

Meet the Oxford Freedom Network

The Oxford¹ Freedom Network has been our premier provider network for access in the downstate New York region for more than 3 decades. Plans offered with this network generally have richer benefits. And now, all Oxford plans include 24/7 doctor video chats, virtual weight-loss and wellness coaching and access to personal benefit advocates to help connect your employees to care. Wherever, whenever.



Access to doctors and hospitals nearby or nationwide

Local Access: The Oxford Freedom Network is our largest network option, providing access to over 124,000 providers across New York, New Jersey and Connecticut.²

- NY Physicians: 67,725
- NJ Physicians: 33,715
- CT Physicians: 23,038



National Access: Members enrolled in Oxford Freedom Network plans have additional access to our national UnitedHealthcare Choice Plus network³ when traveling outside of the Oxford service area,⁴ plus a broad pharmacy network comprised of more than 67,000 pharmacies nationwide.⁵

- Physicians and health care professionals: 1,205,773
- Hospitals: 6,126

Oxford Freedom Network numbers by county²

County	Primary care physicians	Specialists
Bronx	2,374	5,010
Dutchess	277	772
Kings	2,904	7,087
Nassau	2,274	7,218
New York	4,549	12,000
Orange	384	1,101
Putnam	106	275
Queens	2,215	3,909
Richmond	438	1,116
Rockland	287	814
Suffolk	1,711	5,303
Sullivan	45	130
Ulster	104	362
Westchester	1,508	3,155

continued

How to find an Oxford Freedom Network provider

Search with or without an Oxford username and password.

1. Go to myuhc.com[®]
2. Click **Find a Provider** in the **Find a Doctor** section
3. On the next page, click **Medical Directory > All UnitedHealthcare Plans > Oxford Health Plans > Freedom**
4. Enter any additional criteria and click **Search**

Access to many acute care facilities in the Oxford New York service area counties⁴



Options designed to help fit your budget

- Network only (EPO) or network and out-of-network coverage (PPO) plans
- Non-referral plans
- A range of deductible and coinsurance amounts
- Health savings accounts (HSAs)
- Dual-offering option, letting your employees choose what works best for them and their families
- Place of service tiering options
- Tiered network benefit options for large (101+) group employers
- Self-funded options for large (101+) group employers⁶
- Up to \$400 per year reimbursement through our Sweat Equity[®] fitness reimbursement program⁷

Products available with the New York Oxford Freedom Network

PPO	EPO	PPO HSA	EPO HSA
<ul style="list-style-type: none"> • PPO plans offered with the Freedom Network provide members with network and out-of-network coverage • Members are able to access the national UnitedHealthcare Choice Plus network when traveling outside of the Oxford service area • These products do not require a Primary Care Physician (PCP) referral for specialist visits 	<ul style="list-style-type: none"> • When seeking care in the Oxford service area, members enrolled in these EPO plans have access to network care only within the Oxford Freedom Network • When traveling outside of the service area, members can seek care from a UnitedHealthcare Choice Plus national network provider • These products do not require a PCP referral for specialist visits 	<ul style="list-style-type: none"> • PPO plans paired with an HSA for employees to use for eligible medical and pharmacy expenses • Network and out-of-network coverage is available • Members are able to access the national UnitedHealthcare Choice Plus network when traveling outside of the Oxford service area • These products do not require a PCP referral for specialist visits 	<ul style="list-style-type: none"> • EPO plans paired with an HSA for employees to use for eligible medical and pharmacy expenses • When seeking care in the Oxford service area, members enrolled in these EPO HSA plans have access to network care only within the Oxford Freedom Network • When traveling outside of the service area, members can seek care from a UnitedHealthcare Choice Plus national network provider • These products do not require a PCP referral for specialist visits

Learn more

Contact your broker or Oxford representative for additional information

Meet the Oxford Liberty Network

Our Oxford¹ Liberty Network is our more focused mid-sized option for New York employers seeking a better balance between costs and employee satisfaction. And now, all Oxford plans include 24/7 doctor video chats, virtual weight loss and wellness coaching, and access to personal benefit advocates to help connect your employees to care. Wherever, whenever.

Access to doctors, pharmacies and hospitals nearby or nationwide



Local Access: The Oxford Liberty Network provides access across the tri-state region (New York, New Jersey, Connecticut) with over 119,000 providers.²

- NY Physicians: 63,510
- NJ Physicians: 32,857
- CT Physicians: 22,743



National Access: Members enrolled in Oxford Liberty Network plans have additional access to our national UnitedHealthcare Choice Plus network³ when traveling outside of the Oxford service area.⁴

- Physicians and health care professionals: 1,205,773
- Hospitals: 6,126



Pharmacy: Convenient access to approximately 50,000 retail pharmacies nationwide* including major chains, mass merchants and supermarkets

- Examples of network pharmacies include Duane Reade™, Walgreens® and Walmart®
- Prescriptions cannot be filled at CVS® or many non-chain pharmacies*

Oxford Liberty Network numbers by county²

County	Primary Care Physicians	Specialists
Bronx	2,250	4,743
Dutchess	262	717
Kings	2,682	6,443
Nassau	2,198	6,815
New York	4,404	11,419
Orange	376	1,017
Putnam	105	263
Queens	2,044	3,500
Richmond	417	1,029
Rockland	274	754
Suffolk	1,678	4,919
Sullivan	44	119
Ulster	92	320
Westchester	1,461	2,945

continued

How to find an Oxford Liberty Network provider

Search with or without an Oxford username and password.

Doctor or hospital:

1. Go to myuhc.com[®]
2. Click on the **Find a Provider** link within the Find a Doctor section
3. On the next page, click the **Medical Directory** link, then **All UnitedHealthcare Plans**, then **Oxford Health Plans**, then **Liberty**
4. Enter any additional criteria and click **Search**

Pharmacy:

1. Go to myuhc.com
2. Click Find a Pharmacy
3. Enter search criteria (e.g., pharmacy name or ZIP code) and click Search

Confirm network participation of pharmacy if **“Standard Select with Walgreens®”** is listed*

*The Standard Select pharmacy network does not apply to New York large group (101+) medical plans unless selected.



Options designed to help fit your budget

- Network only (EPO) or network and out-of-network coverage (PPO) plans
- Referral and non-referral plan designs
- Health savings accounts (HSAs)
- A range of deductible and coinsurance amounts, from high-deductible HSA plans to our zero-deductible (ZD) plans
- Dual option offering, letting your employees choose what works best for them and their families
- Tiered network benefit options
- Self-funded options for large (101+) group employers⁵
- Up to \$400 per year reimbursement through our Sweat Equity[®] fitness reimbursement program⁶

Access to many acute care facilities in the Oxford New York service area counties⁴



Products available with the New York Oxford Liberty Network

PPO	PPO HSA	EPO	EPO HSA
<ul style="list-style-type: none"> • PPO plans offered with the Freedom Network provide members with network and out-of-network coverage • Members are able to access the national network when traveling outside of the Oxford service area⁴ • These products do not require a Primary Care Physician (PCP) referral for specialist visits 	<ul style="list-style-type: none"> • PPO HSA plans offered with the Oxford Liberty Network provide members with network and out-of-network coverage • HSAs are paired with these plans for employees to use for eligible medical and pharmacy expenses • Members are able to access the national network when traveling outside of the Oxford service area⁴ • These products do not require a primary care physician (PCP) referral for specialist visits 	<ul style="list-style-type: none"> • When seeking care in the Oxford service area⁴, members enrolled in these EPO plans have access to network care only within the Oxford Liberty Network • When traveling outside of the service area, members can seek care from a national network provider • Employers can choose these products with or without a PCP referral for specialist visits 	<ul style="list-style-type: none"> • Our EPO plans paired with an HSA for employees to use for eligible medical and pharmacy expenses • When seeking care in the Oxford service area⁴, members enrolled in these EPO HSA plans have access to network care only within the Oxford Liberty Network • When traveling outside of the service area, members can seek care from a national network provider • These products do not require a PCP referral for specialist visits

Learn more

Contact your broker or Oxford representative for additional information

Meet the Oxford Metro Network

The Oxford¹ Metro Network[®] is our answer to affordability. This network provides wide access to local providers and offers plans with our most competitive rates in the downstate New York region.² And now, all Oxford plans include 24/7 doctor video chats, virtual weight loss and wellness coaching, and access to personal benefit advocates to help connect your employees to care. Wherever, whenever.

Access to doctors, pharmacies and hospitals nearby



Local Access: The Oxford Metro Network provides great access to quality providers in New York and New Jersey³

- New York Physicians: 51,263
- New Jersey Physicians: 29,775



Pharmacy: Convenient access to approximately 50,000 retail pharmacies nationwide including major chains, mass merchants and supermarkets

- Examples of network pharmacies include Duane Reade[™], Walgreens[®] and Walmart[®]
- Prescriptions cannot be filled at CVS[®] or many non-chain pharmacies

Oxford Metro Network numbers by county³

County	Primary Care Physicians	Specialists	Hospitals
Bronx	2,167	4,693	10
Dutchess	243	851	3
Kings	1,968	5,582	14
Nassau	1,357	4,423	12
New York	3,628	9,397	17
Orange	311	942	5
Putnam	63	224	1
Queens	1,734	3,194	9
Richmond	193	567	2
Rockland	237	711	3
Suffolk	933	3,396	11
Sullivan	37	108	1
Ulster	89	342	3
Westchester	1,145	2,613	13

continued

How to find an Oxford Metro Network provider.

Search with or without an Oxford username and password.

Doctor or hospital:

1. Go to myuhc.com[®]
2. Click **Find a Provider** in the **Find a Doctor** section
3. On the next page, click **Medical Directory > All UnitedHealthcare Plans > Oxford Health Plans > Metro**
4. Enter additional criteria and click **Search**

Pharmacy:

1. Go to myuhc.com
2. Click **Find a Pharmacy**
3. Enter search criteria (e.g., pharmacy name or ZIP code) and click **Search**
4. Confirm network participation of pharmacy if "**Standard Select with Walgreens[®]**" is listed



Lower-cost options

- Lowest-priced Oxford plans of all 3 of our network options available in the New York service area
- Network-only (EPO) coverage plans
- Referral and non-referral plan designs
- Health savings accounts (HSAs)
- A range of deductible and coinsurance amounts, from high-deductible HSA plans to our zero-deductible (ZD) plans
- Dual option offering, letting your employees choose what works best for them and their families
- Place of service tiering options
- Self-funded options for large (101+) group employers⁴
- Up to \$400 per year reimbursement through our Sweat Equity[®] fitness reimbursement program⁵

Plans available with the New York Oxford Metro Network

EPO	EPO HSA
<ul style="list-style-type: none">• These EPO plans provide access to network care within the Oxford Metro Network• Employers can choose these products with or without a primary care physician (PCP) referral for specialist visits	<ul style="list-style-type: none">• Our EPO HSA plans function in the same manner as our EPO plans, but are paired with an HSA for employees to use for eligible medical and pharmacy expenses• These EPO plans provide access to network care within the Oxford Metro Network• These products require a PCP referral for specialist visits

Learn more

Contact your broker or Oxford representative for additional information



¹ Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

² The Oxford service area includes the following counties: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.

³ Network Report, December 2020. This data represents all participating (network) providers except ancillary providers (e.g., 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.

⁴ Administrative services provided by Oxford Health Plans LLC.

⁵ Reimbursement is generally limited to the lesser of \$200 (subscriber)/\$100 (covered spouse/partner/dependent down to age 13) or the actual amount of the qualifying fitness costs of 50 visits per six-month period, but the reimbursement may vary by plan. Subscribers should refer to their benefits documents or check with their benefits administrator to find out how much they may be reimbursed. Subscribers should also consult with an appropriate tax professional to determine if there are any tax obligations from receiving reimbursement under this program.

The Oxford plan with a health savings account (HSA) is a qualifying high-deductible health plan that is designed to comply with IRS requirements. Eligible enrollees may open an HSA with a bank of their choice or through Optum Bank, member FDIC. The HSA refers only and specifically to the HSA that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP. This communication is not intended as legal or tax advice. It is meant for general informational purposes only. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

These plans have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker or UnitedHealthcare sales representative.

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