


\$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) that can be paired with any Oxford provider network 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.

Oxford ZD plans are available with either the Freedom, Liberty or Metro networks. Plans paired with either the Freedom or Liberty network, 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

Benefit Description	NY G FRDM NG 25/50/100 EPO ZD 25	NY S FRDM NG 50/100/100 EPO ZD 25	NY G LBTY NG 25/50/100 EPO ZD 25	NY S LBTY NG 50/100/100 EPO ZD 25	NY S MTRO NG 50/100/100 EPO ZD 25
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 \$15/\$65/\$95	\$200D T2/T3 \$10/\$50/\$90	\$200D T2/T3 \$15/\$65/\$95	\$200D T2/T3 \$15/\$65/\$95
PCP copayment	\$25	\$50	\$25	\$50	\$50
PCP kids copayment	\$5	\$5	\$5	\$5	\$5
Specialist copayment	\$50	\$100	\$50	\$100	\$100
Oxford PLN	100%	100%	100%	100%	100%
Oxford Non-PLN	\$60	\$60	\$60	\$60	\$60
Urgent care	\$75	\$100	\$75	\$100	\$100
Emergency room	\$750	\$1,500	\$750	\$1,500	\$1,500
IP facility/surgeon	\$500/\$250	\$1,500/\$750	\$500/\$250	1,500/\$750	\$1,500/\$750
OP facility/surgeon	\$250/\$125	\$250/\$125	\$250/\$125	\$250/\$125	\$250/\$125
Out-of-pocket maximum	\$7,000	\$9,200	\$7,000	\$9,200	\$9,200
Care Cash 	✓	✓	✓	✓	✓

Rx = Pharmacy
PCP = Primary care physician
IP = Inpatient

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

As an added benefit, we offer a **\$5 Copays for Kids** program when visiting their Primary Care Provider (PCP). This 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 helps to lower costs for everyone.

When you need care, Care Cash may help

As an added benefit, members enrolled in Oxford New York small group (1-100) plans are provided a pre-funded debit card, referred to as **Care Cash**[®], that awards employees **\$200** for the year for individual coverage or **\$500** for family coverage to use toward certain eligible medical expenses. Examples include urgent care facilities, primary care physicians and outpatient behavioral health care providers.



[Learn more](#)

Contact your broker or Oxford representative for additional information



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

² 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.

Care Cash provides a pre-loaded debit card which can be used for certain health care expenses. If the card is used for ineligible 213(d) expenses, individuals may incur tax obligations and should consult an appropriate tax professional to determine if they have such obligations. The information provided in connection with Care Cash is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them.

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.