Helpful. Simple. Clear.

How all employee health plans should be



For more information contact your Oxford representative

United Healthcare®
Oxford

More value for you and your employees

Our Oxford health plans are designed to deliver immediate value for you, your employees and their families. That's because our plans offer so much more than coverage when you're sick or injured. They're built with benefits your employees can use to get and stay healthier and take care of their families' needs.

More quality benefits and caring support

Vital Medication Program

Integrated pharmacy plans make certain critical prescriptions, like insulin, available at no out-of-pocket cost.

- **$68M in savings for 1.2M members nationwide[1]**

Virtual care

Employees can make a virtual appointment for urgent care, primary care, mental health and specialty care needs.

- **Customer satisfaction = 4.9 out of 5 stars[2]**

Sweat Equity®

Provides your employees with a variety of ways to help them get physically active and be rewarded. Participants can earn reimbursement toward their exercise facility, class or event fees when they complete 50 cardio workouts in a 6-month period.

- **Subscribers who join may earn up to $200 in a 6-month period for meeting program exercise requirements.**

Advocacy

When your employees need help, our Advocates provide personalized support, helping them navigate the right choices for them, with an eye toward better health and lower costs.

- **95% member satisfaction[3]**
- **91% program referral acceptance rate[3]**
- **Calls are answered in an average of 16 seconds[3]**

Business travel insurance

International medical and security coverage for business travel from UnitedHealthcare Global includes emergency care, medical evacuation, repatriation, optional AD&D, Virtual Visits, and 24/7 assistance.[4]

Special Needs Initiative

Designed to help reduce stress for employees caring for a child with special needs by providing compassionate support to them and their families.

- **Approximately 14 million children under 18 years old (19%) have a special health care need[5]**

[1] UnitedHealthcare internal analysis, Jan.–Dec., 2024.
[2] Ratings based on three virtual care offerings: virtual primary care, virtual specialist care and 24/7 Virtual Visits for calendar year 2022 with over 0.5M members surveyed.
[3] 2024 E&I Operations Performance Reporting, Core Advocacy.
[4] Benefits vary depending on your organization's program. Some benefits are not available in all states.
[5] National Survey of Children's Health Data Brief, June 2022: Health Resources and Services Administration, Maternal & Child Health "Children and Youth with Special Health Care Needs."

More wellness programs and services

One Pass Select®

A subscription-based fitness and well-being program that supports a healthier lifestyle, offering access to thousands of gyms, online classes and grocery delivery services, and lets employees save an average of 20% on retail gym memberships.[6]

- **66% of employees who signed up for One Pass Select were actively involved in the program[7]**

Quit For Life®

This program uses physical, psychological and behavioral strategies to help employees overcome nicotine dependency, which may lead to better health and higher productivity.

- **50% of participants successfully quit tobacco[8]**

Real Appeal®

A personalized program designed to assist employees on their weight management journey and support long-term transformation.

- **88% of at-risk participants lost weight[9]**

UnitedHealthcare Rewards

Provides employees with the chance to earn an annual $300 health incentive for reaching program goals and completing one-time activities.

- **92% of first-time participants earned a reward[10]**

Wellos™

A personalized wellness app designed to support positive behavior change by helping employees actively engage in their health and wellness goals.

More behavioral health support

Calm Health

Provides employees with 24/7 access to digital content for sleep, stress and mindfulness, enhanced with evidence-based modules created by psychologists.

- **4 of 5 U.S. adults intend to be more mindful about regular self-care practices[11]**
- **Participants had a 26.4% decrease in anxiety symptoms and a 28.1% decrease in depression symptoms[12]**

Virtual Behavioral Coaching

Offers employees dedicated 1-on-1 weekly coaching calls via phone or video chat, plus in-app messaging between sessions.

- **On average, participants report a 48% decrease in depressive symptoms, a 39% decrease in anxiety symptoms and a 31% decrease in social anxiety symptoms[13]**

[6] One Pass Select Internal Analytics/Book of Business, 2024.

[7] One Pass Select Utilization Report, 2024. Defined as eligible members that are enrolled in the program and have utilized the benefit.

[8] Quit For Life employer book-of-business cumulative results: 2006-Q1 2024.

[9] UnitedHealthcare book of business; results through May 2022: Cohort represents participants at risk, in program 26+ weeks, attending 9+ ILIs (N > 50,000).

[10] UHC Rewards book of business, 2023.

[11] The Harris Poll May 2020, Healio. Accessed April 2024.

[12] UnitedHealthcare book of business, Calm Health data from Sept. 1, 2024 through March 23, 2025 based on average initial and latest elevated assessment scores. For both PHQ-9 and GAD-7, elevated assessments are determined by first assessment scores begin at or above moderate (score >=10).

[13] Virtual Behavioral Coaching dashboard, Employer data (2023 data); Megan Essiq.

24/7 Virtual Visits: 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.

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

Advocacy: Advocate services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

Calm Health: Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. If participants feel their condition is severe and needs attention, they are instructed to contact their treating provider or mental health therapist for help. The program is not available to New York situs and New Jersey situs Oxford E&I Fully Insured small group customers/members until their policy effective or renewal date on or after Jan. 1, 2025 and New York situs Oxford E&I Fully Insured large group customers/members until their policy effective or renewal date on or after Oct. 1, 2025. The program is not yet available to New Jersey situs Oxford E&I Fully Insured large group customers/members due to regulatory filing. Employee benefits including group health may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

One Pass Select: 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 sitused 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.

Quit For Life: The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

Real Appeal: Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

Sweat Equity: 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.

Taxes: 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.

Business Travel Insurance: Products and services may be limited or excluded by application law. Business travel insurance coverage is provided by or through UnitedHealthcare Insurance Company or its affiliates.

UnitedHealthcare Rewards: 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.

UnitedHealthcare Vital Medication Program: Medications are categorized by common therapeutic conditions in this reference guide for ease of reference only. These categories do not determine coverage for the medication for your condition. Your benefit plan determines how these medications may be covered for you. Where differences are noted between this reference guide and your benefit plan documents, the benefit plan documents will govern. This document applies to commercial group members of UnitedHealthcare plans.

Virtual Behavioral Coaching: When you sign up for Virtual Behavioral Coaching, you will be asked a series of questions to ensure that this program is the right fit for you. You may be directed to another resource if your answers indicate that a different type of program may better suit your needs.

Virtual Primary Care: Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is 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. Certain prescriptions may not be available, and other restrictions may apply.

Virtual Specialty Care: Virtual Specialists are services available with a provider or coach via video, chat, email, or audio-only where permitted under state law. It is not an insurance product or a health plan. Virtual Specialists 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. Certain prescriptions may not be available, and other restrictions may apply.

Wellos: Wellos is a voluntary digital wellness program for fully insured business. A buy-up option, which includes 1:1 live coaching, is available for purchase for certain groups (buy-up option not available in HI, MT and NM). 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 with an appropriate health care professional to determine what may be right for you.

Please note that services may be available in person or via telehealth from your primary care provider, treating specialist, or from another contracting health professional, clinic, or health facility. In addition, if your health plan includes out-of-network benefits, these services may be available either via telehealth or on an in-person basis at the out-of-network cost-share, which is generally higher than the in-network cost share, however, the balance billing protections that generally apply if you seek coverage from an in-network provider will typically not apply. Please check your health plan for specific coverage details.

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