New York

Meet the Oxford Metro Network.

The Oxford¹ Metro Network[™] is our latest network option available for New York employers. With some of the most competitive rates in the Oxford New York service area,² the Oxford Metro Network may be just what you're looking for to help balance employer costs and employee satisfaction. With our 30-year track record for serving businesses like yours with our Oxford plans, we help deliver stability and are committed to the New York market.

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.³
- Access to more than 14,500 physicians and 62 hospitals in New Jersey.⁴

Oxford Metro Network numbers by New York county ³				
County	Primary Care	Specialist	Hospital	
Bronx	1,517	1,803	10	
Dutchess	288	331	3	
Kings	1,366	2,130	11	
Nassau	1,315	2,244	5	
New York	2,233	4,866	11	
Orange	385	572	4	
Putnam	84	153	1	
Queens	1,266	2,068	7	
Richmond	180	345	1	
Rockland	245	453	2	
Suffolk	792	1,299	7	
Sullivan	87	116	2	
Ulster	92	118	3	
Westchester	1,009	1,711	8	

How your employees find an Oxford Metro Network provider:

Search with or without an Oxford username and password:

Doctor or hospital:

- 1. Go to **oxfordhealth.com** and click on "Member."
- 2. Click on "Find a Physician or Facility" on the home page.
- 3. On the next page, click the "Metro" Link.
- 4. Enter any additional criteria and click "Search."

Pharmacy:

- 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."





Lower-cost options:

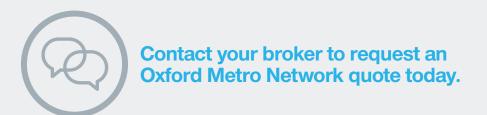
- The Oxford Metro Network delivers the lowest-priced Oxford plans of all three of our network options available in the New York service area.
- An Oxford Metro Network plan design as the base plan in a dual-option offering enables you to let employees choose what works best for them and their families.

Flexible plan designs:

- Ten 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.

Products available with the Oxford Metro Network:

Oxford EPO	Primary Advantage ^{sм}	Oxford EPO HSA
The Oxford EPO provides in-network care for members within the Oxford Metro Network. Employers can purchase this product with or without a primary care physician (PCP) referral required for specialist visits.	Primary Advantage provides in-network care for members within the Oxford Metro Network. This plan offers lower copayments with no deductibles when seeking care from PCPs and OBGYNs, and for Tier 1 prescription drugs. Other in-network provider services are subject to a deductible. Once the deductible is met, future services are covered by a copayment.	The Oxford EPO HSA provides in-network care for members within the Oxford Metro Network and is paired with a Health Savings Account (HSA) for members to use for eligible medical and pharmacy expenses.



⁴ UnitedHealth Networks Report as of Feb. 2017. National network access is not available with the Oxford Garden State Network.





 $^{^{\}mbox{\tiny 1}}$ 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 March 2017. National network access is not available with the Oxford Metro Network.