

Meet the Oxford Liberty Network.

Our Oxford¹ Liberty Network is our more focused mid-sized option for New York employers seeking a better balance between costs and employee satisfaction. 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 or nationwide.

Local Access: The Oxford Liberty Network provides access across the tri-state region (New York, New Jersey, Connecticut) with over 109,000 providers.²

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

National Access: Members enrolled in Oxford Liberty 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 Liberty Network numbers by county.²

County	Primary Care Physicians	Specialists
Bronx	1,913	4,110
Dutchess	329	883
Kings	2,518	5,208
Nassau	2,117	6,447
New York	4,200	10,193
Orange	408	1,034
Putnam	97	245
Queens	1,959	3,240
Richmond	409	986
Rockland	262	709
Suffolk	1,617	4,485
Sullivan	48	110
Ulster	88	321
Westchester	1,421	2,794

continued

How to find an Oxford Liberty Network provider.

Search with or without an Oxford username and password.

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

Access to many acute care facilities in the Oxford service area counties.⁴



Options designed to help fit your budget.

- Network only (EPO) or network and out-of-network coverage (PPO) 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
- Tiered network benefit options
- Self-funded options for large (101+) group employers⁵
- Up to \$400 per year reimbursement through our Sweat Equity® fitness reimbursement program⁶

Products available with the New York Oxford Liberty Network.

PPO HSA	EPO	EPO HSA
<ul style="list-style-type: none"> • PPO HSA plans offered with the Oxford Liberty Network provide members with network and out-of-network coverage. • HSAs are paired with these plans for employees to use for eligible medical and pharmacy expenses. • 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 primary care physician (PCP) referral for specialist visits. 	<ul style="list-style-type: none"> • When seeking care in the Oxford service area, members enrolled in these EPO plans have access to network care only within the Oxford Liberty Network. • When traveling outside of the service area, members can seek care from a UnitedHealthcare Choice Plus national network provider. • Employers can choose these products with or without a PCP referral for specialist visits. 	<ul style="list-style-type: none"> • Our EPO 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 EPO HSA plans have access to network care only within the Oxford Liberty Network. • When traveling outside of the service area, members can seek care from a UnitedHealthcare Choice Plus national network provider. • These products do not 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 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 As of June 20, 2020, UnitedHealthcare Networks national network statistics. National network may not be available for all groups.

⁴ The Oxford service area includes the following counties: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.

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.