

Options designed to help fit your budget.

- The Oxford Freedom Network delivers the most access of all 3 of our network options available in the New York area,² and is still available at a price designed to help 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.

- Eighteen 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 in- and out-of-network benefits are available, which may help you manage costs.

Plans available with the Oxford Freedom Network

Freedom Plan [®] PPO	Oxford EPO	Oxford PPO HSA	Oxford EPO HSA
The Oxford PPO offers in- and out-of-network coverage and does not require a primary care physician (PCP) referral for specialist visits.	The Oxford EPO provides access to network care for employees within the Oxford Freedom Network. Employers can purchase this product with or without a PCP referral required for specialist visits.	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.	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.



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, 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 2019. 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 December 31, 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.