



Meet the Oxford Freedom Network

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

Access to doctors and hospitals nearby or nationwide

Local Access—Oxford Freedom Network is our largest network option, providing access to over 115,000 providers across New York, New Jersey and Connecticut:²

- NJ Physicians: 31,498
- NY Physicians: 62,768
- CT Physicians: 20,914

National Access—Members enrolled in Oxford Freedom Network plans have 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 New Jersey county²

County	PCPs	Specialists	Hospitals
Atlantic	302	810	
Bergen	1,211	2,784	
Burlington	489	1,227	
Camden	960	1,973	
Cape May	87	144	
Cumberland	102	196	
Essex	941	1,908	
Gloucester	225	398	
Hudson	494	861	
Hunterdon	141	237	
Mercer	487	1,097	
Middlesex	1,008	1,936	
Monmouth	744	1,914	
Morris	545	1,349	
Ocean	424	1,181	
Passaic	459	932	
Salem	38	71	
Somerset	337	851	
Sussex	106	204	
Union	527	1,203	
Warren	129	466	



+ Access to many acute care facilities in the Oxford service area⁴

Finding a provider:

- 1 Go to myuhc.com[®]
- 2 Click **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**



Flexible options designed to fit your budget

- The Oxford Freedom Network includes a variety of PPO and EPO plans that can be customized:
 - Network-only, or network and out-of-network coverage
 - Referral and non-referral requirements
 - A range of deductible and coinsurance amounts
 - Health savings accounts (HSAs)
 - Self-funded options for New Jersey large group (101+) employers⁵
- Oxford Freedom Network plans can also be part of a dual-option offering, letting your employees choose what works best for them and their families
- All members may qualify for up to \$400 per year (up to \$200 per year for spouses/partners and eligible dependents down to age 13) reimbursement through our Sweat Equity® fitness reimbursement program⁶

Plans available with the Oxford Freedom Network

EPO

- When seeking care in the Oxford service area, members enrolled in these EPO plans may seek care only within the Oxford Freedom Network
- When traveling outside the service area, members may seek care from a UnitedHealthcare Choice Plus national network provider
- Employers can choose plans with or without a PCP referral requirement for specialist visits

PPO

- PPO plans offered with the Freedom Network provide members with network and out-of-network coverage
- Members may access the national UnitedHealthcare Choice Plus network when traveling outside the Oxford service area
- Employers can choose plans with or without a PCP referral requirement for specialist visits

EPO HSA

- Our EPO HSA plans work in the same way as our EPO plans, but are paired with an HSA that employees may use for eligible medical and pharmacy expenses
- When seeking care in the Oxford service area, members enrolled in these EPO HSA plans may access care only within the Oxford Freedom Network
- When traveling outside the service area, members may seek care from a UnitedHealthcare Choice Plus national network provider
- Employers can choose plans with or without a PCP referral requirement for specialist visits

PPO HSA

- Our PPO HSA plans work in the same way as our PPO plans, but are paired with an HSA that employees may use for eligible medical and pharmacy expenses
- Network-only and out-of-network coverage is available
- When traveling outside the service area, members may seek care from a UnitedHealthcare Choice Plus national network provider
- Employers can choose plans with or without a PCP referral requirement for specialist visits

Questions?

Contact your broker to request an Oxford Freedom Network quote today

**United
Healthcare®
Oxford**

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 UnitedHealthcare internal analysis, June 30, 2020. 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).

⁵ As of January 1, 2021. Administrative services provided by Oxford Health Plans LLC.

⁶ Reimbursement is generally limited to the lesser of \$200 (subscriber)/\$100 (covered spouse/partner/dependent) 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.

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

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.

Virtual doctor visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual doctor visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.