

The Oxford Metro Network

The Oxford¹ Metro Network[®] is our answer to affordability. This network provides wide access to local providers* and offers plans with some of our most competitive rates in New Jersey. Highlights of these EPO plans include fitness incentives that offer rewards for reaching fitness goals, discounts to thousands of gyms without long-term contracts, and other ways to help lower out of pocket costs like \$0 cost-share for certain vital medications and up to \$500 to spend on cost sharing for eligible network health care services.²

Easier, non-tiered access to care

Local access – The Oxford Metro Network provides great access to more than 120,000 quality providers in New Jersey and New York:³

- New Jersey providers: 44,540
- New York providers: 76,035

Now available: Buy-up option to include out of area⁴ national network coverage with our UnitedHealthcare Core network of more than 1,500,000 providers.

Pharmacy – Convenient access to retail pharmacies, including major chains, mass merchants and supermarkets:

- Examples of network pharmacies include Duane Reade[™], Walgreens[®] and Walmart[®]
- Prescriptions cannot be filled at CVS[®] or many non-chain pharmacies

Oxford Metro Network numbers by New Jersey county³

County	Providers	Hospitals
Atlantic	1,673	3
Bergen	6,454	6
Burlington	4,129	4
Camden	4,214	5
Cape May	553	1
Cumberland	647	1
Essex	5,252	7
Gloucester	2,058	2
Hudson	5,115	5
Hunterdon	569	1
Mercer	6,901	3
Middlesex	5,383	6
Monmouth	5,325	5
Morris	3,407	4
Ocean	3,885	4
Passaic	2,554	3
Salem	283	2
Somerset	2,540	1
Sussex	528	1
Union	2,430	3
Warren	754	2

continued

How to find an Oxford Metro Network provider

Search with or without an Oxford username and password.

Doctor or hospital

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

Pharmacy

- 1 Go to myuhc.com
- 2 Click **Find a Pharmacy**
- 3 Enter search criteria (e.g., pharmacy name or ZIP code) and click **Search**
- 4 Confirm network participation of pharmacy if **Standard Select with Walgreens[®]** is listed



Many savings opportunities

Metro Network plans offer benefits your employees have come to expect with an Oxford plan, along with other useful options to help them lower their out-of-pocket costs.

- **\$0** cost-share for insulin and emergency use drugs, such as albuterol, epinephrine, glucagon and naloxone
- **\$0** copay for 24/7 Virtual Visits⁵
- **\$200** for individual coverage or **\$500** for family coverage provided annually on a pre-funded debit card to use toward cost sharing for certain eligible network health care expenses via Care Cash^{6,2}
- **Up to \$300** per year for reaching daily program goals and completing one-time activities through UnitedHealthcare Rewards
- **Up to \$200** per year in reimbursement for qualifying fitness expenses through Sweat Equity⁸
- **Discounts** to thousands of gyms with no long-term contracts or annual gym registration fees through One Pass Select⁹

Plans available with the New Jersey Oxford Metro Network

EPO

EPO plans are available with or without a primary care physician (PCP) referral requirement for specialist visits.

EPO HSA

Our EPO HSA plans work in much the same way as our EPO plans but are paired with an HSA that employees may use for eligible medical and pharmacy expenses.

Questions?

Contact your broker to request an Oxford Metro Network quote today



* Please note that Mayo Clinic medical providers are nonparticipating for Oxford members.

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

² Employees are eligible for \$200 Care Cash if purchasing employee only coverage and \$500 if purchasing family coverage for a non-HSA Oxford Metro plan in New Jersey.

³ Network Data and Analytics Reporting from E&I Counts Dashboard, July 2025. Provider count includes Physicians (Degree = MD, DO) Advanced Practice Providers (Degree = APRN, NP, PA) and Allied Health Providers (Degree = NOT MD, DO). Only one specialty is counted per provider. Provider may be counted more than once if they practice in multiple states or counties.

⁴ 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.

⁵ The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change and may apply after the deductible according to plan design. \$0 24/7 Virtual Visit copays apply to all Oxford fully insured non-HSA plans.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. 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.

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.

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 1-866-230-2505 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. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

Sweat Equity is a voluntary program. Reimbursement is generally limited to the lesser of \$200 per subscriber and \$100 per covered spouse/domestic partner and covered dependent aged 13 and older or the actual amount of the qualifying fitness costs per 6-month period. Rewards may be taxable. Consult with an appropriate tax professional to determine if you have any tax obligations from receiving reimbursement under this program.

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.

One Pass Select is a voluntary program that features a subscription-based nationwide gym network, digital fitness and grocery delivery service. For self-funded participants, there are no state restrictions. For fully insured participants, program availability varies by state: (i) the program is NOT available to members of accounts situated in HI, KS, VT and Puerto Rico; (ii) the grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA and VA for select groups and lines of business - discuss with your UnitedHealthcare representative for details. 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. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by One Pass Solutions, Inc. Subscription costs are payable to One Pass Solutions, Inc.

These plans have 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.