



Meet the Oxford Liberty Network

Our Oxford¹ Liberty Network is our more focused mid-sized option for New Jersey employers seeking a better balance between costs and employee satisfaction. And now, all Oxford plans also include features like 24/7 Virtual Visits, virtual weight-loss and wellness coaching, and personal benefit advocates to help your employees connect to care—wherever, whenever.

Access to doctors, hospitals and pharmacies nearby or nationwide

Local access—The Oxford Liberty Network provides great access across the tri-state region (New York, New Jersey, Connecticut) with over 119,000 providers²:

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

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*

National access—Members enrolled in Oxford Liberty Network plans have additional access to our national UnitedHealthcare Core network³ when traveling outside of the Oxford service area⁴:

- Physicians and health care professionals: 895,806
- Hospitals: 5,001

Oxford Liberty Network numbers by New Jersey county²

County	PCP	Specialist	Hospital
Atlantic	328	816	3
Bergen	1,246	2,911	6
Burlington	493	1,278	4
Camden	987	2,092	5
Cape May	87	145	1
Cumberland	101	191	1
Essex	944	1,919	6
Gloucester	233	409	2
Hudson	508	893	6
Hunterdon	136	267	1
Mercer	482	1,162	4
Middlesex	1,011	2,118	6
Monmouth	743	2,024	5
Morris	544	1,445	2
Ocean	433	1,252	4
Passaic	477	1,030	2
Salem	34	81	2
Somerset	338	952	1
Sussex	98	200	1
Union	511	1,248	3
Warren	149	541	2

continued

Finding a provider:

- 1 Go to myuhc.com[®]
- 2 Click on **Find a Doctor>Medical Directory>Employer & Individual Plans>Oxford Health Plans>Liberty with Core**
- 3 Enter additional criteria and click **Search**

Finding a pharmacy:

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

*The Standard Select pharmacy network does not apply to New Jersey 51+ medical plans unless selected.



Flexible options designed to help fit your budget

- The Oxford Liberty Network includes a variety of PPO and EPO plans that can be customized:
 - Network-only, or network and out-of-network coverage
 - Referral and non-referral requirements
 - A range of deductible and coinsurance amounts, from high deductible plans to our Primary Advantage® plans, where the deductible is zero when seeking care from PCPs and OB/GYNs
 - Health savings accounts (HSAs)
 - Level funded and self-funded options available⁵
- Oxford Liberty Network plans can also be part of a dual-option offering, letting your employees choose what works best for them and their families
- All members may qualify for up to \$400 per year (up to \$200 per year for spouses/partners and eligible dependents down to age 13) reimbursement through our Sweat Equity® fitness reimbursement program⁶

Plans available with the Oxford Liberty Network

EPO

- When seeking care in the Oxford service area, members enrolled in these EPO plans may seek care only within the Oxford Liberty Network
- When traveling outside the service area, members may seek care from a national network provider
- Employers can choose plans with or without a PCP referral requirement for specialist visits

PPO

- PPO plans offered with the Liberty Network provide members with network and out-of-network coverage
- Members may access the national network when traveling outside the Oxford service area
- Employers can choose plans with or without a PCP referral requirement for specialist visits

EPO HSA

- Our EPO HSA plans work in the same way as our EPO plans, but are paired with an HSA that employees may use for eligible medical and pharmacy expenses
- When seeking care in the Oxford service area, members enrolled in these EPO HSA plans may access care only within the Oxford Liberty Network
- When traveling outside the service area, members may seek care from a national network provider
- Employers can choose plans with or without a PCP referral requirement for specialist visits

PPO HSA

- Our PPO HSA plans work in the same way as our PPO plans, but are paired with an HSA that employees may use for eligible medical and pharmacy expenses
- Network-only and out-of-network coverage is available
- When traveling outside the service area, members may seek care from a national network provider
- Employers can choose plans with or without a PCP referral requirement for specialist visits

Questions?

Contact your broker to request an Oxford Liberty Network quote today

**United
Healthcare
Oxford**

¹ Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

² Network Report, December 2020. This data represents all participating (network) providers except ancillary providers (i.e., 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.

³ Data as of January 2022, UnitedHealthcare Networks national network statistics. National network may not be available for all groups. Out-of-area coverage through the UnitedHealthcare Core network will begin with policy effective dates of September 1, 2022. In states where the UnitedHealthcare Core network is not available, Oxford Liberty network members will have access to the full network that mirrors the UnitedHealthcare Choice Plus network. The UnitedHealthcare Core Network is not available for fully insured plans in the following states: AL, AZ, CO, DE, GA, HI, ID, IA, KY, LA, ME, MA, MT, NE, NH, NM, NC, ND, OH, OK, PA, RI, SC, UT, VT, WV, WY. The UnitedHealthcare Core Network is not available for self-funded insured plans in the following states: AZ, DE, HI, ID, IA, KY, LA, ME, MA, MT, NE, NH, NM, NC, ND, OH, OK, PA, RI, UT, VT, WV, WY.

⁴ Oxford service area includes Connecticut, New Jersey and the following counties in New York: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.

⁵ Administrative services provided by Oxford Health Plans LLC.

⁶ Reimbursement is generally limited to the lesser of \$200 (subscriber)/\$100 (covered spouse/partner/dependent) 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.

These plans have exclusions and limitations. For costs and complete details of the coverage, contact your broker.

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.

24/7 Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. 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.