

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 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



Local access: The Oxford Metro Network provides great access to more than 73,000 quality providers in downstate New York³ and New Jersey.

- New York physicians: 46,435
- New Jersey physicians: 27,368



Pharmacy: Convenient access to approximately 50,000 retail pharmacies nationwide, including major chains, mass merchants and supermarkets.

- Examples of network pharmacies include Capsule Pharmacy, Duane Reade™, Walgreens[®] and Walmart[®]
- Prescriptions cannot be filled at CVS[®] or many non-chain pharmacies

Oxford Metro Network numbers by county³

County	Providers	Hospitals
Bronx	4,918	11
Dutchess	1,663	3
Kings	10,095	14
Nassau	6,767	6
New York	16,564	14
Orange	1,528	5
Putnam	406	1
Queens	6,785	8
Richmond	1,286	1
Rockland	1,334	3
Suffolk	5,126	6
Sullivan	391	1
Ulster	694	3
Westchester	5,899	10

continued

How to find an Oxford Metro 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 > 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 **“Standard Select 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
- Dual option offering, letting your employees choose what works best for them and their families
- Place of service tiering options
- Self-funded options⁴
- **Sweat Equity®**: Up to \$400 per year reimbursement for qualifying fitness expenses⁵

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• Employers can choose these products with or without a primary care physician (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 The downstate New York region includes the following counties: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.

³ Network Data and Analytics Reporting from E&I Counts Dashboard, June 13, 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.

⁴ Administrative services provided by Oxford Health Plans LLC.

⁵ 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 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.

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.

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