

Meet Oxford Level Funded

Discover savings, freedom and stability with our Oxford¹ Level Funded health plan featuring the Oxford Liberty Network. Designed to help meet the challenges of rising health care costs, Oxford Level Funded is built to give your business more flexibility and options. 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 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 and hospitals 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

- CT physicians: 22,743
- NY physicians: 63,510
- NJ 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 access: Convenient access to approximately 50,000 retail pharmacies nationwide, including mass merchants and supermarkets.

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

Oxford Liberty Network numbers by county⁴

County	Primary care physicians	Specialists
Fairfield	1,452	3,996
Hartford	1,331	5,649
Litchfield	113	582
Middlesex	188	615
New Haven	1,553	4,984
New London	268	1,109
Tolland	97	393
Windham	96	317

continued

How to find an Oxford Level Funded Network provider

Search with or without an Oxford username and password.

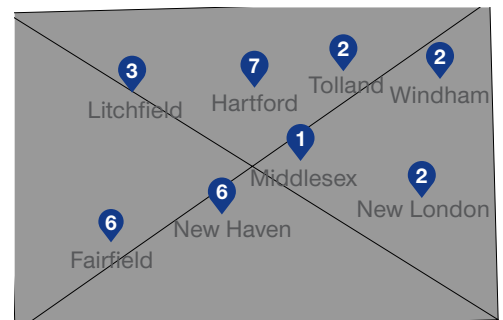
Doctor or hospital:

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 CVS[®]** is listed

Access to many acute care facilities throughout Connecticut⁴



Designed to give you more

- Potential surplus refund⁶ eligibility when medical claims costs are lower than expected
- Level funding:
 - Fixed monthly medical claims funding payment throughout the plan year
 - Not subject to adjusted community rating
- Network and clinical programs focusing on appropriateness and cost effectiveness
- Automatic stop-loss reimbursement in cases where medical claims are higher than expected

A variety of plan designs

- HSA, PPO and EPO plans that provide access to network care within the Oxford Liberty Network
 - Referrals are not required for specialist visits
 - Deductibles that range from \$500 to \$6,350
 - Coinsurance options of 80% or 100%

Interactive wellness programs

- **UnitedHealthcare Motion®** – Use a motion device to track steps, reach goals and earn financial rewards (over \$1,000 per year) to help offset plan participant out-of-pocket costs with deposits into their health savings account (HSA) – provided at no additional cost and part of your benefit plan⁷
- **24/7 Virtual Visits** – With 24/7 Virtual Visits, plan participants can connect with a doctor for help with nonemergency care – anytime, anywhere – right from their mobile device* or computer
- **Rally®** – Complete a health survey, choose missions, join challenges and earn Rally Coins to use for a chance to win rewards

Learn more

Contact your broker or Oxford representative
for additional information



*Data rates may apply.

¹ Administrative services provided by Oxford Health Plans LLC. Stop-loss insurance is underwritten by All Savers Insurance Company in CT, UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

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, 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 insured 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.

⁶ Please consult a tax and/or legal advisor to determine if by receiving this surplus refund, there are any restrictions or obligations.

⁷ UnitedHealthcare Motion not available with Oxford Level Funded products in New Jersey.

24/7 Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Telehealth services are available in Connecticut in addition to 24/7 Virtual Visits.

UnitedHealthcare Motion is a voluntary program. The information provided 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 and/or certain credits and/or purchasing an activity tracker with earnings may have tax implications. You should consult 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.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

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.

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 Oxford sales representative.

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