

Meet the Oxford Freedom Network.



The Oxford¹ Freedom Network is our largest network available to New Jersey employers. With a variety of plan options designed to fit your budget, the Oxford Freedom Network may be just what you're looking for to balance employer costs and employee satisfaction.

Access to doctors and hospitals nearby or nationwide.

- Enrolled members can get care from over 31,400 physicians and 69 hospitals in New Jersey plus 62,700 New York and 20,900 Connecticut providers.²
- Access to more than 1,071,800 physicians and 6,500 hospitals nationally through the UnitedHealthcare Choice Plus Network.³

Oxford Freedom Network numbers by New Jersey county ²			
County	Primary Care Physician	Specialist	Hospital
Atlantic	302	810	3
Bergen	1,211	2,784	6
Burlington	489	1,227	3
Camden	960	1,973	5
Cape May	87	144	1
Cumberland	102	196	1
Essex	941	1,908	7
Gloucester	225	398	1
Hudson	494	861	6
Hunterdon	141	237	1
Mercer	487	1,097	4
Middlesex	1,008	1,936	6
Monmouth	744	1,914	5
Morris	545	1,349	4
Ocean	424	1,181	4
Passaic	459	932	3
Salem	38	71	2
Somerset	337	851	1
Sussex	106	204	1
Union	527	1,203	3
Warren	129	466	2

How your employees can find an Oxford Freedom Network provider:

Search with or without an Oxford user name and password:

1. Go to myuhc.com[®].
2. Click on **Find a Provider** in the **Find a Doctor** section.
3. On the next page, click **Medical Directory > All UnitedHealthcare Plans > Oxford Health Plans > Freedom**.
4. Enter additional criteria and click **Search**.



Options designed to fit your budget.

- The Oxford Freedom Network delivers the most points of access of all three of our New Jersey network options and is still available at a price designed to fit your budget.
- An Oxford Freedom 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.

- Our plan designs include options with a health savings account (HSA) and a variety of deductible and coinsurance amounts to help you meet your employees' needs. Plans with in-network only benefits or with in- and out-of-network benefits are available.
- Referral and non-referral plan designs may help you better manage costs.

Products available with the Oxford Freedom Network:

Oxford EPO	Oxford PPO	Oxford EPO HSA	Oxford PPO HSA
The Oxford EPO provides access to in-network care for members within the Oxford Freedom Network. Employers can purchase this product with or without a primary care physician (PCP) referral required for specialist visits. This plan also provides access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area. ⁴	The Oxford PPO offers in- and out-of-network coverage and does not require a PCP referral for specialist visits. This plan also provides access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area. ⁴	The Oxford EPO HSA provides network care for employees within the Oxford Freedom Network and is paired with an HSA for employees to use for eligible medical and pharmacy expenses.	The Oxford PPO HSA offers in- and out-of-network coverage, does not require a PCP referral for specialist visits and is paired with an HSA for employees to use for eligible medical and pharmacy expenses.



Contact your broker to request an Oxford Freedom Network quote today.



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.

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 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.

³ As of December 2019, UnitedHealth Networks national network statistics. National network may not be available for all groups.

⁴ Oxford service area includes Connecticut, New Jersey and certain New York counties (Ulster, Sullivan, Dutchess, Orange, Putnam, Rockland, Westchester, Bronx, New York, Queens, Kings, Richmond, Nassau and Suffolk).

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