

# Meet the Oxford Liberty Network

Our Oxford<sup>1</sup> Liberty Network is our more focused mid-sized option for New York employers seeking a better balance between costs and employee satisfaction. And now, 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, pharmacies and hospitals nearby or nationwide



**Local Access:** The Oxford Liberty Network provides access across the tri-state region (New York, New Jersey, Connecticut) with over 119,000 providers.<sup>2</sup>

- NY Physicians: 63,510
- NJ Physicians: 32,857
- CT Physicians: 22,743



**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: 895,806
- Hospitals: 5,001



**Pharmacy:** Convenient access to approximately 50,000 retail pharmacies nationwide\* including major chains, mass merchants and supermarkets

- Examples of network pharmacies include Duane Reade™, Walgreens® and Walmart®
- Prescriptions cannot be filled at CVS® or many non-chain pharmacies\*

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

County	Primary Care Physicians	Specialists
Bronx	2,250	4,743
Dutchess	262	717
Kings	2,682	6,443
Nassau	2,198	6,815
New York	4,404	11,419
Orange	376	1,017
Putnam	105	263
Queens	2,044	3,500
Richmond	417	1,029
Rockland	274	754
Suffolk	1,678	4,919
Sullivan	44	119
Ulster	92	320
Westchester	1,461	2,945

continued

## How to find an Oxford Liberty Network provider

Search with or without an Oxford username and password.

### Doctor or hospital:

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 any additional criteria and click **Search**

### Pharmacy:

1. Go to [myuhc.com](https://myuhc.com)
2. Click Find a Pharmacy
3. Enter search criteria (e.g., pharmacy name or ZIP code) and click Search
4. Confirm network participation of pharmacy if **“Standard Select with Walgreens®”** is listed\*

\*The Standard Select pharmacy network does not apply to New York large group (101+) medical plans unless selected.



## Options designed to help fit your budget

- Network only (EPO) or network and out-of-network coverage (PPO) plans
- Referral and non-referral plan designs
- Health savings accounts (HSAs)
- A range of deductible and coinsurance amounts, from high-deductible HSA plans to our zero-deductible (ZD) plans
- Dual option offering, letting your employees choose what works best for them and their families
- Tiered network benefit options
- Self-funded options for large (101+) group employers<sup>5</sup>
- Up to \$400 per year reimbursement through our Sweat Equity<sup>®</sup> fitness reimbursement program<sup>6</sup>

## Access to many acute care facilities in the Oxford New York service area counties<sup>4</sup>



## Products available with the New York Oxford Liberty Network

PPO	PPO HSA	EPO	EPO HSA
<ul style="list-style-type: none"> <li>• PPO plans offered with the Liberty 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<sup>4</sup></li> <li>• These products do not require a Primary Care Physician (PCP) referral for specialist visits</li> </ul>	<ul style="list-style-type: none"> <li>• PPO HSA plans offered with the Oxford Liberty Network provide members with network and out-of-network coverage</li> <li>• HSAs are paired with these plans for employees to use for eligible medical and pharmacy expenses</li> <li>• Members are able to access the national network when traveling outside of the Oxford service area<sup>4</sup></li> <li>• These products do not require a primary care physician (PCP) referral for specialist visits</li> </ul>	<ul style="list-style-type: none"> <li>• When seeking care in the Oxford service area<sup>4</sup>, members enrolled in these EPO plans have access to network care only within the Oxford Liberty Network</li> <li>• When traveling outside of the service area, members can seek care from a national network provider</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>• Our EPO 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<sup>4</sup>, members enrolled in these EPO HSA plans have access to network care only within the Oxford Liberty Network</li> <li>• When traveling outside of the service area, members can seek care from a national network provider</li> <li>• These products do not require 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.

<sup>2</sup> Network Report, December 2020. This data represents all participating (network) providers except ancillary providers (e.g., laboratories, radiology centers, urgent care centers, hospitals, etc.). Dental, behavioral health practitioners, complementary and alternative medicine providers are included. Providers who are board certified in more than one specialty, and/or practice at more than one location, are counted only once and at only one location.

<sup>3</sup> Data as of January 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> 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.

<sup>5</sup> Administrative services provided by Oxford Health Plans LLC.

<sup>6</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 six-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.

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.

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 UnitedHealthcare sales representative.