Why you should choose an Oxford product.

**Affordability.**
- Competitive rates.
- New lower-cost plan designs.

**Stability Clients Need.**
- More than 30 years of experience.
- 95% member service satisfaction.¹

**Network strength.**
- Freedom Network: Access to 158,000 New York, New Jersey and Connecticut providers.²
- Liberty Network: Access to 115,000 New York, New Jersey and Connecticut providers.²
- Metro Network: Access to more than 30,000 physicians and 84 hospitals in New York; 18,000 physicians and 62 hospitals in New Jersey.³
- Garden State Network: Access to 18,000 physicians and 65 hospitals in New Jersey.⁴

**Information when, where and how you want it.**
- oxfordhealth.com – Self-service and online administration available through our website. Benefits administrators can check employee eligibility, enroll employees or dependents and perform monthly bill inquiries. Members can check benefits, view claims activity, request materials or ID cards and search for physicians.
- Customer Service model – Client Service teams provide benefits administrators with support to help them administer their plans.
- Oxford Express® – A 24-hour interactive voice response (IVR) system. Benefits administrators can check member eligibility status and obtain billing and payment information.
- Oxford On-Call® – A 24-hour health care guidance line staffed by registered nurses who can help guide members to an appropriate source of care.

**Offering access to quality care.**
- National UnitedHealthcare Choice Plus Network – Most plans allow members access to 860,000 UnitedHealthcare Choice Plus Network participating health care professionals and 5,650 participating hospitals outside of the tri-state area.⁵ This is great news for “snow birds,” travelers and parents of students attending an out-of-state college.
- Pharmacy network – Members with pharmacy benefits have access to more than 64,000 retail pharmacies, including large national chains, many local, community pharmacies and the OptumRx® Mail Service Pharmacy.⁶
- UnitedHealth Premium® designation – This program can help members find a doctor who meets guidelines for providing quality and cost-efficient care. The program identifies physicians whose claims data demonstrates that they have met or exceeded nationally developed, objective quality standards developed by organizations such as the National Quality Forum, Ambulatory Care Quality Alliance and the National Committee for Quality Assurance.

**Revolutionizing health care coverage.**
- Complementary & Alternative Medicine (CAM) Program – Members can access the area’s first credentialed network of alternative medicine providers⁷, including chiropractors, acupuncturists, massage therapists, yoga instructors, naturopaths (in Connecticut only) and nutritionists.
- In- and out-of-network coverage – With our point-of-service and open-access plans, members can receive covered care from doctors outside our network.

**Making wellness a part of our members’ lives.**
- Preventive Care Benefits – Preventive care consists of the following services performed by the member’s network (participating) provider for the purpose of promoting good health and early detection of disease: well-baby and well-child care, adult periodic physical exams, adult immunization, well woman exams, family planning, prostate cancer screening, and diabetic supplies, education and self-management.
- HealtheNote Reminders – We send special mailings to the homes of our Oxford plan members to help them improve their health and remember the importance of preventive care. These HealtheNote Reminders cover topics such as: Women’s Health, Child and Adolescent Immunizations, Coronary Artery Disease and Diabetes.
- An Innovative Wellness Experience – Rally® is a user-friendly, interactive health and wellness enhancement to our member website. By harnessing the power of data, social connections and rewards, Oxford members can receive personal lifestyle plans that focus on goals, competition, progress tracking and healthy living.
Why you should choose an Oxford product continued...

• Oxford Healthy Mother, Healthy Baby® – This Oxford maternity program offers educational information and resources to help pregnant mothers and newborns maintain good health and wellbeing.

• Population Health Programs – Oxford Population Health programs are intended to help empower members to better manage their health and stay focused on their wellness goals. With an emphasis on preventive measures, the programs are meant to help members get healthy or stay healthy, while helping employers build a healthier workforce. These programs include: HeartSmartSM, Better Breathing®, Smoking Cessation and Exam Reminders.

• Condition Management Programs
  - Heart Failure
  - Coronary Artery Disease
  - Diabetes
  - Managed Infertility
  - Neonatal Resource Services
  - Bariatric Resource Services
  - Chronic Kidney Disease
  - Kidney Resource Services/End-State Renal Disease
  - Managed Transplant
  - Cancer Support

UnitedHealthcare Health4Me app.
• Search for physicians or facilities by location or specialty.
• Locate convenience and urgent care clinics and ER.
• Store favorite physicians and facilities.
• View and share health plan ID card information.
• Contact a registered nurse 24/7.

1 UnitedHealthcare Internal Analysis, Oxford Call Center Analytics, 2015 Average.
2 Network Report, December 2015. This data represents all participating providers except ancillary providers (i.e., laboratories, radiology centers, urgent care centers, etc.) and hospitals. Dental and complementary and alternative medicine providers are included. Providers who are board certified in more than one specialty are counted multiple times.
5 As of September 2016; UnitedHealth Networks national network statistics. National Network may not be available for all groups.
6 UnitedHealthcare data; September 2016. Participating pharmacies may vary by state and area, and are subject to change without notice.
7 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.
8 Reimbursement amount may vary by plan. Some exclusions and limitations apply.
9 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.

Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc. and Oxford Health Plans (CT), Inc. Oxford insurance products are underwritten by Oxford Health Insurance Inc. Administrative services provided by Oxford Health Plans LLC.

Oxfordhealth.com mobile.
• Log in to oxfordhealth.com from your smartphone browser to find physicians, access benefit coverage information, and more—any time.

Sweat Equity - not your typical gym reimbursement program.
• Helps motivate members to get started or continue with an exercise plan by offering a wide range of qualifying exercise options.
• Offers members reimbursement toward a fitness center membership and exercise class fees.

Specialty benefits.
Attract and retain the best employees by offering more options. We understand how important it is for employers to have the ability to offer their employees a comprehensive benefits package. If you are looking to purchase specialty benefits alongside of your Oxford plan from UnitedHealthcare, look no further. UnitedHealthcare is able to offer you a full suite of dental, vision, life and disability products in addition to our medical products.

Health discounts.
Members can save 10 percent to 50 percent on health and wellness services that may not be covered by their medical plan.

Healthy Mind Healthy Body®
A personal e-newsletter that gives members health and wellness information.

UnitedHealthcare

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