

\$0 Deductible Plans

In response to consumer demand for more transparency in health care, we've developed several Oxford¹ non-gated EPO plans with a zero deductible (ZD) for the New York small (1–100) group market. By removing the upfront deductible for members, our **Oxford ZD plans** help remove confusion for members by letting them know what they will pay out of pocket before getting health care services. With fixed copayments for benefits and 100% coinsurance, these plans also tend to be more affordable for small businesses, with the goal of helping them keep both their employees and their bottom line healthier.

As an added benefit, we're now offering a **\$5 Copays for Kids** program when visiting their Primary Care Provider (PCP). This new feature is designed to help employees improve their children's health and lower their overall out-of-pocket medical costs. By using PCPs, employees may get more preventive health care, which may result in fewer specialty care needs and emergency room visits—all of which help to lower costs for everyone.

Oxford ZD plans are available with either the Freedom, Liberty or Metro networks. When paired with either the Freedom or Liberty network, these plans also include national network access when traveling outside of the Oxford service area.²

Oxford ZD plan highlights

For New York small (1–100) group employers

Plan name	NY G FRDM NG 25/50/100 EPO ZD 23	NY S FRDM NG 50/100/100 EPO ZD 23	NY G LBTY NG 25/50/100 EPO ZD 23	NY S LBTY NG 50/100/100 EPO ZD 23	NY S MTRO NG 50/100/100 EPO ZD 23
Metal	Gold	Silver	Gold	Silver	Silver
Network	Freedom	Freedom	Liberty	Liberty	Metro
Gatekeeper	No	No	No	No	No
Rx benefit	\$150D T2/T3 \$10/\$65/\$95	\$200D T2/T3 \$10/\$65/\$95	\$200D T2/T3 \$10/\$50/\$90	\$200D T2/T3 \$10/\$65/\$95	\$200D T2/T3 \$10/\$65/\$95
PCP copayment	\$25	\$50	\$25	\$50	\$50
PCP kids copayment NEW	\$5	\$5	\$5	\$5	\$5
Specialist copayment	\$50	\$100	\$50	\$100	\$100
Oxford PLN NEW	100%	100%	100%	100%	100%
Oxford Non PLN NEW	\$60	\$60	\$60	\$60	\$60
Urgent care	\$50	\$100	\$50	\$100	\$100
Emergency room	\$750	\$1,400	\$750	\$1,400	\$1,400
IP facility/surgeon	\$500/\$250	\$2,800/\$1,400	\$500/\$250	\$2,800/\$1,400	\$2,800/\$1,400
OP freestanding facility/surgeon	\$150/\$75	\$500/\$250	\$150/\$75	\$500/\$250	\$500/\$250
OP hospital facility/surgeon	\$500/\$250	\$700/\$350	\$500/\$250	\$700/\$350	\$700/\$350
INN OOPM	\$6,250	\$9,100	\$6,250	\$9,100	\$9,100

Rx = Pharmacy
PCP = Primary care physician
IP = Inpatient

OP = Outpatient
INN = In network
PLN = Preferred lab network

continued



[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 sales representative.

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

²The 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.