OHI w/ \$25/\$50/\$75	EPO \$40/\$75 \$2,500 Deductible Non-Gated OHI w/ \$25/\$50/\$75
Primary Care Physician	\$50 copay	\$40 copay
Specialist	\$50 copay	\$75 copay
Individual In-Network Deductible (Family is 2x)	\$600	\$2,500
In-Network Coinsurance	100%	50%
Individual In-Network Out-of-Pocket Maximum (Family is 2x)	\$4,000	\$6,850
Metallic Level	Gold	Silver
Rx	\$25/\$50/\$75	\$25/\$50/\$75



Top selling medical plans: Garden State Network.²

The Oxford Garden State Network⁶ is the most cost-effective network we offer in New Jersey, providing access to over 22,000 providers.⁷ The Oxford Garden State Network offers traditional and consumer-driven plan designs that provide in-network benefits. Consumer-driven plans may be paired with an HSA.

	EPO \$40/\$75 \$2,000 Deductible GSP Non-Gated OHI w/ \$10/\$40/\$70	EPO HSA \$3,000 Deductible 50% GSP Non-Gated OHI w/ 50%
Primary Care Physician	\$40 copay	Deductible & coinsurance
Specialist	\$75 copay	Deductible & coinsurance
In-Network Individual Deductible (Family is 2x)	\$2,000	\$3,000
In-Network Coinsurance	50%	50%
Individual In-Network Out-of-Pocket Maximum (Family is 2x)	\$6,850	\$6,550
Metallic Level	Silver	Bronze
Rx	\$10/\$40/\$70	Medical deductible, then 50% coinsurance

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Top-selling⁸ dental and vision plan designs.

Dental and vision benefits may be employer-paid or voluntary. With voluntary benefits, employers can continue to offer a comprehensive benefits package without incurring additional insurance costs. Employees who enroll in dental and/or vision products will pay for their own coverage at a lower group rate. We require two (2) employees to enroll for dental and one (1) employee to enroll for vision.

UnitedHealthcare Dental ⁹ Consumer MaxMultiplier [®] Options PPO Plan P5425 – Voluntary	In-network	Out-of-network
Individual/Family Deductible	\$50/\$150	\$50/\$150
Coinsurance		
• Diagnostic/preventive services	100%	100%
• Basic services	80%	80%
• Major services	50%	50%
Annual Maximum Benefit	\$1,500 per person per calendar year	\$1,500 per person per calendar year
Waiting Period	No waiting period	No waiting period
UnitedHealthcare Dental ⁹ Consumer MaxMultiplier [®] PPO Plan P5430/MAC – Voluntary	In-network	Out-of-network
Individual/Family Deductible	\$50/\$150	\$50/\$150
Coinsurance		
• Diagnostic/preventive services	100%	100%
• Basic services	80%	80%
• Major services	50%	50%
Annual Maximum Benefit	\$1,000 per person per calendar year	\$1,000 per person per calendar year
Waiting Period	No waiting period	No waiting period
UnitedHealthcare Vision ¹⁰ Plan V1043 – Voluntary	In-network	Out-of-network
Comprehensive Vision Exam	\$15 copayment	Up to \$40
Materials	\$30 copayment ¹⁰	Coverage amount varies by material
• Eyeglass Lenses/Frames or Contact Lenses		
Frequencies	Exam: Once every 12 months Lenses: Once every 12 months Frames: Once every 24 months	N/A
• Based on last date of service		

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Health and wellness resources and tools.

No matter which medical network or product you choose, your employees will have access to useful and engaging ways to help give them a better picture of their overall health and guide them to make informed decisions about their care.



Rally®.

Our digital online experience uses gaming and social media to help engage and challenge employees and their families to take greater ownership of their health. This interactive health and wellness program makes it easy and fun to set and achieve goals, track progress and live healthier.



Oxford® Sweat Equity.

The gym reimbursement program has been a staple of the Oxford medical plans for many years and now it's even better. The newly expanded program covers more types of exercises and allows members to combine their traditional gym workouts with group classes, making it easier to participate. A typical subscriber may receive up to the lesser of \$200 or the actual cost of his or her qualifying fitness expenses in a six-month period after completing the required 50 workouts.¹²



Anytime, anywhere access.

The free UnitedHealthcare Health4Me® mobile app helps Oxford members easily access their health care information on the go. Everything from estimating costs and managing claims, to finding and mapping care is at their fingertips.



24/7 availability to a registered nurse.

Members can access an *Oxford On-Call*® nurse anytime to get answers about an illness or injury.



Online quotes available.

All Oxford New Jersey small group medical and specialty products are available for quoting on our online quoting tool.

For more information, please contact your broker or visit oxfordhealth.com.



¹ Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

² Top selling plans based on enrolled membership as of Jan. 2017.

³ The Oxford Freedom Network is available to New Jersey, New York and Connecticut employer groups. The Oxford Liberty Network is available to New Jersey and New York employer groups only.

⁴ This data represents all participating (network) providers except ancillary providers (i.e., 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.

⁵ The Oxford tri-state service area includes Connecticut, New Jersey and certain New York counties (Ulster, Sullivan, Dutchess, Orange, Putnam, Rockland, Westchester, Bronx, New York, Queens, Kings, Richmond, Nassau and Suffolk).

⁶ The Oxford Garden State Network is available to New Jersey employer groups only. National network access is not included with the Garden State Network.

⁷ Source: Strennus Network 360 data as of March 2017.

⁸ Top selling specialty plans based on sold small business coverages as of Jan. 2017.

⁹ UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates.

¹⁰ UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates.

¹¹ The material copayment will apply once if frames and lenses, or contact lenses in lieu of eyewear, are purchased at the same time at a participating provider.

¹² Reimbursement benefit is available to the subscriber and the subscriber's covered spouse or domestic partner; no other dependents are eligible. For the subscriber's spouse or domestic partner to be eligible for this benefit, he or she must also be enrolled in an Oxford product. Reimbursement is generally limited to the lesser of \$200 subscriber/\$100 covered spouse/ partner or the actual cost of the qualifying fitness costs per six-month period, but the amount may vary by plan.