

The Oxford Liberty Network

Our Oxford¹ Liberty Network is our more focused mid-sized option for New Jersey employers seeking a better balance between costs and employee satisfaction. And now, Oxford plans also include features like \$0 24/7 Virtual Visits, virtual weight-loss and wellness coaching, and up to \$1,400 earning potential for reaching wellness goals.

Access to doctors, hospitals and pharmacies nearby or nationwide

Local access—The Oxford Liberty Network provides access across New Jersey, New York and Connecticut with more than 145,000 providers:²

- New Jersey providers: 41,158
- New York providers: 76,692
- Connecticut providers: 27,350

Pharmacy—Broad access to approximately 67,000 retail pharmacies nationwide, including major chains, mass merchants and supermarkets

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

National access—Members enrolled in Oxford Liberty Network plans have additional access to our national UnitedHealthcare Core network² when traveling outside of the Oxford service area:³

- Physicians and health care professionals: 1,436,907
- Hospitals: 5,550

Oxford Liberty Network numbers by New Jersey county³

County	Providers	Hospitals
Atlantic	1,892	3
Bergen	6,697	6
Burlington	3,577	4
Camden	4,337	5
Cape May	670	1
Cumberland	710	1
Essex	5,596	6
Gloucester	2,398	2
Hudson	3,029	6
Hunterdon	641	1
Mercer	4,923	4
Middlesex	5,528	6
Monmouth	5,216	5
Morris	3,734	2
Ocean	3,760	4
Passaic	2,927	2
Salem	404	2
Somerset	2,793	1
Sussex	661	1
Union	3,325	3
Warren	926	2

Finding a provider:

- 1 Go to myuhc.com[®]
- 2 Click on **Find a Provider > Medical Directory > Employer & Individual Plans > Oxford Health Plans > Liberty with Core**
- 3 Enter additional criteria and click **Search**

Finding a 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

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 on non-HSA plans
- **Up to \$1,000** per year for reaching daily program goals and completing one-time activities through UnitedHealthcare Rewards
- **Up to \$400** per year in reimbursement 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™

Plans available with the Oxford Liberty Network

EPO	PPO	EPO HSA	PPO HSA
<ul style="list-style-type: none"> • When seeking care in the Oxford service area, members enrolled in these EPO plans may seek care only within the Oxford Liberty Network • Members may access the national UnitedHealthcare Core network when traveling outside the Oxford service area • Employers can choose plans with or without a PCP referral requirement for specialist visits 	<ul style="list-style-type: none"> • PPO plans offered with the Liberty Network provide members with out-of-network coverage • Members may access the national UnitedHealthcare Core network when traveling outside the Oxford service area • Employers can choose plans with or without a PCP referral requirement for specialist visits 	<ul style="list-style-type: none"> • Our EPO HSA plans work in the same way as our EPO plans but are paired with an HSA that employees may use for eligible medical and pharmacy expenses 	<ul style="list-style-type: none"> • Our PPO HSA plans work in the same way as our PPO plans but are paired with an HSA that employees may use for eligible medical and pharmacy expenses

Questions?

Contact your broker to request an Oxford Liberty Network quote today

**United
Healthcare
Oxford**

¹ Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

² Network Data and Analytics Reporting from E&I Counts Dashboard, June 2023. Provider count includes Physicians (Degree = MD, DO) Advanced Practice Providers (Degree = APRN, NP, PA) and Allied Health Providers (Degree = NOT MD, DO). Only 1 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. The UnitedHealthcare Core network is available in all states. Networks and provider participation are subject to change. Please go to myuhc.com[®] to find Oxford Liberty with Core network providers. For the most current information, always refer to the provider search feature of myuhc.com.

³ Oxford service area includes Connecticut, New Jersey and the following counties in New York: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.

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.

Sweat Equity 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.

One Pass Select is a voluntary program featuring a subscription based nationwide gym network. 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 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 under this program. One Pass Select is not available in HI, KS, VT and Puerto Rico for fully insured groups.

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.