

# The Oxford Freedom Network

The Oxford<sup>1</sup> Freedom Network has been our premiere provider network for access in Connecticut for more than three decades. Plans offered with this network generally have richer benefits. All Oxford plans include 24/7 doctor video chats, virtual weight loss and wellness coaching, and access to personal benefit advocates to help connect your employees to care — wherever, whenever.

## Access to doctors and hospitals nearby



**Local access:** The Oxford Freedom Network is our largest network option, providing access to more than 119,000 providers across Connecticut, New York and New Jersey.<sup>2</sup>

- Connecticut physicians: 22,107
- New York physicians: 64,293
- New Jersey physicians: 33,342



**National access:** Members enrolled in Oxford Freedom Network plans have additional access to our national UnitedHealthcare Choice Plus network<sup>3</sup> when traveling outside of the Oxford service area,<sup>4</sup> plus a broad pharmacy network comprising more than 67,000 pharmacies nationwide.<sup>5</sup>

- Physicians and health care professionals: 1,404,197
- Hospitals: 6,972

## Oxford Freedom Network numbers by county<sup>2</sup>

County	Providers	Hospitals
Fairfield	6,576	6
Hartford	8,549	7
Litchfield	1,656	3
Middlesex	1,595	1
New Haven	8,030	6
New London	2,104	2
Tolland	1,164	2
Windham	993	2

## How to find an Oxford Freedom Network provider

Search with or without a username and password.

### Medical

1. Go to **myuhc.com**<sup>®</sup>
2. Click on the **Find a Provider** link within the Find a Doctor section
3. On the next page, click the **Medical Directory** link, then **All UnitedHealthcare Plans**, then **Oxford Health Plans**, then **Freedom**
4. Enter additional criteria and click **Search**

### Pharmacy

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



## Options designed to help fit your budget

- Network-only (HMO) or network and out-of-network coverage (PPO) plans
- Referral and non-referral plan designs
- A range of deductible and coinsurance amounts
- Health savings accounts (HSAs)
- Dual option offering, letting your employees choose what works best for them and their families
- Place of service tiering options
- Tiered network benefit options for large (51+) group employers
- Level funded options for employers with 7-50 employees
- Self-funded options for groups with more than 100 employees<sup>6</sup>
- **Sweat Equity®**: Up to \$400 per year reimbursement for qualifying fitness expenses<sup>7</sup>
- **UnitedHealthcare Rewards**: Up to \$300 per individual per year, including a \$25 registration incentive. Program applies to small group (1-50) fully insured products.
- **Care Cash®**: A prefunded debit card program that awards employees \$200 for the year for individual coverage or \$500 for family coverage to use towards certain eligible medical expenses. Program only applies to small group (1-50) platinum and gold level Freedom Network fully insured, non-HSA products.

## Products available with the Connecticut Oxford Freedom Network

PPO	HMO	PPO HSA	HMO HSA
<ul style="list-style-type: none"><li>• PPO plans offered with the Freedom Network provide members with network and out-of-network coverage</li><li>• Members are able to access the national network when traveling outside of the Oxford service area</li><li>• These products do not require a PCP referral for specialist visits</li></ul>	<ul style="list-style-type: none"><li>• When seeking care in the Oxford service area, members enrolled in these HMO plans have access to network care only within the Oxford Freedom Network</li><li>• Members are able to access the national network when traveling outside of the Oxford service area</li><li>• Employers can choose these products with or without a PCP referral for specialist visits</li></ul>	<ul style="list-style-type: none"><li>• PPO plans paired with an HSA for employees to use for eligible medical and pharmacy expenses</li><li>• Network and out-of-network coverage is available</li><li>• Members are able to access the national network when traveling outside of the Oxford service area</li><li>• These products do not require a PCP referral for specialist visits</li></ul>	<ul style="list-style-type: none"><li>• HMO plans paired with an HSA for employees to use for eligible medical and pharmacy expenses</li><li>• When seeking care in the Oxford service area, members enrolled in these HMO plans have access to network care only within the Oxford Freedom Network</li><li>• Members are able to access the national network when traveling outside of the Oxford service area</li><li>• Employers can choose these products with or without a PCP referral for specialist visits</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. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. Administrative services provided by Oxford Health Plans LLC.

<sup>2</sup> Network Data and Analytics Reporting from E&I Counts Dashboard, June 2022. 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.

<sup>3</sup> As of August 2022, UnitedHealth Networks national network statistics. National network may not be available for all groups. Members should sign in to myuhc.com to search for UnitedHealthcare Choice Plus network providers.

<sup>4</sup> Oxford service area includes Connecticut, New Jersey and certain New York counties (Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester).

<sup>5</sup> Number of pharmacies shown is approximate and may vary based on store openings, closing, and network actions. Network participants are subject to change. Network participation may vary based on market and state requirements.

<sup>6</sup> Administrative services provided by Oxford Health Plans LLC.

<sup>7</sup> Reimbursement is generally limited to the lesser of \$200 (subscriber)/\$100 (covered spouse/partner/dependent down to age 13) or the actual amount of the qualifying fitness costs of 50 visits per 6-month period, but the reimbursement may vary by plan. Subscribers should refer to their benefits documents or check with their benefits administrator to find out how much they may be reimbursed. Subscribers should also consult with an appropriate tax professional to determine if there are any tax obligations from receiving reimbursement under this program.

Members can access average cost data online or on the mobile app. None of the average costs are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing average cost data, please refer to the website or mobile application terms of use under Find Care & Costs section.

24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. 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.

Telehealth services are available in Connecticut in addition to 24/7 Virtual Visits.

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.

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 1-855-256-8669 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. Subject to HSA eligibility, as applicable.

The Oxford plan with a health savings account (HSA) is a qualifying high-deductible health plan that is designed to comply with IRS requirements. Eligible enrollees may open an HSA with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the HSA that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP. This communication is not intended as legal or tax advice. It is meant for general informational purposes only. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

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 Oxford sales representative.