

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. Highlights of these plans include virtual weight loss and wellness coaching, \$0 copay for 24/7 Virtual Visits and up to \$700 earning potential for reaching wellness goals.

Features



Local access: The Oxford Freedom Network is our largest network option, providing access to more than 147,558 providers across New York, New Jersey and Connecticut.²

- NY physicians: 78,800
- NJ physicians: 41,377
- CT physicians: 27,381



National access: Members enrolled in Oxford Freedom Network plans have additional access to our national UnitedHealthcare Choice Plus network² when traveling outside of the Oxford service area.³

- Physicians and health care professionals: 1,563,177
- Hospitals: 5,897



Pharmacy: Broad network with more than 67,000 retail pharmacies nationwide, including major chains, mass merchants and supermarkets.

- Examples of network pharmacies include CVS[®], Capsule Pharmacy, Duane Reade[™], Walgreens[®] and Walmart[®]



Vision Benefit: All Oxford New York small group (1-100) Freedom Network plans include a UnitedHealthcare Vision benefit for subscribers and their dependents. Plan highlights include:

- \$10 copay for one annual exam
- \$125 contact lens allowance
- \$130 frame allowance
- 20% off additional pairs of glasses, including prescription sunglasses

How to find an Oxford Freedom Network provider

Medical

1. Go to myuhc.com[®]
2. Click **Find a Provider > Medical Directory > Employer & Individual Plans > Oxford Health Plans > Freedom with Choice Plus**
3. Enter any additional criteria and click **Search**

Vision

1. Visit myuhcvision.com
2. Click **Provider Quick Search** and enter criteria

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**

Many savings opportunities

Freedom Network plans offer benefits your employees have come to expect with an Oxford plan, along with other useful options to help them lower their out-of-pocket costs.

- **\$0** cost-share for insulin and emergency use drugs, such as albuterol, epinephrine, glucagon and naloxone
- **\$0** copay for 24/7 Virtual Visits, including Health Savings Account (HSA) plans
- **\$0** copay when utilizing services through our Oxford Preferred Lab Network (PLN)
- **\$5** copay for kids with Oxford Zero Deductible (ZD) plans
- **Up to \$300** per year* for reaching daily program goals and completing one-time activities through UnitedHealthcare Rewards
- **Up to \$400** per year in reimbursement for qualifying fitness expenses through Sweat Equity®
- **\$200** for individual coverage or **\$500** for family coverage provided annually on a pre-funded debit card to use toward certain eligible medical expenses through Care Cash®. Included with small group (1-100) gold non-HSA Freedom network products. Can be purchased alongside other products.
- **Discounts** to thousands of gyms with no long-term contracts or annual gym registration fees through One Pass Select™.

Oxford Freedom Network numbers by county²

County	Providers	Hospitals
Bronx	8,007	11
Dutchess	2,454	3
Kings	16,204	14
Nassau	13,442	12
New York	26,043	18
Orange	2,230	5
Putnam	771	1
Queens	12,394	8
Richmond	2,831	2
Rockland	2,298	3
Suffolk	10,906	11
Sullivan	566	1
Ulster	1,161	3
Westchester	10,191	12

Products available with the New York Oxford Freedom 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 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"> • PPO plans paired with an HSA for employees to use for eligible medical and pharmacy expenses • Network and out-of-network coverage are 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"> • 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"> • 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

The Oxford Liberty Network

The Oxford¹ Liberty Network is our more focused mid-sized option for New York employers seeking a better balance between costs and employee satisfaction. Highlights of these plans include virtual weight loss and wellness coaching, \$0 copay for 24/7 Virtual Visits and up to \$700 earning potential for reaching wellness goals.

Features



Local access: The Oxford Liberty Network provides access across the tri-state region (New York, New Jersey, Connecticut) with more than 145,200 providers.²

- NY physicians: 76,692
- NJ physicians: 41,158
- CT physicians: 27,350



National access: Members enrolled in Oxford Liberty Network plans have additional access to our national UnitedHealthcare Core network² when traveling outside of the Oxford service area.³

- Physicians and health care professionals: 1,436,907
- Hospitals: 5,550



Pharmacy: Broad network with more than 67,000 retail pharmacies nationwide, including major chains, mass merchants and supermarkets.

- Examples of network pharmacies include CVS[®], Capsule Pharmacy, Duane Reade[™], Walgreens[®] and Walmart[®]

Oxford Liberty Network numbers by county²

County	Providers	Hospitals
Bronx	7,702	11
Dutchess	2,390	3
Kings	15,633	14
Nassau	13,014	12
New York	25,414	18
Orange	2,162	5
Putnam	755	1
Queens	11,828	8
Richmond	2,687	2
Rockland	2,212	3
Suffolk	10,630	11
Sullivan	558	1
Ulster	1,109	3
Westchester	9,973	12

continued

How to find an Oxford Liberty Network provider

Medical

1. Go to myuhc.com[®]
2. Click **Find a Provider** > **Medical Directory** > **Employer & Individual Plans** > **Oxford Health Plans** > **Liberty with Core**
3. 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**



Many savings opportunities

Liberty Network plans offer benefits your employees have come to expect with an Oxford plan, along with other useful options to help them lower their out-of-pocket costs.

- **\$0** cost-share for insulin and emergency use drugs, such as albuterol, epinephrine, glucagon and naloxone
- **\$0** copay for 24/7 Virtual Visits, including Health Savings Account (HSA) plans
- **\$0** copay when utilizing services through our Oxford Preferred Lab Network (PLN)
- **\$5** copay for kids with Oxford Zero Deductible (ZD) plans
- **Up to \$300** per year* for reaching daily program goals and completing one-time activities through UnitedHealthcare Rewards
- **Up to \$400** per year in reimbursement for qualifying fitness expenses through Sweat Equity®
- **\$200** for individual coverage or **\$500** for family coverage provided annually on a pre-funded debit card to use toward certain eligible medical expenses through Care Cash®. Included with small group (1-100) non-HSA tiered Liberty network products. Can be purchased alongside other products.
- **Discounts** to thousands of gyms with no long-term contracts or annual gym registration fees through One Pass Select™.

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 Liberty 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 area³• 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 area³• 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,³ 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 area,³ 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• Employers can choose these products with or without a PCP referral for specialist visits

[Learn more](#)

Contact your broker or Oxford representative for additional information

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 Highlights of these plans include virtual weight loss and wellness coaching, \$0 copay for 24/7 Virtual Visits and up to \$700 earning potential for reaching wellness goals.

Features



Local access: The Oxford Metro Network provides access to more than 106,876 quality providers in downstate New York³ and New Jersey.

- New York physicians: 69,432
- New Jersey physicians: 37,444



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

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

Oxford Metro Network numbers by county³

County	Providers	Hospitals
Bronx	7,483	11
Dutchess	2,127	3
Kings	14,350	12
Nassau	11,261	6
New York	23,489	14
Orange	2,072	5
Putnam	594	1
Queens	10,426	8
Richmond	2,102	1
Rockland	2,056	3
Suffolk	8,480	6
Sullivan	541	1
Ulster	1,048	3
Westchester	8,960	10

continued

How to find an Oxford Metro Network provider

Search with or without a username and password.

Medical

1. Go to myuhc.com[®]
2. Click **Find a Provider** > **Medical Directory** > **Employer & Individual Plans** > **Oxford Health Plans** > **Metro**
3. 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



Many savings opportunities

Metro Network plans offer benefits your employees have come to expect with an Oxford plan, along with other useful options to help them lower their out-of-pocket costs.

- **\$0** cost-share for insulin and emergency use drugs, such as albuterol, epinephrine, glucagon and naloxone
- **\$0** copay for 24/7 Virtual Visits, including Health Savings Account (HSA) plans
- **\$0** copay when utilizing services through our Oxford Preferred Lab Network (PLN)
- **Up to \$300** per year for reaching daily program goals and completing one-time activities through UnitedHealthcare Rewards
- **Up to \$400** per year in reimbursement for qualifying fitness expenses through Sweat Equity®

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• Employers can choose these products with or without a primary care physician (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 downstate New York region includes the following counties: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.

³ Network Data and Analytics Reporting from E&I Counts Dashboard, June 2023. Provider count includes Physicians (Degree = MD, DO) Advanced Practice Providers (Degree = APRN, NP, PA) and Allied Health Providers (Degree = NOT MD, DO). Only one specialty is counted per provider. Provider may be counted more than once if they practice in multiple states or counties.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

The Oxford Health Savings Account (HSA) is a qualifying high-deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a health savings account with a bank of their choice or through Optum Bank, Member FDIC. "Oxford HSA" refers generally to the Oxford HSA product, which includes a HDHP, although at times "Oxford HSA" may refer only and specifically to the Oxford Health Savings Account provided in conjunction with Optum Bank and not to the associated HDHP.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

Sweat Equity 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 6-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.

One Pass Select is a voluntary program featuring a subscription based nationwide gym network. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships under this program. One Pass Select is not available in HI, KS, VT and Puerto Rico for fully insured groups.

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 Oxford sales representative.

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