

Meet the Oxford Liberty Network

Our Oxford¹ Liberty Network is our more focused network for Connecticut employers, featuring network tiering to provide a better balance between costs and employee satisfaction. And now, members enrolled in a Connecticut Liberty network plan have national network access² when traveling outside of the tri-state service area.³ 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, hospitals and pharmacies nearby



Local Access: The Oxford Liberty Network provides access across the tri-state region (Connecticut, New York, New Jersey) with over 119,000 providers.⁴

- Connecticut physicians: 22,743
- New York physicians: 63,510
- New Jersey physicians: 32,857



National Access: Members enrolled in Oxford Liberty Network plans have additional access to our national UnitedHealthcare Core network⁵ when traveling outside of the Oxford service area.³

- Physicians and health care professionals: 895,806
- Hospitals: 5,001



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

- Examples of network pharmacies include Walgreens®, Costco, Rite Aid, Stop & Shop and Walmart®
- Prescriptions cannot be filled at CVS® or many non-chain pharmacies

How to find an Oxford Liberty Network provider

Search with or without an Oxford username and password.

Doctor or hospital:

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

Pharmacy:

1. Go to myuhc.com
2. Once logged in click on **Find a Pharmacy**
3. Enter search criteria (e.g., pharmacy name or ZIP code)
4. Confirm network participation of pharmacy if **Standard Select with Walgreens®** is listed

Oxford Liberty Network numbers by county⁴

County	Primary Care Physicians	Specialists
Fairfield	1452	3996
Hartford	1331	5649
Litchfield	113	582
Middlesex	188	615
New Haven	1553	4984
New London	268	1109
Tolland	97	393
Windham	96	317

Access to many acute care facilities throughout Connecticut⁴



Lower-cost options

- Some of the lowest-priced Oxford plans available in Connecticut
- Network-only (HMO) coverage plans with national network access outside the Oxford service area
- Referral plan designs
- Health savings accounts (HSAs)
- A range of deductible and coinsurance amounts, including \$0 copays for primary care physician (PCP) and telemedicine visits
- Tiered network benefits
- Dual option offering, letting your employees choose what works best for them and their families
- Self-funded options for large (101+) group employers
- Up to \$400 per year reimbursement through our Sweat Equity® fitness reimbursement program⁶

Products available with the Connecticut Oxford Liberty Network

HMO	HMO HSA
<ul style="list-style-type: none">• These HMO plans provide access to network care within the Oxford Liberty Network• When traveling outside the service area, members may seek care from a national network provider• Members select a participating PCP• A PCP referral is required for specialist visits	<ul style="list-style-type: none">• Our HMO HSA plans function in the same manner as our HMO plans, but are paired with an HSA for employees to use for eligible medical and pharmacy expenses• These HMO plans provide access to network care within the Oxford Liberty Network• When traveling outside the service area, members may seek care from a national network provider• Members select a participating PCP• A PCP referral is required for specialist visits

Tiered Benefit Solutions designed to help lower costs

Our Oxford Connecticut Liberty Network plans include a tiered network structure when seeking care from primary care physicians (PCPs) and specialists.

While members can choose from any provider in the Liberty Network, seeking care from high-value Tier 1 physicians will result in lower out-of-pocket costs.

Members are required to choose a PCP. This PCP can help coordinate care and refer members to a specialist, when needed. Members may select a PCP from our Tier 1 network.



Members simply need to log in to myuhc.com and look for a provider with a Tier 1 symbol.

[Learn more](#)

Contact your broker or UnitedHealthcare representative for additional information



¹ Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. Administrative services provided by Oxford Health Plans LLC.

² National network access available beginning with September 2022 policy effective dates.

³ 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.

⁴ Network Report, December 2020. This data represents all participating (network) providers except ancillary providers (i.e., laboratories, radiology centers, urgent care centers, hospitals, etc.). Dental, behavioral health practitioners, complementary and alternative medicine providers are included. Providers who are board certified in more than one specialty, and/or practice at more than one location, are counted only once and at only one location.

⁵ Data as of January 2022, UnitedHealthcare Networks national network statistics. National network may not be available for all groups. 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, IO, KT, 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 insured plans in the following states: AZ, DE, HI, ID, IO, KT, LA, ME, MA, MT, NE, NH, NM, NC, ND, OH, OK, PA, RI, UT, VT, WV, WY.

⁶ 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.

Tier 1 providers may be subject to change. Visit myuhc.com for the most current information or call the number on your health plan ID card.

The Oxford plan with a health savings account (HSA) is a 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.

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 UnitedHealthcare sales representative.

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