

# Meet the Oxford Liberty Network.

The Oxford<sup>1</sup> Liberty Network is our mid-size network available to New Jersey employers. With a variety of plan options designed to fit your budget, the Oxford Liberty 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 Jersey market.

## Access to doctors and hospitals nearby and nationwide:

- Enrolled members can get care from over 24,900 physicians and 62 hospitals in New Jersey plus another 51,177 New York providers.<sup>2</sup>
- Access to more than 884,000 physicians and 5,634 hospitals nationally through the UnitedHealthcare Choice Plus Network.<sup>3</sup>

### Oxford Liberty Network numbers by New Jersey county<sup>2</sup>

County	Primary Care Physician	Specialist	Hospital
Atlantic	303	673	3
Bergen	1,094	2,197	5
Burlington	507	968	3
Camden	846	1,557	5
Cape May	71	88	1
Cumberland	97	159	1
Essex	877	1,551	7
Gloucester	224	320	2
Hudson	471	564	2
Hunterdon	135	200	1
Mercer	491	865	4
Middlesex	1,015	1,516	6
Monmouth	681	1,346	5
Morris	481	1,026	4
Ocean	369	867	4
Passaic	375	575	1
Salem	30	46	2
Somerset	251	522	1
Sussex	99	149	1
Union	361	600	3
Warren	93	251	2

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

Search with or without an Oxford user name 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 "Liberty" link.
4. Enter additional criteria and click "Search."

### Hospitals per County



## Options designed to fit your budget:

- The Oxford Liberty Network can be an affordable option for New Jersey employers and still provides 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:

- Over 20 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 are available with in-network only or both in- and out-of-network.
- Referral and non-referral plan designs may help you better manage costs.

## Products available with the Oxford Liberty Network:

Oxford EPO	Oxford PPO Flex	Primary Advantage <sup>SM</sup>	Oxford EPO HSA
The Oxford 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. This plan also provides access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area. <sup>4</sup>	The Oxford PPO Flex offers in- and out-of-network coverage and does not require a PCP referral for specialist visits. This plan also provides access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area. <sup>4</sup>	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. This plan also provides access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area. <sup>4</sup>	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. This plan also provides access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area. <sup>4</sup>



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



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

<sup>2</sup> Network Report, December 2016. 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.

<sup>3</sup> As of March 2017, UnitedHealth Networks national network statistics. National network may not be available for all groups.

<sup>4</sup> 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).

These plans have exclusions and limitations. For costs and complete details of the coverage, contact your broker.