



## Stay in the network for better prices from a bigger group of providers.

### Here's how staying in the network could help you save.\*

- **Lower costs.** The doctors and facilities in our network have agreed to provide services at a discount. These negotiated rates are designed to help you save.
- **Better coverage.** Your Oxford medical plan includes access to a large, national network of more than 1,145,128 health care providers and 6,063 hospitals giving you lots of options of where to go for care.
- **Less paperwork.** When you use a network provider, they secure approvals for services and submit your claims to UnitedHealthcare for you, which saves you time.

### See premium-quality doctors.

The UnitedHealth Premium® program can help you choose network doctors who meet national standards for quality and benchmarks for cost efficiency. Locate a Premium Care Physician by looking for the blue hearts at [myuhc.com](https://myuhc.com)® > Find a Doctor.

## The benefits of staying in the network.

Say you have ACL knee repair surgery. Your bill could be significantly reduced by receiving care from network providers. Here's how:

Type of Service	Out-of-network (OON) Costs	Network Costs
A. Provider billed	\$10,000	\$10,000
B. Network discount	Not applicable	\$6,500
C. Amount allowed**	\$4,200	\$3,500
D. Health plan paid	\$3,360	\$2,800
E. Your responsibility***, †	\$840	\$700
F. Potential balance bill from the provider to you††	\$5,800	Not applicable
<b>Potential plan participant responsibility (E+F)</b>	<b>\$6,640</b>	<b>\$700</b>

By staying in the network, you could save  
**\$5,940.**

### What to do if you're balance-billed by an OON provider?

Call the number on your health plan ID card for assistance.

**If you did not choose** to use an OON provider, we may advocate on your behalf, depending on your benefit plan.

**If you did choose** an OON provider or facility, UnitedHealthcare may attempt to negotiate a lower payment, depending on your benefit plan. If negotiations are unsuccessful, you may be responsible for the balance billed by the provider.

### Need care?

Visit [myuhc.com](http://myuhc.com) > **Find Care & Costs** to determine whether the location you're considering has anesthesiologists, emergency room physicians, pathologists and radiologists in the network.

### To find network providers:

Call the number on your health plan ID card or visit [myuhc.com](http://myuhc.com).

**United  
Healthcare®  
Oxford**

Providers and hospitals, Q2 2019 data.

The UnitedHealthcare Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](http://myuhc.com)®. You should always visit [myuhc.com](http://myuhc.com) for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit [myuhc.com](http://myuhc.com) for detailed program information and methodologies.

The UnitedHealthcare® app is available for download for iPhone® or Android™. iPhone is a registered trademark of Apple, Inc. Android is a trademark of Google LLC.

\*Example is for illustrative purposes only and assumes that the annual deductible has been met. Billed and allowed amounts vary by provider. Out-of-network providers set their own rates and may bill you for the difference between their rates and what UnitedHealthcare pays. \*\* The amount contracted between network providers and UnitedHealthcare for this service. The \$4,200 in row C is the allowed amount for an out-of-network provider. This is an illustrative claim example and does not represent your actual claim situation. \*\*\* This example assumes that the deductible has been met. †Network coinsurance is 20% of row C.

††Difference between rows A and C for out-of-network.

Administrative services provided by Oxford Health Plans LLC.

B2C EI20237700.0 7/20 ©2020 Oxford Health Plans LLC. All rights reserved. 20-239414