

# The Oxford Liberty Network

Our Oxford<sup>1</sup> Liberty Network is our more focused mid-sized option for New Jersey employers seeking a better balance between costs and employee satisfaction. And now, all Oxford plans also include features like 24/7 Virtual Visits, virtual weight-loss and wellness coaching, and personal benefit advocates to help your employees connect to care—wherever, whenever.

## 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 116,000 providers<sup>2</sup>:

- NJ providers: 32,874
- NY providers: 61,998
- CT providers: 21,810

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

- Examples of network pharmacies include Duane Reade<sup>TM</sup>, Walgreens<sup>®</sup> and Walmart<sup>®</sup>

**National access**—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: 1,305,568
- Hospitals: 6,568

### Oxford Liberty Network numbers by New Jersey county<sup>2</sup>

County	Providers	Hospitals
Atlantic	1,620	3
Bergen	5,413	6
Burlington	3,136	4
Camden	4,011	5
Cape May	546	1
Cumberland	628	1
Essex	4,403	6
Gloucester	2,268	2
Hudson	2,295	6
Hunterdon	550	1
Mercer	3,547	4
Middlesex	4,161	6
Monmouth	4,318	5
Morris	3,107	2
Ocean	3,055	4
Passaic	2,484	2
Salem	382	2
Somerset	2,209	1
Sussex	549	1
Union	2,909	3
Warren	838	2

### Finding a provider:

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

# Flexible options designed to help fit your budget

- The Oxford Liberty Network includes a variety of PPO and EPO plans that can be customized:
  - Network-only, or network and out-of-network coverage
  - Referral and non-referral requirements
  - A range of deductible and coinsurance amounts, from high-deductible plans to our Primary Advantage® plans, where the deductible is zero when seeking care from PCPs and OB/GYNs
  - Health savings accounts (HSAs)
  - Level funded and self-funded options available<sup>5</sup>
- Oxford Liberty Network plans can also be part of a dual-option offering, letting your employees choose what works best for them and their families
- **Sweat Equity®**: Up to \$400 per year reimbursement for qualifying fitness expenses<sup>6</sup>

## Plans available with the Oxford Liberty Network

### EPO

- When seeking care in the Oxford service area, members enrolled in these EPO plans may seek care only within the Oxford Liberty Network
- When traveling outside the service area, members may seek care from a national network provider
- Employers can choose plans with or without a PCP referral requirement for specialist visits

### PPO

- PPO plans offered with the Liberty Network provide members with network and out-of-network coverage
- Members may access the national network when traveling outside the Oxford service area
- Employers can choose plans with or without a PCP referral requirement for specialist visits

### EPO HSA

- 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
- When seeking care in the Oxford service area, members enrolled in these EPO HSA plans may access care only within the Oxford Liberty Network
- When traveling outside the service area, members may seek care from a national network provider
- Employers can choose plans with or without a PCP referral requirement for specialist visits

### PPO HSA

- 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
- Network-only and out-of-network coverage is available
- When traveling outside the service area, members may seek care from a national network provider
- Employers can choose plans with or without a PCP referral requirement for specialist visits

## Questions?

Contact your broker to request an Oxford Liberty Network quote today

**United  
Healthcare  
Oxford**

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

<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> Data as of August 2022. UnitedHealthcare Networks national network statistics. National network may not be available for all groups. Out-of-area coverage through the UnitedHealthcare Core network will begin with policy effective dates of September 1, 2022. In states where the UnitedHealthcare Core network is not available, Oxford Liberty network members will have access to the full network that mirrors the UnitedHealthcare Choice Plus network. The UnitedHealthcare Core Network is not available for fully insured plans in the following states: AL, AZ, CO, DE, GA, HI, ID, IA, KY, LA, ME, MA, MT, NE, NH, NM, NC, ND, OH, OK, PA, RI, SC, UT, VT, WV, WY. The UnitedHealthcare Core Network is not available for self-funded insured plans in the following states: AZ, DE, HI, ID, IA, KY, LA, ME, MA, MT, NE, NH, NM, NC, ND, OH, OK, PA, RI, UT, VT, WV, WY.

<sup>4</sup> 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.

<sup>5</sup> Administrative services provided by Oxford Health Plans LLC. Stop loss insurance is underwritten by All Savers Insurance Company in CT, UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

<sup>6</sup> Reimbursement is generally limited to the lesser of \$200 (subscriber)/\$100 (covered spouse/partner/dependent) 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.

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These plans have exclusions and limitations. For costs and complete details of the coverage, contact your broker.

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.

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.

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.