

Meet the Oxford Liberty Network.



The Oxford¹ Liberty Network is our mid-size network option available in our New York service area.² With a variety of plan options designed to fit your budget, the Oxford Liberty Network may be just what you're looking for to help balance your costs and employee satisfaction. With **8 out of 10** downstate small businesses relying on us for their health plan,² there's never been a better time to take a closer look at Oxford.

Access to nearby doctors and hospitals.

- Employees and their families can get care from 55,857 physicians and 98 hospitals in New York. When you add in the 28,709 New Jersey providers with the 19,671 Connecticut providers, our Liberty Network provides access to over 104,000 providers in the tri-state area.³
- They also have access to more than 978,000 physicians and 6,100 hospitals nationwide through the UnitedHealthcare Choice Plus Network.⁴

How to find an Oxford Liberty Network provider.

Search with or without an Oxford username and password.

1. Go to oxfordhealth.com and click on **Members**.
2. Click on **Find a Physician or Facility** on the home page.
3. On the next page, click the **Liberty** link.
4. Enter any additional criteria and click **Search**.

Oxford Liberty Network numbers by county³

County	Primary Care Physicians	Specialists	Hospitals
Bronx	1,836	3,859	10
Dutchess	338	984	3
Kings	2,556	4,907	13
Nassau	2,176	6,452	13
New York	4,146	10,274	17
Orange	391	916	5
Putnam	102	217	1
Queens	1,772	2,642	9
Richmond	395	923	2
Rockland	287	664	3
Suffolk	1,550	4,002	11
Sullivan	39	103	1
Ulster	82	278	3
Westchester	1,293	2,507	14

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Hospitals per county



Options to fit your budget.

- The Oxford Liberty Network is often a more affordable option for New York employers than our larger Freedom Network, while still providing broad access for employees.
- An Oxford Liberty Network plan design can be included as one of the plans in a dual-option offering, letting your employees choose what works best for them and their families.

Flexible plan designs.

- Over a dozen plan designs, including options with a health savings account (HSA) and a variety of deductible and coinsurance amounts, help you meet your employees' needs
- Plans with network-only benefits or with network and out-of-network benefits are available, which may help you manage costs.

Plans available with the Oxford Liberty Network

Liberty Plan EPO	Oxford 411	Oxford Zero Deductible (ZD)	Oxford PPO HSA	Oxford EPO HSA
The Liberty Plan EPO provides access to network care for employees within the Oxford Liberty Network. Employers can purchase this plan with or without a primary care physician (PCP) referral required for specialist visits.	Oxford 411 plans are an option with our Oxford Liberty Non-Gated EPO plan designs and offer reduced cost-shares on 3 commonly used benefits: PCPs, urgent care and specialists. All plans have the same core design and only vary by deductible and out-of-pocket limit.	Oxford ZD plans are an option with our Oxford Liberty Non-Gated EPO plan designs and feature a \$0 deductible and 100% plan coinsurance. Benefits are subject to fixed copayment amounts.	The Oxford PPO HSA provides network and out-of-network coverage for employees and is paired with an HSA for members to use for eligible medical and pharmacy expenses.	The Oxford EPO HSA provides network care for employees within the Oxford Liberty Network and is paired with an HSA for employees to use for eligible medical and pharmacy expenses.



Contact your broker or UnitedHealthcare representative for additional information.



¹ Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

² Based on an analysis of 2018 MLR data of New York insurers that operate primarily in the downstate New York market (Oxford service area), which includes the following counties: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.

³ Network Report, December 2018. This data represents all participating (network) providers except ancillary providers (e.g., 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.

⁴ As of June 30, 2019, UnitedHealth Networks national network statistics. National network may not be available for all groups.

The Oxford plan with a health savings account (HSA) is a 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.

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 UnitedHealthcare sales representative.