Easy, no-tiered access to hospitals statewide with no hidden costs.

- Employees can choose from all 62 Oxford network hospitals throughout New Jersey.
- No surprises in the fine print; employees don’t pay more to use some of the Oxford Garden State Network hospitals.

New, competitive pricing on our lowest-cost network.

- Easy access to more than 18,000 physicians statewide so employees can see a doctor where it’s convenient for them.
- Set one of our low-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 low-cost plan designs providing in-network care. Options are available with a health savings account (HSA) and a variety of deductibles and co-insurance to help you meet the unique needs of your employees.
- Both referral and non-referral plan designs that help you better manage costs.

Top-selling Oxford Garden State Network health plans.

<table>
<thead>
<tr>
<th>Plan</th>
<th>EPO $25/$50 $1,250 Deductible (Non-Gated)</th>
<th>EPO $25/$50 $500 Deductible (Non-Gated)</th>
<th>EPO $50/$75 $2,000 Deductible (Non-Gated)</th>
<th>EPO HSA $30/$75 $2,500 Deductible (Non-Gated)</th>
</tr>
</thead>
<tbody>
<tr>
<td>PCP / Specialist Co-pay</td>
<td>$25 / $50</td>
<td>$25 / $50</td>
<td>$50 / $75</td>
<td>$30 / $75 after deductible</td>
</tr>
<tr>
<td>Deductible / Co-insurance</td>
<td>$1,250 / 20%</td>
<td>$500 / 50%</td>
<td>$2,000 / 30%</td>
<td>$2,500 / 50%</td>
</tr>
<tr>
<td>Out-of-Pocket Max</td>
<td>$3,000</td>
<td>$4,000</td>
<td>$6,000</td>
<td>$6,500</td>
</tr>
<tr>
<td>Inpatient Facility</td>
<td>20% coinsurance after deductible</td>
<td>50% coinsurance after deductible</td>
<td>30% coinsurance after deductible</td>
<td>$250 per day, up to $1,250 per admission to a maximum of $2,500 per plan year, after deductible</td>
</tr>
<tr>
<td>Outpatient Services Hospital</td>
<td>$150 Co-pay (per occurrence)</td>
<td>$150 Co-pay (per occurrence)</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
</tr>
</tbody>
</table>

*The benefits shown here are a high-level snapshot only. For full plan design details, please contact your sales representative. Amounts are for single individuals; family is 2x the amount shown.
Online programs to promote employee health and wellness.
Personal lifestyle plans that focus on goals, competition, tracking progress and healthy living—all through Rally™, a fun, interactive health and wellness program.

Gym membership reimbursement.
With the Oxford Gym Reimbursement program, members get up to $200 every six months for fitting in regular workouts. It’s a special “thank you” to members for their efforts to lead a healthy life.³

Anytime, anywhere access.
The Health4Me mobile app helps members easily access their health care information on the go. From estimating costs and managing claims, to finding providers and more, it’s all at their fingertips.

24/7 access to a registered nurse.
Oxford On-Call® nurses are available anytime to answer employee questions about an illness or injury.

Member satisfaction.⁴
Members can expect knowledgeable advice and service with their Oxford Garden State Network health plan.
  - Oxford call center member satisfaction: 95%
  - Oxford claims financial accuracy: 99%
  - Oxford claims paid in 10 days: 99%
  - Oxford member call answer rate: 99%
  - Member call average speed to answer: 29 seconds
  - Member call quality: 97%

Contact your broker to request an Oxford Garden State Network quote today.

¹ Companies with 1-300 employees.
² UnitedHealth Networks Report, as of October 2015.
³ Reimbursement amounts vary depending upon your plan. Refer to your benefits documents or check with your benefits administrator to determine how much you may be reimbursed. You may submit a request for reimbursement under the program once every six months. Consult with an appropriate tax professional to determine if you have any tax obligations from receiving reimbursement under this program.

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