

# Meet Oxford Level Funded

Discover savings, freedom and stability with our Oxford<sup>1</sup> 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. Plus, all plans include 24/7 Virtual Visits, virtual weight-loss and wellness coaching, and access to Customer Care Advocates to provide your plan participants with guidance and support.

## Access to doctors, pharmacies and hospitals nearby and nationwide



**Local access:** The Oxford Liberty Network provides access to more than 119,000 providers across New Jersey, New York and Connecticut.<sup>2</sup>

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



**National access:** Most of our Oxford Liberty Network plans provide additional access to our national UnitedHealthcare Core network<sup>3</sup> when traveling outside of the Oxford service area.<sup>4</sup>

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



**Pharmacy access:** The Oxford Liberty Network offers convenient access to approximately 50,000 retail pharmacies nationwide, including mass merchants and supermarkets.

- Examples of network pharmacies include Duane Reade<sup>TM</sup>, Walgreens<sup>®</sup> and Walmart<sup>®</sup>
- Prescriptions cannot be filled at CVS<sup>®</sup> or many non-chain pharmacies\*

## Oxford Liberty Network numbers by county<sup>2</sup>

New Jersey county	Primary care physicians	Specialists	Hospitals
Atlantic	328	816	3
Bergen	1,246	2,911	6
Burlington	493	1,278	4
Camden	987	2,092	5
Cape May	87	145	1
Cumberland	101	191	1
Essex	944	1,919	6
Gloucester	233	409	2
Hudson	508	893	6
Hunterdon	136	267	1
Mercer	482	1,162	4
Middlesex	1,011	2,118	6
Monmouth	743	2,024	5
Morris	544	1,445	2
Ocean	433	1,252	4
Passaic	477	1,030	2
Salem	34	81	2
Somerset	338	952	1
Sussex	98	200	1
Union	511	1,248	3
Warren	149	541	2

continued

\*The Standard Select pharmacy network does not apply to New Jersey 51+ medical plans unless selected.

## 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](http://myuhc.com)<sup>®</sup>
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](http://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<sup>®</sup>** is listed



## Designed to give you more

- Potential surplus refund<sup>5</sup> 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
  - Referral and non-referral options available
  - Deductibles that range from \$0 to \$8,000
  - Coinsurance options of 50% to 100%

## Interactive wellness programs

- **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
- **HealthiestYou™** – Virtual care services for general medical, dermatology, mental health and back/neck care are available to plan participants and their dependents for non-life-threatening illnesses
- **Rally®** – Plan participants 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.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Data as of January 2022, UnitedHealthcare Networks national network statistics. National network may not be available for all groups. Out-of-area coverage through the UnitedHealthcare Core network will begin with policy effective dates of September 1, 2022. 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.

<sup>4</sup> The Oxford service area includes Connecticut, New Jersey and the following counties in New York: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.

<sup>5</sup> Please consult a tax and/or legal advisor to determine if by receiving this surplus refund, there are any restrictions or obligations, or whether the surplus refund is taxable.

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. Virtual doctor 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.

HealthiestYou is not health insurance. HealthiestYou is designed to complement — and not replace — the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state. HealthiestYou by Teladoc® and UnitedHealthcare are not affiliated, and each entity is responsible for its own contractual and financial obligations.

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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