Meet the Oxford Metro Network.

The Oxford Metro Network is our latest New York network option. With the services and stability you’ve come to expect from Oxford, at some of the most competitive rates in the Oxford New York service area, the Oxford Metro Network may be just the balance you’re looking for between plan costs and employee access to quality care.

Reasons why you should consider the Oxford Metro Network:

1. **Lower-cost options:**
   - The Oxford Metro Network delivers the lowest-priced Oxford plans of all three of our network options available in the New York service area.
   - An Oxford Metro Network plan design as the base plan in a dual-option offering enables you to let employees choose what works best for them and their families.

2. **Flexible plan designs:**
   - Twelve plan designs, including options with a health savings account (HSA) and a variety of deductible and coinsurance amounts, help you meet your employees’ needs.
   - Referral and non-referral plan designs may help you better manage costs.

3. **Access to pharmacies, doctors and hospitals nearby:**
   - The Oxford Metro Network provides access to retail pharmacies including major chains, mass merchants and supermarkets. Duane Reade, Walgreens and Walmart are just some of the pharmacies where Oxford Metro Network members can fill prescriptions. Prescriptions cannot be filled at CVS, Target or many non-chain pharmacies. The most current list of eligible pharmacies can be found on oxfordhealth.com.
   - Enrolled members can get care from over 28,000 physicians and 76 hospitals in New York.
   - Access to more than 14,500 physicians and 62 hospitals in New Jersey.

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<th>Oxford Metro Network numbers by county</th>
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Member service satisfaction Members trust the advice and service they get from their Oxford Metro Network health plan.

- Oxford call center member satisfaction: 96%
- Oxford claims financial accuracy: 99%
- Oxford claims paid in 10 days: 99%
- Oxford member call answer rate: 99%
- Member call average speed to answer: 30 seconds
- Member call quality: 98%
Health and wellness resources and tools.

Oxford medical plans include useful and engaging ways to give users a better picture of their overall health and guide them to make better decisions about their care:

**Rally®.**
Our digital online experience uses gaming and social media to help engage and challenge employees and their families to take greater ownership of their health. This interactive health and wellness program makes it easy and fun to set and achieve goals, track progress and live healthier.

**Oxford® Sweat Equity.**
The gym reimbursement program has been a staple of the Oxford medical plans available to members in New York for many years and now it’s even better. The newly expanded program covers more types of exercises and allows members to combine their traditional gym workouts with group classes, making it easier to participate. A typical subscriber may receive up to the lesser of $200 or the actual cost of his or her qualifying fitness expenses in a six-month period after completing the required 50 workouts.5

**Anytime, anywhere access.**
The free UnitedHealthcare Health4Me® mobile app helps members easily access their health care information on the go. Everything from estimating costs and managing claims, to finding and mapping care is at their fingertips.

**24/7 availability to a registered nurse.**
Members can access an Oxford On-Call® nurse anytime to get answers about an illness or injury.

How to find an Oxford Metro Network provider:

**Doctor or hospital:**
To search with an oxfordhealth.com username and password:
1. Log in to the oxfordhealth.com Member website.
2. Click on “Find a Physician or Facility” on the home page.
3. On the next page, click the “Network” drop-down menu and choose “Metro.”
4. Enter additional criteria and click “Search.”

To search without logging in:
1. Go to oxfordhealth.com and click on “Members.”
2. Click on the “New Metro Plan – Important information for members” link.
3. On the next page, click the “Provider Search” link.
4. On the “Find a Physician” page, click the “Network” drop-down menu and choose “Metro.”
5. Enter additional criteria and click “Search.”

**Pharmacy:**
1. Go to oxfordhealth.com and click on “Members.”
2. Click on the “New Metro Plan – Important information for members” link.
3. On the next page, click the “Pharmacy Search” link.
4. Enter search criteria on the following “Find a Pharmacy” page and click “Search.”

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1 Oxford insurance products are underwritten by Oxford Health Insurance, Inc.
2 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.
3 Network 360 data as of Sept. 19, 2016. National network access is not available with the Oxford Metro Network.
5 Reimbursement benefit is available to the subscriber and the subscriber’s covered spouse or domestic partner; no other dependents are eligible. For the subscriber’s spouse or domestic partner to be eligible for this benefit, he or she must also be enrolled in an Oxford product. Reimbursement is generally limited to the lesser of $200 subscriber/$100 covered spouse/domestic partner or the actual cost of the qualifying fitness costs per six-month period, but the amount may vary by plan.

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