

Meet the Oxford Connecticut Liberty Network.



The Oxford¹ Liberty Network offers plan options designed to be lower-cost and may be just what you're looking for to help balance your budget and employee satisfaction. Today, **1 out of 3** Connecticut small businesses rely on us for their health insurance coverage.² And with so many recent enhancements, there's never been a better time to take a closer look at Oxford.

Access to doctors and hospitals nearby.

- Easy access to more than 20,621³ physicians statewide so employees can see a doctor where it's convenient for them.
- Employees can choose from all 28⁴ Oxford network hospitals throughout Connecticut.
- Through our Liberty Network, employees and their families have additional access to 58,333 providers in New York and over 30,065 providers in New Jersey.³
- The Oxford Connecticut Liberty Network provides access to retail pharmacies including major chains, mass merchants and supermarkets. Walgreens®, Rite Aid® and Walmart® are just some of the pharmacies where Oxford Liberty Network members can fill prescriptions. Prescriptions cannot be filled at CVS® or many non-chain pharmacies. The most current list of eligible pharmacies can be found on myuhc.com⁵.

Oxford Liberty Network numbers by county³

County	Primary Care Physicians	Specialists
Fairfield	1,350	3,366
Hartford	1,309	5,037
Litchfield	126	502
Middlesex	184	573
New Haven	1,498	4,561
New London	256	992
Tolland	113	357
Windham	102	295



How to find an Oxford Liberty Network provider.

Search with or without an Oxford username and password.

Doctor or hospital:

1. Go to myuhc.com.
2. Click on the **Find a Provider** link within the Find a Doctor section.
3. On the next page, click the **Medical Directory** link, then **All UnitedHealthcare Plans**, then **Oxford Health Plans**, then **Liberty**.
4. Enter additional criteria and click **Search**.

Pharmacy:

1. Go to myuhc.com.
2. Click on the **Find a Pharmacy**.
3. Enter search criteria (e.g., pharmacy name or ZIP code).
4. Confirm network participation of pharmacy if "Value with Walgreens" is listed.

Lower-cost options.

- The Oxford Liberty Network delivers some of the lowest priced Oxford plans of our network options available in Connecticut.
- These plan designs can be included in a dual-option offering, letting your employees choose what works best for them and their families.

Flexible plan designs.

- The Oxford Connecticut Liberty Network offers over a dozen lower-cost plan designs that provide access to network care. Options are available with a health savings account (HSA) and a variety of deductible and coinsurance amounts to help you meet your employees' needs.
- These plan designs allow employees to receive covered services from a participating primary care physician (PCP) of their choice and require a referral for specialist visits.

The Oxford Connecticut Liberty HMO plan features:

\$0

PCP Copay⁵

\$0

Telemedicine Copay⁵

Products available with the Oxford Connecticut Liberty Network

Oxford Connecticut Liberty HMO

The Oxford Connecticut Liberty HMO plan provides an opportunity to groups who are comfortable with network-only benefits and want the associated premium savings. Employees select a participating PCP, and specialist visits require a referral.

Oxford Connecticut Liberty HMO HSA

This plan provides network benefits and may be paired with a health savings account (HSA) for employees to use for eligible medical and pharmacy expenses. Employees select a participating PCP, and specialist visits require a referral.



Contact your broker or UnitedHealthcare representative for additional information.



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

² Based on an analysis of 2018 MLR data of Connecticut insurers.

³ Network Report, December 2019. 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. National network access not available with the Oxford Connecticut Liberty Network.

⁴ Network Report, March 2020. This data represents all participating (network) facilities except long-term care, rehab and veterans hospitals.

⁵ Does not apply to Oxford Connecticut Liberty HMO HSA plans.

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.

This policy has 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.

All trademarks are the property of their respective owners.