

The Oxford Freedom Network

The Oxford¹ Freedom Network has been our premier provider network for access in the downstate New York² region for the past 40 years. The Freedom Network offers open access PPO and EPO plans with HSA options. Highlights of these plans include \$0 cost-share for insulin and emergency use drugs, \$0 copay for 24/7 Virtual Visits³, and up to \$700 earning potential for reaching wellness goals.

Features



Local Access⁴: The Oxford Freedom Network is our largest network option, providing access across the tri-state region (Downstate New York, New Jersey, Connecticut) to 169,606 providers.

- Downstate New York² physicians: 91,958
- New Jersey physicians: 47,485
- Connecticut physicians: 30,163



National Access⁴: Members enrolled in Oxford Freedom Network plans have additional access to our national UnitedHealthcare Choice Plus network⁴ when traveling outside of the Oxford service area.²

- Physicians and health care professionals: 1.7M+
- Hospitals: 5,504⁵



Pharmacy: Broad network with more than 67,000 retail pharmacies nationwide, including major chains, mass merchants and supermarkets.

- Examples of network pharmacies include CVS[®], Capsule Pharmacy, Duane Reade[™], Walgreens[®] and Walmart[®]

Oxford Freedom Network numbers by county⁴

County	Providers	Hospitals
Bronx	7,874	11
Dutchess	2,311	3
Kings	16,503	14
Nassau	13,219	12
New York	40,199	16
Orange	2,210	5
Putnam	988	1
Queens	11,420	8
Richmond	2,585	2
Rockland	2,328	3
Suffolk	10,716	11
Sullivan	502	2
Ulster	1,140	3
Westchester	9,450	12

continued

How to find an Oxford Freedom Network provider⁶

Medical

1. Go to myuhc.com[®]
2. Click **Find a Provider** > **Medical Directory** > **Employer & Individual Plans** > **Oxford Health Plans** > **Freedom with Choice Plus**
3. Enter any 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**



Many savings opportunities

Freedom 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 Visits³
- **\$0** copay when utilizing services through our Oxford Preferred Lab Network (PLN)
- Up to \$300 per year for reaching daily program goals and completing one-time activities through UnitedHealthcare Rewards
- Up to \$200 per year in reimbursement⁷ for qualifying fitness expenses through Sweat Equity[®]
- Discounts to thousands of gyms with no long-term contracts or annual gym registration fees through One Pass Select[®]

Products available with the New York Oxford Freedom Network

PPO (Preferred Provider Organization)	PPO HSA	EPO (Exclusive Provider Organization)	EPO HSA
<ul style="list-style-type: none"> • PPO plans offered with the Freedom Network provide members with network and out-of-network coverage • Members are able to access the UnitedHealthcare Choice Plus national network when traveling outside of the Oxford service area 	<ul style="list-style-type: none"> • PPO plans are paired with an HSA for employees to use for eligible medical and pharmacy expenses • Network and out-of-network coverage is available • Members are able to access the UnitedHealthcare Choice Plus national network when traveling outside of the Oxford service area • These plans do not require a PCP referral for specialist visits 	<ul style="list-style-type: none"> • When seeking care in the Oxford service area, members enrolled in these EPO plans have access to network care only within the Oxford Freedom Network • When traveling outside of the service area, members can seek care from a UnitedHealthcare Choice Plus national network provider • These plans do not require a PCP referral for specialist visits 	<ul style="list-style-type: none"> • EPO plans are paired with an HSA for employees to use for eligible medical and pharmacy expenses • When seeking care in the Oxford service area, members enrolled in these EPO HSA plans have access to network care only within the Oxford Freedom Network • When traveling outside of the service area, members can seek care from a UnitedHealthcare Choice Plus national network provider • These plans do not require a PCP referral for specialist visits

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 counties in Downstate New York: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.

³ 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.

⁴ Network Data and Analytics Reporting from E&I Counts Dashboard, September 2025.

⁵ 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. National network may not be available for all groups.

⁶ Please note that Mayo Clinic medical providers are nonparticipating for Oxford members.

⁷ 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.

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.

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.

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.

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 Oxford 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.