



See Oxford's many benefits to New Jersey employers.

As a business owner, balancing employer costs and employee satisfaction can be a challenge. With our 30-year track record serving New Jersey businesses, plus our 96 percent member service satisfaction¹ rating, Oxford² continues to deliver stability and is committed to the New Jersey market.

All of the reasons to choose Oxford:



Network strength.

Broad national network.

Most plans allow New Jersey members access to 884,000 UnitedHealthcare Choice Plus Network participating health care professionals and more than 5,600 participating hospitals³ when traveling outside the Oxford service area.⁴ Whether parents of students studying out-of-state or "snow birds" on vacation, members can feel secure knowing they're covered when away from home.

Local network strength.

Our networks provide convenient access to nearby quality care and services at affordable prices:

- **Freedom Network.** Our largest network with over 27,500 New Jersey providers. Additional access to over 57,000 New York providers, more than 18,500 Connecticut providers, and to our national Choice Plus network.⁵
- **Liberty Network.** Our mid-size network with over 24,500 New Jersey providers. Additional access to more than 51,000 New York providers, as well as our national Choice Plus network.⁵
- **Garden State Network.** The most cost-effective network we offer in New Jersey, with access to over 22,000 providers statewide.⁶

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All Oxford networks in New Jersey include the same

62
hospitals
throughout the state.



Plans and benefits designed for affordability.

The Oxford portfolio includes a wide range of open-access and referral-based preferred provider organization (PPO), exclusive provider organization (EPO) and health savings account (HSA) plans designed to fit your budget.

You can also attract and retain your valued employees with our comprehensive benefits package. As well as medical, UnitedHealthcare is able to provide you with a full suite of dental, vision, life and disability products.⁷



Delivering 24/7 access to information.

For employers:

- **Oxfordhealth.com.** Easily check employee eligibility, enroll employees or dependents, and perform monthly billing inquiries.
- **Customer service model.** Get support administering plans from our Client Services teams.
- **Oxford Express®.** Conveniently obtain billing and payment information and check member eligibility status using our 24-hour interactive voice response (IVR) system.

For employees:

- **Oxford On-Call®.** Get 24-hour health care guidance from registered nurses to an appropriate source of care.
- **UnitedHealth Premium® online program.** Find quality, efficient care. Choose a network physician based on national quality care standards developed by the National Quality Forum, the National Committee for Quality Assurance and other organizations.
- **Oxfordhealth.com.** Conveniently check benefits, view claims activity, request health plan ID cards and search for network physicians by location or specialty.
- **UnitedHealthcare Health4Me®.** Go mobile and locate nearby convenience and urgent care clinics and ERs, store favorite physicians and facilities, view and share health plan ID card information, contact a registered nurse 24/7, and more.

Helping your employees move more, feel better and live well.

Benefit programs:

Our **Complementary and Alternative Medicine (CAM)** program provides access to a credentialed network of alternative medicine providers⁸, including chiropractors, acupuncturists, massage therapists, yoga instructors, naturopaths (in Connecticut only) and nutritionists.

Oxford® Sweat Equity lets members combine their traditional gym workouts with group classes and get reimbursed for participating. A typical subscriber may receive either up to \$200 or the actual cost of his or her qualifying fitness expenses in a six-month period after completing the required 50 workouts.⁹

The **Rally®** interactive wellness experience on oxfordhealth.com helps excite and engage members in their own wellness. Using data, social connections and rewards, Rally provides personal lifestyle plans that focus on goals, competition, progress tracking and healthy living.

Oxford Healthy Mother, Healthy Baby® maternity program offers educational information and resources to help pregnant mothers and newborns maintain good health and well-being.

Healthy Mind Healthy Body® personal e-newsletter gives members useful, easy-to-read health and wellness information.



Healthy discounts on health.

Oxford plan members can save on health and wellness programs and services that may not be covered by their medical plan.

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Weaving wellness into your workplace for healthier, happier employees.

Preventive care programs:

Oxford Population Health Programs



Oxford population health programs are designed to help members better manage their health and stay focused on their wellness goals. They emphasize the importance of preventive measures for getting and staying healthy.

- Heart SmartSM
- *Better Breathing*[®]
- Smoking cessation
- Wellness exam reminders

Preventive Care Benefits



Preventive care benefits help prevent disease and detect health issues at an early stage, if they occur. Members are encouraged to use network providers.

- Well-baby and well-child care
- Adult periodic physical exams
- Adult immunization
- Well-woman exams
- Family planning
- Prostate cancer screening
- Diabetic supplies, education and self-management

Condition Management



Condition management programs are designed to help your employees — and all eligible participants of your Oxford plan — enhance self-care, identify warning signs and access resources for assistance with chronic health issues.

- Heart failure
- Coronary artery disease
- Diabetes
- Managed infertility
- Neonatal Resource Services
- Bariatric Resource Services
- Chronic kidney disease
- Kidney Resource Services/End-stage renal disease
- Managed Transplant
- Cancer Support



Contact your broker for an Oxford quote today.



¹ UnitedHealthcare Internal Analysis, Oxford Call Center Analytics, 2016 Average.

² Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

³ As of September 2016; UnitedHealth Networks national network statistics. National Network may not be available for all groups.

⁴ Oxford 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).

⁵ Network Report, December 2016. 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.

⁶ Source: Strenuous Network 360 data as of March 2017.

⁷ Oxford Benefit Management, Inc. (OBM) acts as the distribution company for products. OBM packages are not available in all states and state-specific requirements may cause limitations or variations to the plans. Packaged Savings is not available for this product. Benefit options may vary by group size. Components subject to change. OBM products are provided by: UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, CT, UnitedHealthcare Insurance Company of NY, located in Islandia, NY, or their affiliates. The New York Select Managed Care Plan is underwritten by UnitedHealthcare Insurance Company of NY, located in Islandia, NY. UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, CT, UnitedHealthcare Insurance Company of NY, located in Islandia, NY, or their affiliates. Life and Disability products are provided by Unimerica Life Insurance Company of NY. Life and Disability products are provided on policy forms LASD-POL-LIFE NY (05/03) and LASD-POL- ADD/DIS NY (05/03). Unimerica Life Insurance Company of NY is located in NY, NY. These policies may include exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company.

⁸ Restrictions may apply. Depending on a member's plan, a member may have access to CAM through paying a contracted rate (applies to nutritionists, naturopaths [in CT only], yoga instructors, chiropractors, massage therapists and acupuncturists); standard in-network benefits (applies to chiropractors; applies to naturopaths only in CT); out-of-network benefits; or an alternative medicine rider if purchased by the employer. Members can check their Certificate of Coverage for the specifics of their plan. Learn more about the Oxford CAM network and search for a CAM provider at www.oxfordhealth.com.

⁹ Reimbursement amount may vary by plan. Some exclusions and limitations apply.