Get to know your plan

Out-of-area benefits coverage

Depending on your Oxford benefits plan, you may have out-of-area access to either the **UnitedHealthcare Choice Plus** or the **UnitedHealthcare Core** national network when outside of the Oxford service area. The Oxford service area includes Connecticut, New Jersey and the following New York counties: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.

What this means

Members[1] of an Oxford plan who live or travel outside of the Oxford service area may receive out-of-network benefits for covered health care services when the services are provided by a UnitedHealthcare national network provider. Check the back of your health plan ID card for the name of one of these national networks to determine your coverage if your plan has out-of-area benefits.

Oxford health plan ID card samples:

Front   Back
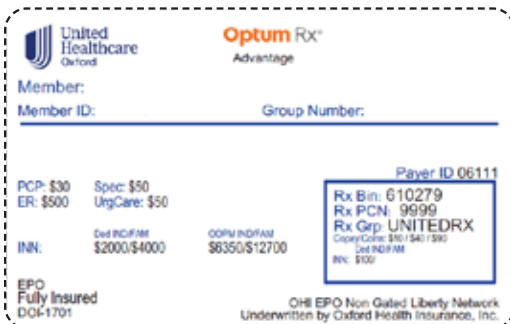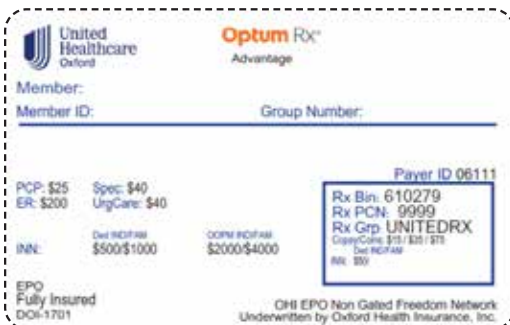
ID cards may vary. Samples are for illustrative purposes only.

United
Healthcare
Oxford

Looking up network providers

Doctors and facilities (e.g., hospitals, laboratories) that participate in our networks have agreed to provide services to you at a discount in exchange for obtaining access to provide you and other members with services. When you use our network, you are responsible for paying your copayment and minimal out-of-pocket expenses such as deductibles and coinsurance.

To locate network providers, including national network providers, if your Oxford plan includes this coverage, use the provider search feature on **myuhc.com®** or the UnitedHealthcare® app. You may also call the toll-free phone number on your health plan ID card for help.

Please note that Mayo Clinic medical providers are **not participating** with the Oxford Freedom, Liberty or Metro networks.

An out-of-network provider may cost you more

If you choose to go to a provider that does not participate with your plan's network, you may face a balance bill from the provider. The No Surprises Act prohibits providers from sending balance medical bills in some situations, but this ban does not apply to all services from non-participating providers. To avoid paying more for non-participating providers, we suggest using providers in your plan's network whenever possible.

As always, emergency services are covered anywhere.

Where to submit claims

If you use a UnitedHealthcare Choice Plus or Core provider, claims submitted on your behalf should be sent directly to the Oxford Claims Department address below for payment. This is the same address used with network claims submitted on your behalf. Claims sent to UnitedHealthcare will not be processed for reimbursement. Providers submitting a claim on your behalf may do so by:

• U.S. mail: **Oxford Claims Department P.O. Box 31386 Salt Lake City, UT 84131**
• Electronic Data Interchange (EDI) using payer ID **06111**
• Online: visit **myuhc.com** or go to **personalhealthmessagecenter.com/public/forms/MedicalClaims**
• By fax: **1-801-994-1416**

Sign in to **myuhc.com** > Find Care & Costs to locate network:

• Clinics
• Doctors
• Hospitals
• Labs
• Mental health professionals

Be sure to scroll and select **Oxford Health Plans.** Then, select your plan with out-of-area coverage, either:

• Freedom with Choice Plus
• Liberty with Core
• Metro with Core

If your Oxford plan does not have out-of-area coverage, you will search for providers under one of the following networks, depending on your plan, either:

• Freedom
• Liberty
• Metro

Bring this document with you, in paper or electronic form, when visiting a national network provider for the first time.

Notice to providers participating with the UnitedHealthcare Choice Plus and Core networks:

Oxford Health Plans' products are part of the UnitedHealthcare portfolio of products. Eligible Oxford members may receive benefits at the network level for covered services administered by providers participating with the member's national network — either the **UnitedHealthcare Choice Plus Network** or **UnitedHealthcare Core Network.** Please do not bill eligible Oxford members for covered services. See the above information for more details. You can also find information on **uhcprovider.com** or call our Provider Services team toll-free at **1-800-666-1353.**

Questions?

See your plan documents for benefit details. Call the toll-free number on your health plan ID card or **1-800-444-6222**. TTY **711.**

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