

Meet the Oxford Freedom Network.

The Oxford¹ Freedom Network has been our premiere provider network for access in Connecticut for more than three decades. Plans offered with this network generally have richer benefits. And now, all Oxford plans include 24/7 doctor video chats, virtual weight loss and wellness coaching and access to personal benefit advocates to help connect your employees to care. Wherever, whenever.

Access to doctors and hospitals nearby.

- Local Access:** The Oxford Freedom Network is our largest network option, providing access to over 115,000 providers across Connecticut, New York and New Jersey.²
 - Connecticut Physicians: 20,914
 - New York Physicians: 62,768
 - New Jersey Physicians: 31,498
- National Access:** Most of our Oxford Freedom Network plans provide additional access to our national UnitedHealthcare Choice Plus network³ when traveling outside of the Oxford service area.⁴
 - Physicians and health care professionals: 1,145,128
 - Hospitals: 6,063

Oxford Freedom Network numbers by county.²

County	Primary Care Physicians	Specialists
Fairfield	1,436	3,507
Hartford	1,309	5,072
Litchfield	127	504
Middlesex	188	573
New Haven	1,503	4,575
New London	258	998
Tolland	113	357
Windham	102	295

How to find an Oxford Freedom Network provider.

Search with or without an Oxford username and password.

- Go to myuhc.com.[®]
- Click on the **Find a Provider** link within the Find a Doctor section.
- On the next page, click the **Medical Directory** link, then **All UnitedHealthcare Plans**, then **Oxford Health Plans**, then **Freedom**.
- Enter additional criteria and click **Search**.

Access to many acute care facilities in the Oxford service area counties.⁵



Options designed to help fit your budget.

- Network-only (HMO) or network and out-of-network coverage (PPO) plans.
- Referral and non-referral plan designs.
- A range of deductible and coinsurance amounts
- Health savings accounts (HSAs).
- Dual option offering, letting your employees choose what works best for them and their families.
- Place of service tiering options.
- Tiered network benefit options for large (51+) group employers.
- Up to \$400 per year reimbursement through our Sweat Equity® fitness reimbursement program.⁶

Products available with the Connecticut Oxford Freedom Network.

PPO	HMO	PPO HSA	HMO HSA
<ul style="list-style-type: none"> • PPO plans offered with the Freedom Network provide members with network and out-of-network coverage. • Members are able to access the national UnitedHealthcare Choice Plus network when traveling outside of the Oxford service area. • These products do not require a PCP referral for specialist visits. 	<ul style="list-style-type: none"> • When seeking care in the Oxford service area, members enrolled in these HMO plans have access to network care only within the Oxford Freedom Network. • Employees enrolled in a Connecticut large group (51+) HMO plan are able to access the national UnitedHealthcare Choice Plus network when traveling outside of the Oxford service area. • Employers can choose these products with or without a PCP referral for specialist visits. 	<ul style="list-style-type: none"> • PPO plans paired with an HSA for employees to use for eligible medical and pharmacy expenses. • Network and out-of-network coverage is available. • Members are able to access the national UnitedHealthcare Choice Plus network when traveling outside of the Oxford service area. • These products do not require a PCP referral for specialist visits. 	<ul style="list-style-type: none"> • HMO plans paired with an HSA for employees to use for eligible medical and pharmacy expenses. • When seeking care in the Oxford service area, members enrolled in these HMO plans have access to network care only within the Oxford Freedom Network. • Employees enrolled in a Connecticut large group (51+) HMO plan are able to access the national UnitedHealthcare Choice Plus network when traveling outside of the Oxford service area. • Employers can choose these products with or without a PCP referral for specialist visits.

Learn more.

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. Administrative services provided by Oxford Health Plans LLC.

² 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.

³ Oxford service area includes Connecticut, New Jersey and certain New York counties (Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester).

⁴ As of June 2020, UnitedHealth Networks national network statistics. National network may not be available for all groups.

⁵ Network Report, March 2020. This data represents all participating (network) facilities except long-term care, rehab and veterans hospitals.

⁶ Reimbursement is generally limited to the lesser of \$200 (subscriber)/\$100 (covered spouse/partner/dependent down to age 13) or the actual amount of the qualifying fitness costs of 50 visits per six-month period, but the reimbursement may vary by plan. Subscribers should refer to their benefits documents or check with their benefits administrator to find out how much they may be reimbursed. Subscribers should also consult with an appropriate tax professional to determine if there are any tax obligations from receiving reimbursement under this program.

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.

