



# Meet the Oxford Liberty Network

Our Oxford<sup>1</sup> Liberty Network is our more focused mid-sized option for New Jersey employers seeking a better balance between costs and employee satisfaction. 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**—The Oxford Liberty Network provides great access across the tri-state region (New York, New Jersey, Connecticut) with over 109,000 providers:<sup>2</sup>

- NJ Physicians: 30,065
- NY Physicians: 58,333
- CT Physicians: 20,621

**National Access**—Members enrolled in Oxford Liberty Network plans have additional access to our national UnitedHealthcare Choice Plus network<sup>3</sup> when traveling outside of the Oxford service area:<sup>4</sup>

- Physicians and health care professionals: 1,145,128
- Hospitals: 6,063

### Oxford Liberty Network numbers by New Jersey county<sup>2</sup>

County	PCPs	Specialists	Hospitals
Atlantic	297	773	
Bergen	1,206	2,657	
Burlington	487	1,202	
Camden	950	1,886	
Cape May	85	137	
Cumberland	101	193	
Essex	917	1,787	
Gloucester	220	391	
Hudson	490	813	
Hunterdon	141	226	
Mercer	481	1,075	
Middlesex	1,002	1,864	
Monmouth	737	1,833	
Morris	527	1,236	
Ocean	416	1,127	
Passaic	452	893	
Salem	35	69	
Somerset	320	818	
Sussex	108	202	
Union	422	905	
Warren	129	455	



+ Access to many acute care facilities in the Oxford service area<sup>4</sup>

### Finding a provider:

- 1 Go to [myuhc.com](https://myuhc.com)<sup>®</sup>
- 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 > Liberty**
- 4 Enter additional criteria and click **Search**



# Flexible options designed to fit your budget

- The Oxford Liberty 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, from high deductible health savings accounts (HSAs) plans to our Primary Advantage® plans, where the deductible is zero when seeking care from PCPs and OB/GYNs
  - HSAs
  - Self-funded options for New Jersey large group (101+) employers<sup>5</sup>
- Oxford Liberty 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 program<sup>6</sup>

## Plans available with the Oxford Liberty Network

### EPO

- When seeking care in the Oxford service area, members enrolled in these EPO plans may seek care only within the Oxford Liberty 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 Liberty 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 Liberty 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 Liberty Network quote today

**United  
Healthcare®  
Oxford**

<sup>1</sup> Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

<sup>2</sup> 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.

<sup>3</sup> UnitedHealthcare internal analysis, June 30, 2020. National network may not be available for all groups.

<sup>4</sup> 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).

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

<sup>6</sup> 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.