

# Oxford tiered benefit solutions — designed for cost savings

Our New York Oxford<sup>1</sup> portfolio includes insured and self-funded options with a tiered network structure for primary care physician (PCP) and specialist care. This tiered benefit design may help employers save on medical premiums and members save with lower-cost Tier 1 copayments. While members can choose from any provider in their network, seeking care from high-value Tier 1 physicians may result in lower out-of-pocket costs.

New York Oxford tiered network options are paired with our non-gated EPO plans. New York small (1–100) group options are available with the Liberty Network. New York large (101+) group options are available with either the Freedom or Liberty Network. These plans also include national network access when traveling outside of the Oxford service area.<sup>2</sup>

## Members can save with Tier 1 providers

New York Small Group (1–100) Tiered Network Plan Design Options.\*

Plan Name	NY P LBTY NG 25/70/500/100 EPO 22	NY G LBTY NG 40/80/2000/80 EPO 22	NY S LBTY NG 45/75/5000/50 EPO 22
<b>Metal</b>	Platinum	Gold	Silver
<b>Network</b>	Liberty	Liberty	Liberty
<b>Gatekeeper</b>	No	No	No
<b>Rx Benefit</b>	\$200D T2/T3 \$10/\$50/\$90	\$200D T2/T3 \$10/\$50/\$90	\$200D T2/T3 \$10/\$50/\$90
<b>PCP</b>	\$5 Tier 1/\$25	\$20 Tier 1/\$40	\$25 Tier 1/\$45
<b>Specialist</b>	\$35 Tier 1/\$70	\$40 Tier 1/\$80	\$45 Tier 1/\$75
<b>Urgent Care</b>	\$75	\$75	\$75
<b>Emergency Room</b>	\$250	\$500	50% after deductible
<b>INN Deductible</b>	\$500	\$2,000	\$5,000
<b>INN Coinsurance</b>	100%	80%	50%
<b>INN OOPM</b>	\$3,050	\$8,500	\$9,100

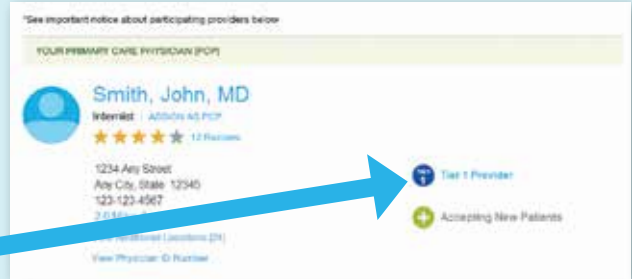
**Tier 1 PCP copayments are \$20 less than all other network PCP copayments**

### Choosing a Tier 1 provider



Members just need to sign in to [myuhc.com](https://myuhc.com)<sup>®</sup>, go to “Find a Doctor” and spot the dot with the Tier 1 symbol.

Here’s how it looks on [myuhc.com](https://myuhc.com)



**Learn more**

Contact your broker or Oxford representative for additional information



\*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.

<sup>1</sup> Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Administrative services provided by Oxford Health Plans LLC.

<sup>2</sup> The Oxford service area includes Connecticut, New Jersey and the following New York counties: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.

Tier 1 providers may be subject to change. Visit [myuhc.com](https://myuhc.com)<sup>®</sup> for the most current information or call the number on your health plan ID card.