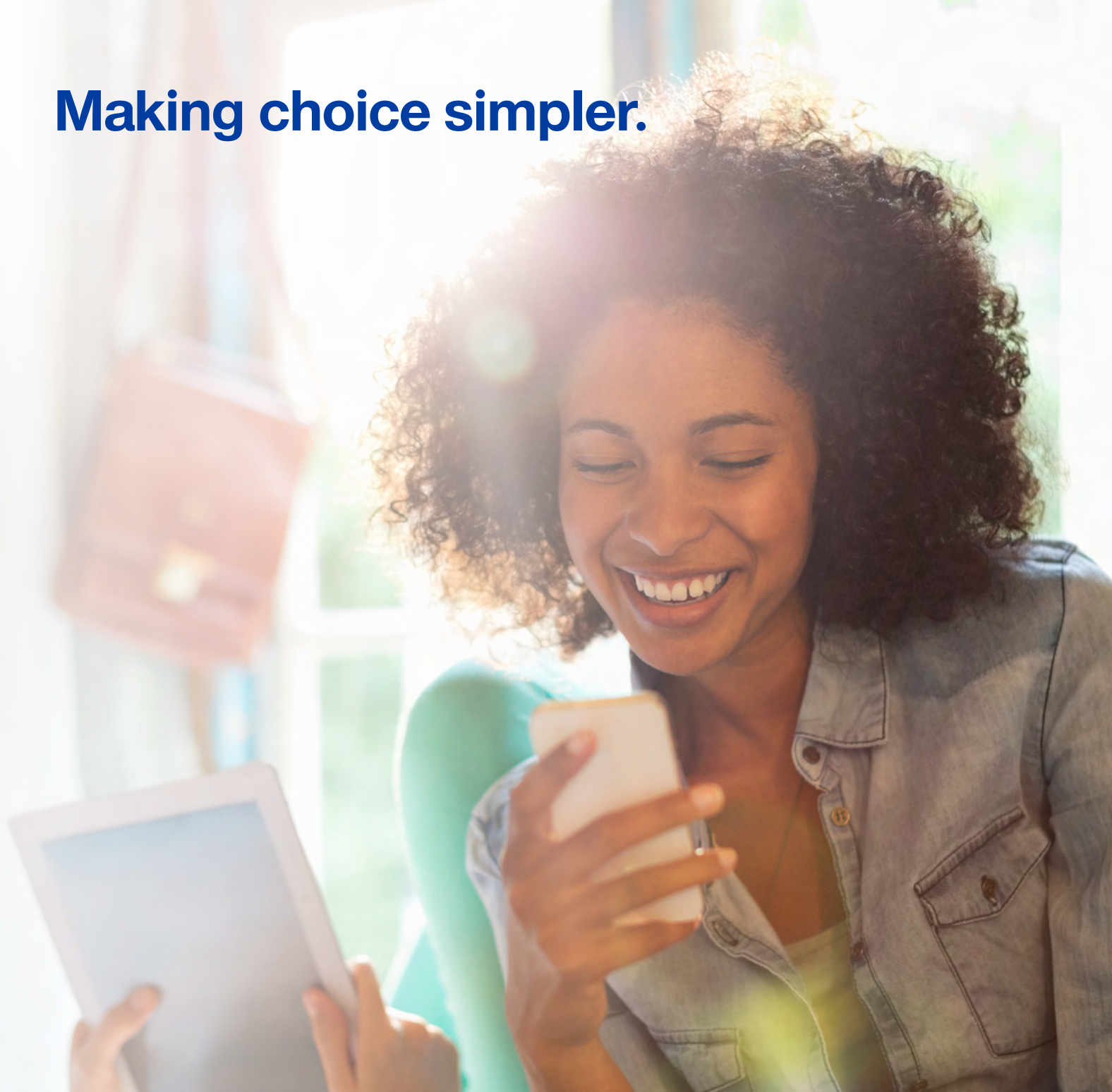


# Making choice simpler.



Your guide to choosing a health coverage plan that fits your budget—and your employees' health care needs.

**2019 | New York**

**Small Business Health Options Program (SHOP)**

Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

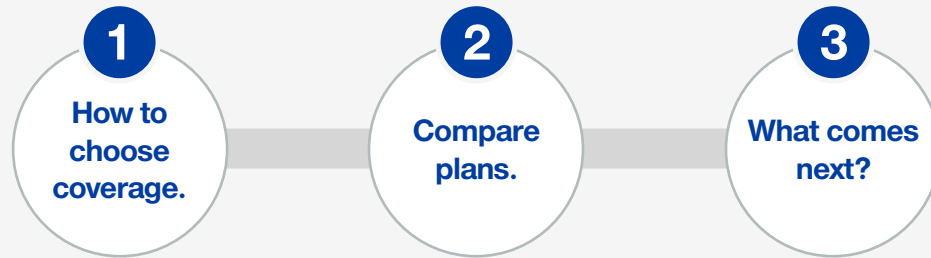


# Welcome

to Oxford New York plans.

We are bringing you this guide to help you understand the plans we offer in New York, through the NY State of Health.

## What's inside:



# 1 How to choose coverage.

## See if your business is eligible.

You'll need to meet four requirements before buying a SHOP group health plan.

### Principal employee work site.

Your business must have an employee office or work site in the Oxford New York service area.<sup>1</sup>

### Number of employees.

You must have 100 or fewer full-time equivalent employees (FTEs). Get help calculating how many FTEs you have at [www.nystateofhealth.ny.gov/employer](http://www.nystateofhealth.ny.gov/employer).

### Offer health care coverage to all full-time employees.

You'll need to offer coverage to any employee who works an average of 30 or more hours per week.

### Valid federal employer ID.

You must have a valid federal employer identification number (EIN).

## Choose coverage options.

You can offer your employees one plan or a choice of plans. There are four categories (metallic levels) of plans.

	Bronze	Silver	Gold	Platinum
Monthly Premium	\$	\$\$	\$\$\$	\$\$\$\$
Copay (cost per visit/drug)	\$\$\$\$	\$\$\$	\$\$	\$
Is this plan category right for you?	Employees rarely see a doctor, and are willing to pay a higher copay when they do.	Employees want to balance monthly premium, copay and deductible costs. There are several choices between the bronze and platinum plans.		Employees see doctors more often and are willing to pay higher monthly premiums to lower their copay. Platinum plans offer the richest benefit coverage.

## Choose how to offer coverage.

In New York, you can choose one of three ways to offer coverage to your employees:

- 1 Choose all plans from one carrier.
- 2 Choose all plans from one metallic tier across all carriers.
- 3 Choose one single plan from one carrier.

# 1 How to choose coverage.

## Narrow down your plan options.

To help you narrow down the plan options, think about what is most important to you and your employees.



### Oxford EPO.

In-network care, available with or without a primary care provider (PCP) referral required for specialist visits.



### Oxford Primary Advantage®.

In-network care that offers lower copays with no deductibles when seeking care from PCPs and OB/GYNs, 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 copay.



### Oxford EPO HSA.

In-network care that is paired with a health savings account (HSA) for use with eligible medical and pharmacy expenses.

## Next, choose plan features.

With many plans to choose from, give your employees the control to pick the deductible levels, HSA compatibility and cost-share levels that are right for them.

# 1 How to choose coverage.

## Additional considerations.

### See if you qualify for a tax credit.

If you have fewer than 25 full-time equivalent employees (FTEs), you could be eligible for the small business health care tax credit worth up to 50 percent of your premium costs (up to 35 percent for non-profit organizations). Plus, for-profit organizations could also deduct the remaining part of their premium on their taxes.

### Great coverage in every plan.

These plans cover 10 essential benefits, preventive care and pre-existing conditions.

### Preventive care.

Checkups, flu shots and vaccinations.

### Essential benefits.

Prescriptions, ER care and lab tests.

### Easy access to care.

Your employees have access to top doctors, clinics and hospitals with all of our health plans. In fact, we screen all of our providers and facilities for care quality and cost-efficiency. If employees simply have a question or need advice, they can call *Oxford On-Call*® to talk with registered nurses 24 hours a day, seven days a week.

### Your employees can use tools to help manage their health and costs.

Through online resources, mobile apps and [www.oxfordhealth.com](http://www.oxfordhealth.com), your employees will find:

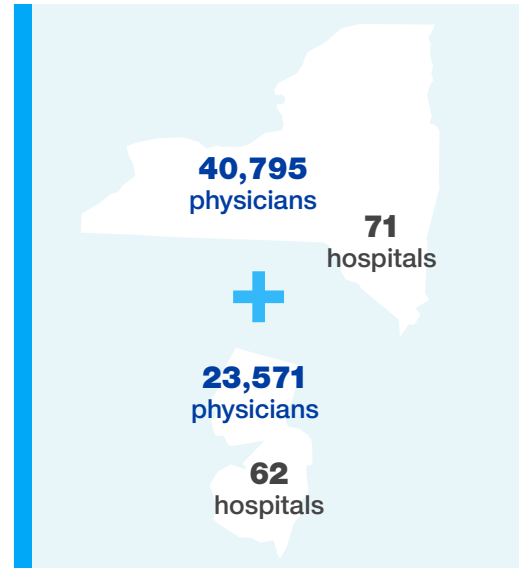
- Apps, tools and programs to manage health.
- A provider search tool.
- 24/7 access to benefit information.

## 2 Compare plans.

All available Oxford New York SHOP plans are offered with the Oxford Metro Network<sup>SM</sup>. The Oxford Metro Network provides local access to physicians and hospitals<sup>1</sup> within the Oxford New York service area,<sup>2</sup> as well as in New Jersey.

Oxford Metro Network plan designs offer in-network only coverage. Receiving care from a physician that participates in the network is the most cost-effective choice for your employees. A list of network providers can be found at [www.oxfordhealth.com/shopny](http://www.oxfordhealth.com/shopny).

With the Oxford Metro Network, employees can fill prescriptions at retail pharmacies that include major chains, supermarkets and mass merchants. In-network pharmacies include Duane Reade<sup>TM</sup>, Walgreens and Walmart. Prescriptions cannot be filled at CVS, Target or many non-chain pharmacies. Employees can find a list of eligible pharmacies at [www.oxfordhealth.com/shopny](http://www.oxfordhealth.com/shopny).

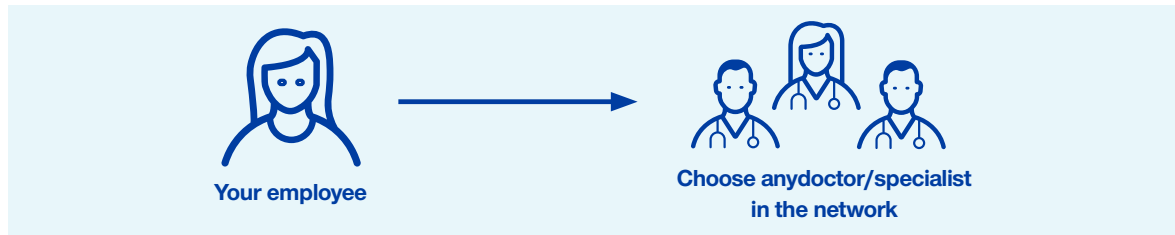


### Oxford EPO plans.

Oxford EPO plans provide in-network coverage and can be purchased with or without a primary care provider (PCP) referral for specialist visits. Whether or not a referral is required, the health plan will only pay for visits to in-network providers, so your employees will need to check their plan before they visit a doctor, clinic or hospital. If they see an out-of-network provider for non-emergency services, they will be responsible for all costs.

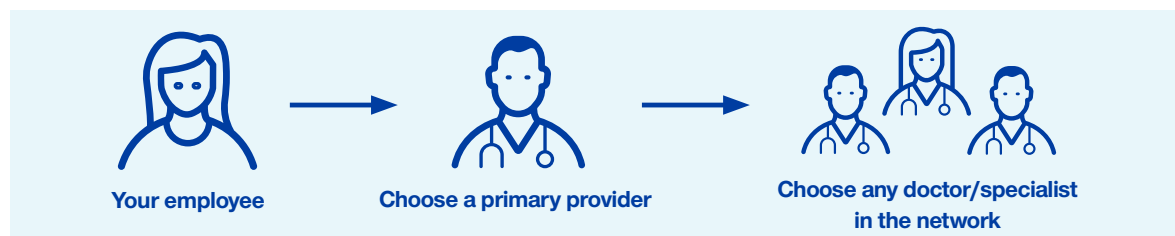
#### Plans without a referral

How does it work? Your employees have the choice to see any in-network doctor or specialist without a referral.



#### Plans with a referral

How does it work? Your employees pick a PCP to be their main doctor. This doctor gets to know them, manages their health care and refers them to specialists (if needed).

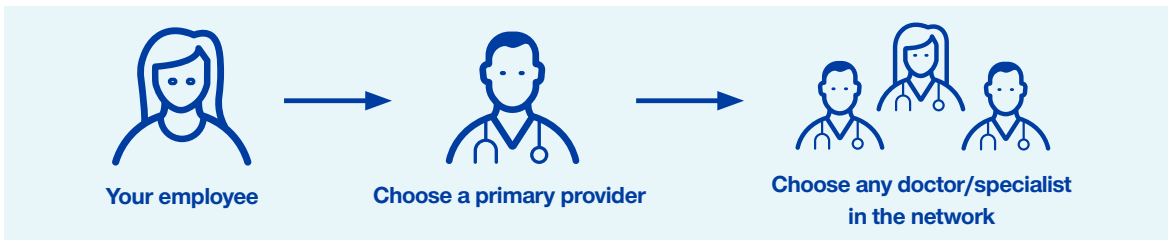


## 2 Compare plans.

### Oxford Primary Advantage®

Primary Advantage provides in-network care for your employees. This plan offers lower copayments with no deductibles when seeking care from PCPs and OB/GYNs, 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. PCP referrals are required. The health plan will only pay for visits to network providers. Employees will need to check their plan before they visit a doctor, clinic or hospital. If they see an out-of-network provider for non-emergency services, they will be responsible for all costs.

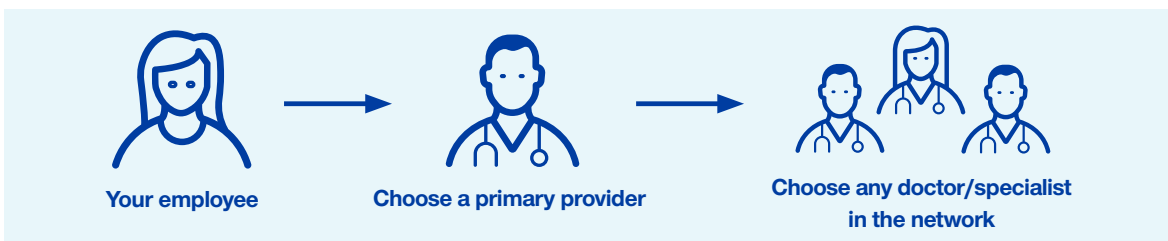
How does it work? Your employees pick a PCP to be their main doctor. This doctor gets to know them, manages their health care and refers them to specialists (if needed).



### Oxford EPO HSA.

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. PCP referrals are required. The health plan will only pay for visits to network providers. Employees will need to check their plan before they visit a doctor, clinic or hospital. If they see an out-of-network provider for non-emergency services, they will be responsible for all costs.

How does it work? Your employees pick a PCP to be their main doctor. This doctor gets to know them, manages their health care and refers them to specialists (if needed).



# 3 What comes next?

## Make sure you're eligible.

Visit [www.nystateofhealth.ny.gov/employer](http://www.nystateofhealth.ny.gov/employer).

## Choose coverage for your employees.\*

Need help? Call us at **1-866-469-9226**. Or visit [www.oxfordhealth.com/shopny](http://www.oxfordhealth.com/shopny).

## Learn about tax credits.

See if you can get a tax credit at [www.nystateofhealth.ny.gov/employer](http://www.nystateofhealth.ny.gov/employer).

### Enter employee information.

Use this simple sign-up checklist. Have everything ready for every employee you're covering.

- First and last name.
- Date of birth.
- Social Security number.
- Date of hire.
- Full- or part-time status.
- Email address.

Please note, if you are offering dependent coverage, you will need to have this information for all covered dependents as well.



## Sign up now.

Sign up and pay the first month's premium by the 12th to start coverage on the first of the following month.

**Contact your broker or Oxford Representative at 888-201-4216. Or visit [www.oxfordhealth.com/shopny](http://www.oxfordhealth.com/shopny).**



<sup>1</sup> Network 360 data as of March 2018. National network access is not available with the Oxford Metro Network.

<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.

\*These policies may have exclusions, limitations or terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker, consultant or Oxford Representative.

Language Assistance/Nondiscrimination Notice

Asistencia de Idiomas/Aviso de no Discrimination

語言協助/不歧視通知

All policy numbers include the variations of the policies such as cost-share reduction plans. For costs and complete details of the coverage, call (or write) your insurance agent or the company. 85629NY0010453-01, 85629NY0010469-01, 85629NY0010477-01, 85629NY0010485-01, 85629NY0010493-01, 85629NY0010501-01, 85629NY0010509-01, 85629NY0010565-01, 85629NY0010573-01, 85629NY0010597-01.

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