

The Oxford Freedom Network

The Oxford¹ Freedom Network has been our premier provider network for access in the downstate New York region for more than 3 decades. Plans offered with this network generally have richer benefits. Plus, 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.

Features



Local access: The Oxford Freedom Network is our largest network option, providing access to more than 119,000 providers across New York, New Jersey and Connecticut.²

- NY physicians: 64,293
- NJ physicians: 33,342
- CT physicians: 22,107



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 plus a broad pharmacy network comprising more than 67,000 pharmacies such as CVS[®], Capsule Pharmacy, Duane Reade[™], Walgreens[®] and Walmart[®] nationwide.⁵

- Physicians and health care professionals: 1,404,197
- Hospitals: 6,972



New Vision Benefit: All Oxford New York small group (1–100) Freedom Network plans include a UnitedHealthcare Vision benefit for subscribers and their dependents.* Plan highlights include:

- \$10 copay for one annual exam
- \$125 contact lens allowance
- \$130 frame allowance
- 20% off additional pairs of glasses, including prescription sunglasses

How to find an Oxford Freedom Network provider

Search with or without a username and password.

Medical

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 any additional criteria and click **Search**

Vision

1. Visit myuhcvision.com
2. Click **Provider Quick Search** and enter criteria

Pharmacy

1. Go to myuhc.com
2. Click on **Find a Pharmacy**
3. Enter search criteria (e.g., pharmacy name or ZIP code) and click **Search**

*Subject to regulatory approval. If the product offering is changed as a result of regulatory review, we will advise you as soon as possible.

Options designed to help fit your budget

- Network only (EPO) or network and out-of-network coverage (PPO) plans
- Non-referral plans
- A range of deductible and coinsurance amounts including zero-deductible (ZD) plans with **\$5 PCP Copays for kids**
- Health savings accounts (HSAs)
- Dual-offering option, letting your employees choose what works best for them and their families
- Place of service tiering options
- **Oxford Preferred Lab Network (PLN):** PLN providers meet higher quality standards and may reduce the members total cost of care
- **UnitedHealthcare Rewards:** Up to \$300 per individual per year, including a \$25 registration incentive. Program applies to small group (1–100) fully insured products.
- **Sweat Equity®:** Up to \$400 per year reimbursement for qualifying fitness expenses⁶

Oxford Freedom Network numbers by county²

County	Providers	Hospitals
Bronx	5,547	11
Dutchess	2,010	3
Kings	12,734	14
Nassau	10,923	12
New York	20,891	18
Orange	1,850	5
Putnam	828	1
Queens	10,282	8
Richmond	2,364	2
Rockland	1,706	3
Suffolk	8,440	11
Sullivan	499	1
Ulster	852	3
Westchester	7,384	12

Products available with the New York Oxford Freedom Network

PPO	PPO HSA	EPO	EPO HSA
<ul style="list-style-type: none"> • PPO plans offered with the Freedom Network provide members with network and out-of-network coverage • 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"> • PPO plans paired with an HSA for employees to use for eligible medical and pharmacy expenses • Network and out-of-network coverage are available • 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 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 Freedom 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 	<ul style="list-style-type: none"> • 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 Freedom 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 Oxford representative for additional information



¹Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

²Network Data and Analytics Reporting from E&I Counts Dashboard, June 2022. Provider count includes Physicians (Degree = MD, DO) Advanced Practice Providers (Degree = APRN, NP, PA) and Allied Health Providers (Degree = NOT MD, DO). Only one specialty is counted per provider. Provider may be counted more than once if they practice in multiple states or counties.

³As of August 2022. UnitedHealth Networks national network statistics. National network may not be available for all groups.

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

⁵Number of pharmacies shown is approximate and may vary based on store openings, closing and network actions. Network participants are subject to change. Network participation may vary based on market and state requirements.

⁶Reimbursement 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 6-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 qualifying 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.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-855-256-8669 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Subject to HSA eligibility, as applicable.

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 Oxford sales representative.