

# Meet the Oxford Garden State Network.

The Oxford<sup>1</sup> Garden State Network is the most recent addition to our New Jersey network options. With lower-cost plan options, the Oxford Garden State 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.

## Easier, no-tiered access to physicians and hospitals statewide with no hidden costs

- Easier access to more than 22,000<sup>2</sup> physicians statewide so employees can see a doctor where it's convenient for them.
- Employees can choose from all 62<sup>2</sup> Oxford network hospitals throughout New Jersey.
- Employees don't pay more to use some of the Oxford Garden State Network hospitals.

### How your employees can find an Oxford Garden State 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 "Garden State" link.
4. Enter additional criteria and click "Search."

Oxford Garden State Network numbers by county <sup>2</sup>			
County	Primary Care	Specialist	Hospital
Atlantic	278	421	3
Bergen	945	1,502	5
Burlington	586	847	3
Camden	889	1,070	5
Cape May	89	109	1
Cumberland	196	186	1
Essex	834	1,045	7
Gloucester	511	504	2
Hudson	509	558	2
Hunterdon	146	126	1
Mercer	366	611	4
Middlesex	870	1,255	6
Monmouth	653	873	5
Morris	552	774	4
Ocean	361	552	4
Passaic	365	463	1
Salem	128	129	2
Somerset	387	575	1
Sussex	137	139	1
Union	481	662	3
Warren	128	166	2

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Hospitals per County



### Lower-cost options.

- The Oxford Garden State Network delivers the lowest-priced Oxford plans of all three of our network options available in New Jersey.
- Set one of our lower-cost Oxford Garden State Network plan designs as the base plan in a dual-option offering so employees can choose what they think will work best for them and their families.

### Flexible plan options to meet your needs and those of your employees.

- The Oxford Garden State Network offers over a dozen lower-cost plan designs that provide in-network care. Options are available with a health savings account (HSA) and a variety of deductibles and coinsurances to help you meet the unique needs of your employees.
- Both referral and non-referral plan designs to help you better manage costs.

### Products available with the Oxford Garden State Network:

Oxford EPO	Primary Advantage <sup>SM</sup>	Oxford EPO HSA
The Oxford EPO provides in-network care for members within the Oxford Garden State 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 Garden State 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 Garden State 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 Garden State Network quote today.**



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

<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> Strennus Network 360 data as of March 2017. National network access not available with the Oxford Garden State Network.

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