

The Oxford Liberty Network

The Oxford¹ Liberty Network is our more focused mid-sized option for New York employers balancing costs and employee satisfaction. 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.

Access to doctors, pharmacies and hospitals nearby or nationwide



Local access: The Oxford Liberty Network provides access across the tri-state region (New York, New Jersey, Connecticut) with more than 116,000 providers.²

- NY Physicians: 61,998
- NJ Physicians: 32,874
- CT Physicians: 21,810



National access: Members enrolled in Oxford Liberty Network plans have additional access to our national UnitedHealthcare Core network³ when traveling outside of the Oxford service area.⁴

- Physicians and health care professionals: 1,305,568
- Hospitals: 6,568



Pharmacy: Broad network with more than 67,000 retail pharmacies nationwide⁵ including major chains, mass merchants and supermarkets.

- Examples of network pharmacies include CVS[®], Capsule Pharmacy, Duane Reade[™], Walgreens[®] and Walmart[®]

How to find an Oxford Liberty Network provider

Search with or without a username and password.

Medical

1. Go to myuhc.com[®]
2. Click on **Find a Doctor > Medical Directory > Employer & Individual Plans > Oxford Health Plans > Liberty with Core**
3. Enter any additional criteria and click **Search**

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**

Oxford Liberty Network numbers by county²

County	Providers	Hospitals
Bronx	5,197	11
Dutchess	1,932	3
Kings	12,099	14
Nassau	10,459	12
New York	20,089	18
Orange	1,786	5
Putnam	818	1
Queens	9,600	8
Richmond	2,225	2
Rockland	1,533	3
Suffolk	8,116	11
Sullivan	483	1
Ulster	800	3
Westchester	7,053	12

continued



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
- Dual option offering, letting your employees choose what works best for them and their families
- Tiered network benefit options
- Standard Select pharmacy option
- Self-funded options⁶
- **Sweat Equity**[®]: Up to \$400 per year reimbursement for qualifying fitness expenses⁷

Products available with the New York Oxford Liberty Network

PPO	PPO HSA	EPO	EPO HSA
<ul style="list-style-type: none"> • PPO plans offered with the Liberty Network provide members with network and out-of-network coverage • Members are able to access the national network when traveling outside of the Oxford service area⁴ • These products do not require a primary care physician (PCP) referral for specialist visits 	<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 network when traveling outside of the Oxford service area⁴ • 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 area⁴, 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 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 area⁴, 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 national network provider • Employers can choose these products with or without a PCP referral for specialist visits

Learn more

Contact your broker or Oxford representative for additional information



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

² Network 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.

³ Data as of August 2022, UnitedHealthcare Networks national network statistics. National network may not be available for all groups. Out-of-area coverage through the UnitedHealthcare Core network will begin with policy effective dates of September 1, 2022. In states where the UnitedHealthcare Core network is not available, Oxford Liberty network members will have access to the full network that mirrors the UnitedHealthcare Choice Plus network. The UnitedHealthcare Core Network is not available for fully insured plans in the following states: AL, AZ, CO, DE, GA, HI, ID, IA, KY, LA, ME, MA, MT, NE, NH, NM, NC, ND, OH, OK, PA, RI, SC, UT, VT, WV, WY. The UnitedHealthcare Core Network is not available for self-funded plans in the following states: AZ, DE, HI, ID, IA, KY, LA, ME, MA, MT, NE, NH, NM, NC, ND, OH, OK, PA, RI, UT, VT, WV, WY. The UnitedHealthcare Core product is designed to accommodate a limited network of participating physicians, health care professionals, hospitals and facilities ("providers"). Except in emergency situations, members should confirm their provider is participating in this product before receiving services to receive the highest level of benefits. Network status may be determined by calling the number indicated on the health plan ID card or visiting myuhc.com.

⁴ 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.

⁵ Number 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.

⁶ Administrative services provided by Oxford Health Plans LLC.

⁷ 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 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.

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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.