

# The Oxford Liberty Network

The Oxford<sup>1</sup> Liberty Network is our more focused mid-sized option for New York employers seeking a better balance between costs and employee satisfaction. The Liberty Network offers non-gated 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 Visits<sup>2</sup> and up to \$700 earning potential for reaching wellness goals.

## Features



**Local access<sup>3</sup>:** The Oxford Liberty Network\* provides access across the tristate region (Downstate New York, New Jersey, Connecticut) to 168,051 providers.

- Downstate New York<sup>4</sup> physicians: 90,435
- New Jersey physicians: 47,462
- Connecticut physicians: 30,154



**National access<sup>3</sup>:** Members enrolled in Oxford Liberty Network plans have 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: 1.5M+
- Hospitals: 5,158



**Pharmacy:** The broad network has more than 67,000 retail pharmacies nationwide, including major chains, mass merchants and supermarkets. Examples include Capsule Pharmacy, CVS®, Duane Reade™, Walgreens® and Walmart®

## Finding a provider<sup>5</sup>

### Medical

1. Go to [myuhc.com](https://myuhc.com)<sup>®</sup>
2. Click **Find a Provider** > **Medical Directory** > **Employer & Individual Plans** > **Oxford Health Plans** > **Liberty with Core**
3. Enter any additional criteria and click **Search**

### Pharmacy

1. Go to [myuhc.com](https://myuhc.com)
2. Click **Find a Pharmacy**
3. Enter search criteria (e.g., pharmacy name or ZIP code) and click **Search**

## Oxford Liberty Network numbers by county<sup>3</sup>

County	Providers	Hospitals
Bronx	7,712	11
Dutchess	2,281	3
Kings	16,088	14
Nassau	12,971	12
New York	39,767	16
Orange	2,165	5
Putnam	976	1
Queens	11,043	8
Richmond	2,486	2
Rockland	2,262	3
Suffolk	10,563	11
Sullivan	490	2
Ulster	1,114	3
Westchester	9,333	12

continued



## Many savings opportunities

Liberty 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 Visits<sup>2</sup>
- **\$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 reimbursement<sup>6</sup> for qualifying fitness expenses through Sweat Equity<sup>®</sup>
- **Discounts** for thousands of gyms with no long-term contracts or annual gym registration fees through One Pass Select<sup>®</sup>

## Products available with the New York Oxford Liberty Network

<b>EPO</b> <b>(Exclusive Provider Organization)</b>	<b>EPO HSA</b>
<ul style="list-style-type: none"><li>• When seeking care in the Oxford service area,<sup>3</sup> members enrolled in these EPO plans have access to network care only within the Oxford Liberty Network</li><li>• When traveling outside of the service area, members can seek care from a UnitedHealthcare Core national network provider</li><li>• A primary care provider (PCP) referral for specialist visits is not required with these plans</li></ul>	<ul style="list-style-type: none"><li>• Our EPO plans can be paired with a health savings account (HSA) for employees to use for eligible medical and pharmacy expenses</li><li>• When seeking care in the Oxford service area,<sup>3</sup> members enrolled in these EPO HSA plans have access to network care only within the Oxford Liberty Network</li><li>• When traveling outside of the service area, members can seek care from a UnitedHealthcare Core national network provider</li><li>• A PCP referral for specialist visits is not required with these plans</li></ul>
<b>PPO</b> <b>(Preferred Provider Organization)</b> <ul style="list-style-type: none"><li>• PPO plans offered with the Liberty Network provide members with network and out-of-network coverage</li><li>• Members are able to access the UnitedHealthcare Core national network when traveling outside of the Oxford service area</li><li>• A primary care provider (PCP) referral for specialist visits is not required with these plans</li></ul>	

**Learn more**

Contact your broker or Oxford representative for additional information



<sup>1</sup> Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

<sup>2</sup> 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.

<sup>3</sup> 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). National network may not be available for all groups. The UnitedHealthcare Core network is not available in all states. UnitedHealthcare Choice will be leveraged in states where UnitedHealthcare Core network is not available. Networks and provider participation are subject to change. Please go to [myuhc.com](http://myuhc.com)<sup>®</sup> to find Oxford Liberty with Core network providers. For the most current information, always refer to the provider search feature of [myuhc.com](http://myuhc.com).

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

<sup>5</sup> Please note that Mayo Clinic medical providers are nonparticipating for Oxford members.

<sup>6</sup> 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.

Care Cash provides a pre-loaded debit card which can be used toward cost-sharing for certain network 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 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.