
Businesses today are faced with a lot of difficult decisions. Finding the right health care benefits plan should not be one of them. Shopping for value does not mean you have to settle for average. All Oxford products are accredited by the National Committee for Quality Assurance (NCQA)\(^1\), and we complement our product line with engaging wellness programs and personalized health care management tools.

Our Oxford Freedom Plan and Liberty Plan\(^2\) are examples of how our tailored benefit solutions can offer the coverage employees need at a price point that may make the most sense for your business. Following are highlights of the Oxford Freedom Plan and Liberty Plan:

- Routine in-network preventive care covered at 100%
- In- and out-of-network benefits
- Single copayments
- Referral required for all specialist visits (except OB/GYN)
- Access to our Freedom Network or our Liberty Network
- Access to most of the area’s finest hospitals
- Access to the UnitedHealthcare Choice Plus national network

Helping people live healthier lives

Oxford has come to be considered a consistent, high-quality product line. We work continuously to maintain the appeal of the comprehensive Oxford health care benefits programs that we offer and to provide dedicated customer service. Here are just a few of the ways we are reinforcing that legacy with Oxford Freedom Plan and Oxford Liberty Plan:

- Commitment to wellness through our preventive care programs designed to help members stay on top of their health, including online wellness coaching programs, a health assessment, and a wealth of health information available at www.oxfordhealth.com.
- Gym benefit that reimburses membership fees of up to $200 every six months for subscribers and $100 every six months for spouses or domestic partners.\(^3\)
- 24/7 access to health care guidance from registered nurses through Oxford On-Call\(^\circledR\).
- The UnitedHealth Premium\(^\circledR\) designation program provides information on quality and cost efficiency across the entire continuum of care to help members make informed health care decisions.
- The Healthy Bonus\(^\circledR\) program provides members with opportunities for discounts on health-related products and services.

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<thead>
<tr>
<th>State</th>
<th>Group Size</th>
<th>Product Type</th>
<th>Network Access</th>
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<tbody>
<tr>
<td>New York, New Jersey, Connecticut</td>
<td>Small and Large</td>
<td>Gatekeeper</td>
<td>Freedom or Liberty</td>
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We’ve got you covered
• Our local tri-state physician network in New York, New Jersey and Connecticut has grown to include more than 93,000 participating physicians and other health care professionals, practicing at 144,000 office locations within our Freedom Network. Our Liberty Network includes more than 64,000 participating physicians practicing at 99,000+ office locations in New York and New Jersey. Nearly all of the physicians in our Freedom and Liberty Networks are board certified or board eligible.
• Our national physician network is the largest single proprietary network for out-of-area medical care, with 5,127 participating hospitals and 654,000 participating physicians and other health care professionals, as well as 60,000 pharmacies across the U.S.

Contact us for help with striking a healthy balance
When employees are empowered with the tools for making smart health care decisions, everyone can benefit. We look forward to the opportunity for working with you to tailor a health care benefits plan that fits your employees' needs and your budget.

For more information on Oxford plans, contact your Oxford sales representative, general agent, or visit www.oxfordhealth.com.