

Meet the Oxford Metro Network.

The Oxford¹ Metro Network[®] is our answer to affordability. This network provides wide access to local providers and offers plans with our most competitive rates in the downstate New York region.² 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, pharmacies and hospitals nearby.

- The Oxford Metro Network provides great access to quality providers in New York and New Jersey.³
 - New York Physicians: 46,461
 - New Jersey Physicians: 18,506⁴
- Convenient access to retail pharmacies including major chains, mass merchants and supermarkets.
 - Examples of network pharmacies include Duane Reade[™], Walgreens[®], Walmart[®]
 - Prescriptions cannot be filled at CVS[®] or many non-chain pharmacies.

Oxford Metro Network numbers by county.³

County	Primary Care Physicians	Specialists	Hospitals
Bronx	1,847	4,072	10
Dutchess	244	820	3
Kings	1,831	4,448	11
Nassau	1,359	4,167	6
New York	3,459	8,300	14
Orange	344	955	5
Putnam	58	203	1
Queens	1,636	2,933	8
Richmond	186	550	1
Rockland	223	671	3
Suffolk	912	3,091	5
Sullivan	40	95	1
Ulster	73	300	3
Westchester	1,087	2,485	12

continued

How to find an Oxford Metro Network provider.

Search with or without an Oxford username and password.

Doctor or hospital:

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 > Metro**.
4. Enter additional criteria and click **Search**.

Pharmacy:

1. Go to myuhc.com.
2. Click **Find a Pharmacy**.
3. Enter search criteria (e.g., pharmacy name or ZIP code) and click **Search**.
4. Confirm network participation of pharmacy if “Value with Walgreens” is listed.



Lower-cost options.

- Lowest-priced Oxford plans of all 3 of our network options available in the New York service area
- Network-only (EPO) coverage plans
- Referral and non-referral plan designs
- Health savings accounts (HSAs)
- A range of deductible and coinsurance amounts, from high-deductible HSA plans to our zero-deductible (ZD) plans
- Dual option offering, letting your employees choose what works best for them and their families
- Place of service tiering options
- Self-funded options for large (101+) group employers⁵
- Up to \$400 per year reimbursement through our Sweat Equity[®] fitness reimbursement program⁶

Plans available with the New York Oxford Metro Network.

EPO	EPO HSA
<ul style="list-style-type: none">• These EPO plans provide access to network care within the Oxford Metro Network.• Employers can choose these products with or without a primary care physician (PCP) referral for specialist visits.	<ul style="list-style-type: none">• Our EPO HSA plans function in the same manner as our EPO plans, but are paired with an HSA for employees to use for eligible medical and pharmacy expenses.• These EPO plans provide access to network care within the Oxford Metro Network.• These products require 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.

² The Oxford service area 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 Network Report as of August 2020 with network effective date of Jan. 1, 2021.

⁵ As of Jan. 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 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.

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.

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