



Access to care for them, potential savings for you?

Yeah, we have that.



Innovative tools. Wellness programs. Expanded support.

Health plans from Oxford¹ have them all. And when comparing medical plans and pricing, you may find savings opportunities on many Oxford plans in the mid-Hudson² region, especially within the Liberty network. Check out the plan comparison on the back page. If you are thinking about changing carriers, getting a quote from Oxford makes more sense than ever. And don't forget about specialty. We have a comprehensive portfolio of dental, vision and a suite of financial protection products. Contact your Account Executive or broker to get started.



Local commitment

When it comes to health plans, stability matters. Oxford brings a steady presence and strong commitment to the New York market, with a 35+ year track record of making New York businesses like yours our priority. And, you can rely on our highly trained account executives and account consultants to help resolve issues as they arise, making doing business with Oxford that much easier.



Dedicated service

With a phone call, employees have access to our health benefits advocates who can help with real-time benefits and claims servicing, finding a doctor, providing proactive information and health education, enrolling members in clinical programs and more. This level of dedicated and personal support aims to improve your employees' health care experience.



Rewards for healthy behavior

Members enrolled in any of our New York small group (1-100) fully insured plans can earn up to \$300 per year for completing healthy activities. Earnings can be deposited into health savings accounts (HSAs) or used toward a Visa[®] gift card, electronic devices and more.³

2023 Oxford Plan Comparison

Plan Name	Approved mid-Hudson ² Rate	Mid-Hudson Rate Differential	Approved NYC ⁴ Rate (Region 8)	NYC Rate Differential
Silver 3	\$944.54	Oxford Savings Potential: 3%	\$1,193.13	Oxford Savings Potential: 22%
NY S LBTY NG 40/80/3250/60 EPO 23	\$916.33		\$931.79	
Silver 8	\$913.45	Oxford Savings Potential: 3%	\$1,155.08	Oxford Savings Potential: 22%
NY S LBTY GT 30/60/4500/50 EPO 23	\$881.86		\$896.74	
Gold 4	\$1,192.89	Oxford Savings Potential: 2%	\$1,508.44	Oxford Savings Potential: 21%
NY G LBTY NG 25/50/100 EPO ZD 23	\$1,171.00		\$1,190.76	
Platinum 1	\$1,328.54	Oxford Savings Potential: 6%	\$1,679.97	Oxford Savings Potential: 24%
NY P LBTY NG 5/35/500/100 EPO 23	\$1,250.30		\$1,271.40	

■ Oxford difference (savings)

P = Platinum
G = Gold
S = Silver
B = Bronze

LBTY = Liberty Network
NG = Non-gated
GT = Gated

Plan names and rate information from the New York Department of Financial Services 2023 small group rates posted on dfs.ny.gov. There may be some differences in benefits and cost sharing between these plans. These policies have exclusions, limitations and terms under which the policies may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker or Oxford representative.

Learn more

Contact your Oxford representative today

**United
Healthcare
Oxford**

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

² The mid-Hudson rate is comprised of the following counties: Dutchess, Putnam, Orange, Sullivan and Ulster.

³ Per participant, per year. 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.

⁴ The NYC rate is comprised of the following counties: Bronx, Kings, New York, Queens, Richmond, Rockland and Westchester.

The Oxford Health Savings Account (HSA) is a qualifying high-deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a health savings account with a bank of their choice or through Optum Bank, Member FDIC. "Oxford HSA" refers generally to the Oxford HSA product, which includes a HDHP, although at times "Oxford HSA" may refer only and specifically to the Oxford Health Savings Account provided in conjunction with Optum Bank and not to the associated HDHP.