



**Health plans
for today's needs.**



Savings.

How adding benefits at a lower cost can help everyone.

Help protect your business and your employees by offering health coverage that can provide value. Health plans from Oxford are designed to help meet the needs of your employees while helping to control costs. Find out about options that fit your budget, with built-in resources and tools designed to help employees get healthier and save money.



Network choices.

How providing access to the nation's largest proprietary network¹ helps your employees.

Help protect your employees with a health plan that provides options for where they can get care—and who can provide it. We offer 3 local network options; plus, most Oxford plans offer access to a national network with over 1 million physicians and health care professionals and over 5,700 hospitals.²



Specialty benefits.

How adding dental, vision and other benefits may help you provide more value.

When you add dental, vision and other benefits to your medical plan, you can attract and retain high-value employees. Ask a sales representative about standalone and pre-packaged specialty options.



Stability.

How a quality health plan with a reliable track record helps support today's needs.

We have a long track record of delivering plans built to help control costs, improve health and drive a better experience for everyone. For more than 35 years, Oxford plans have been a consistent offering in the market.

¹ UnitedHealthcare network access internal analysis, December 2019.

² UnitedHealthcare internal analysis, March 31, 2020.

More for your business, more for your employees.

Health plans for today’s needs.

Discover how Oxford plans can help bring you savings, network choices, specialty options and stability in a health plan for your business.

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Group health plans that offer cost control, convenience and choice.

No two businesses are alike. The right health plan can be an integral part of your benefits strategy.

Finding a health plan that helps fit your budget and also attracts and retains valued employees may seem difficult. The Oxford portfolio includes **a wide variety of health plans** designed to help meet your needs and control costs, while offering value for all types of businesses. These health plans offer coverage, freedom and flexibility, and **the single largest proprietary network¹ of doctors and hospitals in the nation.**

What do you want from your health plan?

Think about the features important to you that will help you get the most value from a health plan. **Outstanding customer service** provides a resource for your administrators and employees. **Simplified administration** and useful tools may help save time for your staff. **Interactive resources** are designed to help employees improve their health, well-being, productivity and satisfaction.

¹ UnitedHealthcare network access internal analysis, December 2019. National network may not be available with all plans.

What do you want from your health plan?

You value	Oxford plans offer
A premier local network	Choices of networks based on state and plan designs
A national network for care	Many plans include our national network of more than 1 million physicians and health care professionals, 5,700 hospitals and 67,000 pharmacies when members are outside of the New York, New Jersey and Connecticut tristate area ¹
A choice of benefit plan designs	A variety of plan designs ranging from consumer-driven to open access to network-only plans and more
Resources that help employees compare costs and treatment options	Mobile, online and person-to-person resources that help employees make informed choices about where to go and who to see for care
Access to services and programs designed to enhance employee health	Services that offer support through nurses, counselors, care managers and online wellness programs
Outstanding customer service	Reliable, personal service and support for you and your employees
Tools that help simplify administration for employers and help employees manage benefits and their health	Self-service and online administration for employers and convenient tools for supporting employees, such as the UnitedHealthcare® app, UnitedHealth Premium® designation, Sweat Equity™ fitness reimbursement and more
Stability and reliability	A name you know that's built a reputation for value. For more than 35 years, tens of thousands of employers have trusted Oxford to meet their employees' health insurance needs.

¹ UnitedHealthcare internal analysis, March 31, 2020. National network may not be available with all plans.



Looking for a wide range of health plan options to meet your needs?

The Oxford portfolio offers health plans designed to help meet the health care needs of your employees while controlling costs. Choose from traditional open access plans, referral plans, account-based plans and higher cost-share plans. Integrate pharmacy benefits with our medical plans and a variety of specialty benefit options for a more robust employee benefits package.



UnitedHealthcare has the broadest national network available, reaching 98% of the U.S. population.¹



In Connecticut, New Jersey and New York, the Freedom Network offers access to more than 110,000 physicians and more than 190 hospitals.²

¹ UnitedHealthcare network access internal analysis, December 2019. National network may not be available with all plans.

² Network Report, December 2019. This data represents all network providers except ancillary providers (i.e., 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. Tri-state area includes Connecticut, New Jersey and certain New York counties (Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester).

Consumer-driven health plans: Changing behavior for the better.

It's becoming more challenging for companies to cover employee health care costs. That's why many companies are now choosing consumer-driven health plans (CDHP).

What is consumer-driven health care?

Consumer-driven health care is a term used to describe health plans that are intended to help employees become more involved in their health care choices and take more active control over their health and health care spending. **A consumer-driven plan may be the right choice for your organization, as it may:**

- Help you reduce your and your employees' health care costs.
- Encourage your employees to make informed decisions about their care.
- Help you and your employees use health care services more effectively.

Our consumer-driven health plan framework includes:

- **100% coverage for network preventive care.**
- **Access to information** about doctors, locations, credentials and ratings to help employees evaluate and compare the quality and cost efficiency of network physicians.
- **High deductible plans** designed for more thoughtful use of health care services.
- **Online tools and apps** built to help employers and employees better manage their health care options, costs and experiences.

Helping employees manage their health care dollars.

To help manage their own health care spending, employees can take advantage of an account-based plan.¹

Health savings account

A health savings account (HSA) allows employees to deposit pretax money into a bank savings account to use for qualified medical expenses now or in the future. The employer can contribute to the account, but **the employee owns it** and can carry over any unused funds from year to year. **It is not a “use it or lose it” plan.** An HSA must be used with a qualified high deductible health plan. The plan pays for covered services only after the member meets a minimum deductible (usually not including preventive care) and pays the full cost of covered services once the annual out-of-pocket limit is met.

The HSA bank of choice for Oxford members, Optum Bank®, member FDIC, is one of the nation’s leading HSA custodians, with more than 5.6 million accounts and more than \$12 billion in HSA assets.² Plus, only Optum Bank offers the convenience of banking through your health plan website. Learn more about Optum Bank at optumbank.com.

¹ Not all plans or options are available in all states.

² 2019 Year-end Devenir HSA Research Report, March 2020. At Optum Bank®, member FDIC, deposits are insured by the FDIC up to \$250,000.



Plans with a primary care physician to help coordinate care.

These popular plans allow members to choose a primary care physician (PCP) as their trusted partner in health care, helping them manage their care and providing referrals for specialist services.

Having a PCP to help coordinate their care helps empower employees to maximize the value their plans deliver.

Key features of these plans include:

- Choice and convenience.
- Competitive pricing.
- Ease of use, with no claims forms or bills for network care.
- A broad national network.
- Health and wellness tools, services and resources.

The Oxford portfolio offers a broad range of health plan choices for your business. Your UnitedHealthcare representative or broker can help you determine which plan may be right for you.

Working to reduce costs and improve health with pharmacy services.

Integrating medical and pharmacy benefits allows for better management of your organization's total health care costs. With a complete picture, we can work with you to lower overall health care costs while maintaining a focus on employee health. Simply put, we won't lower pharmacy costs only to see you and your employees pay more in medical expenses.

We go beyond the traditional pharmacy benefit manager to integrate Oxford medical and pharmacy benefits into a whole-person approach. This approach adds more value to the overall health care system, thus helping reduce not only pharmacy costs but also total health care costs. We offer a simplified health care experience through proactive and integrated interactions.

Better hearing equals better health.

While more than 40 million Americans are affected by hearing loss, the good news is that people who treat their hearing loss report significant improvements in relationships, self-esteem, quality of life, mental health and safety.¹

With hearing benefits included in most fully insured and self-funded (ASO) plans, members have access to:

- Discounted prices on hundreds of name brand hearing aids from major manufacturers or UnitedHealthcare Hearing's exclusive brand Relate™.
- Choice of hearing aids featuring advanced technology, including Bluetooth® wireless and rechargeable battery options.
- A nationwide network of more than 5,500 accredited hearing professionals providing hearing tests, hearing aid evaluations and follow-up support.
- Hearing aids available in-person or through convenient home delivery in 5–10 days.
- Professional follow-up support with hearing representatives available 12 hours a day.

¹Johns Hopkins Medicine.

Specialty plans may help you attract and retain top talent.

Consider integrating specialty benefits with your medical plan since a quality benefits package may make all the difference in attracting and retaining employees. Standalone or prepackaged options are available.

Inspire healthier with specialty benefits.¹



Dental: Combining dental and medical plans may help identify more employees with chronic health conditions. After we contacted them, 32% of at-risk employees returned to making informed medical choices.² Employees can access a growing network of over 107K unique dental providers.



Vision: Combining vision and medical plans can lead to a 15% improvement in identification of chronic health conditions, including diabetes. Our broad, nationwide provider network includes over 100K private and retail vision providers including Costco Optical, Target Optical and Warby Parker.³



Financial Protection:⁴ Add value to your benefits package by helping employees manage life events that impact productivity, long-term health and health care spending, as well as support HDHP/HSA strategies.

Fund it your way.

Specialty benefits may be made available through shared funding, employer-paid or employee-paid (voluntary). A voluntary approach may be a great way to help keep your costs down while still offering your employees extra benefits at competitive group rates.

¹ Specialty benefits and programs may not be available in all states or for all group sizes. Minimum participation requirements may apply for bundling programs. Components subject to change.

² UnitedHealthcare 2019 book of business results.

³ National Association of Vision Care Plans (NAVCP) 2017 report.

⁴ Financial Protection products offered in New York are underwritten by Unimerica Life Insurance Company of New York.

An interactive experience on Rally through the Health & Wellness tab helps encourage healthier actions.

Rally® is designed to be engaging, personalized and integrated with many tools to help members achieve personal health goals, with:

- **An easy-to-use health survey.**
- **Personalized health records** to help track health conditions, medications and more.
- **Individual health action plans** that may help members eat healthier, move more, feel better and take better care of themselves.
- **Ability to make healthier connections** by joining an online challenge or connecting with others who have similar health interests through online communities.

96%
of Rally participants
complete a health survey.¹

¹ UnitedHealthcare book of business, registrants on Rally Health & Wellness. Results through 2019.



Personalized service and tools designed to make health care easier.

For employers, we help make it easier to adapt to change.

As a business owner, changing group health plan carriers can raise concerns about administrative burdens and employee reactions. That's why we strive to help provide you with a simpler, worry-free onboarding process:

- Oxford Express®, our 24-hour interactive voice response (IVR) system, gives benefit administrators easy access to check member eligibility status and obtain billing and payment information.
- Our website for employers is designed to be a go-to resource to help simplify benefits administration needs. Employers can quickly access information and tools online and perform transactions.

Online doctor visits: Employees can see a doctor whenever, wherever.

With online doctor visits, employees and their covered family members of many plans¹ can see and speak to a doctor 24 hours a day, 7 days a week using a mobile device² or computer, wherever they are. If needed, a prescription³ can be sent to their local pharmacy. No appointment is necessary—and a visit usually takes less than 20 minutes.⁴

The online doctor visits provider groups we contract with deliver care using live video technology based on quality standards aligned with American Medical Association (AMA) and Federation of State Medical Boards (FSMB) guidelines.



Online doctor visits may help save time and money.

An estimated 25% of ER visits could be addressed as an online doctor visit.⁵

Online doctor visits are fully integrated with your Oxford benefit plan and provided at no additional administrative cost to you as the employer.

¹ Not available with all plans.

² Data rates may apply.

³ Certain prescriptions may not be available, and other restrictions may apply.

⁴ Average times based on monthly data reports from Virtual Visits providers.

⁵ Based on analysis of 2016 UnitedHealthcare ER claim volumes, where ER visits are low-acuity and could be treated in a Virtual Visit, PCP or urgent/convenient care setting.

Connecting employees with people and resources to help meet their unique needs.

We strive to help deliver a simpler and more personable experience to help our members get access to care. For example:

- **Advocate4Me®** personal benefit advocates provide personalized support when employees and their covered family members need help with their health or health plan. Using powerful data and technology as tools, our advocates guide one member at a time to a solid solution—all with an eye toward improved outcomes and lower costs. And, it's included in your health plan at no additional cost.
- **Find well-being for work and life.** Through our **behavioral health benefit**, your employees have online and toll-free phone access to confidential¹ support counseling and substance disorder recovery services.
- **Members can get answers** without waiting on hold with the **Easy Connect service** on the UnitedHealthcare app. Calls are returned by a representative who can answer questions about claims, benefits and more. Our Hooksett, New Hampshire, customer service operations center opened 25 years ago and still serves Oxford customers within the region.
- **Our Cancer Support Program** is led by experienced cancer nurses with assistance from a board-certified medical oncologist, a hematologist and other doctors, as well as social workers with specific experience on how to support your employees and their families as they cope with cancer. A toll-free support line is available 8 a.m.–8 p.m. ET, Monday–Friday.

¹ Confidential to the fullest extent permitted by law.

Access to quality, cost-efficient providers.

The UnitedHealth Premium® program¹ has been addressing variation in the cost and quality of health care for over 14 years. The Premium program can help your employees review their options and make informed decisions when choosing a doctor.

- **Physicians are evaluated across 16 medical specialties and 47 subspecialties**, including family medicine, internal medicine, pediatrics, cardiology, neurosurgery, orthopedics and spine and more. Currently, the program is available in 45 states.
- Using clinical information from health care claims, we measure how physicians comply with evidence-based guidelines for quality and with local market benchmarks for cost efficiency. Physicians must first meet quality criteria to be eligible for cost-efficiency evaluation.
- **Robust analytics drive evaluations representing 80% of overall claims costs.**²
- High Premium Care Physician utilization has proven results, including 15% lower risk-adjusted costs per member per month, 31% fewer ER visits and 55% fewer inpatient hospital admissions.²



A physician's UnitedHealth Premium designation is easy to find on myuhc.com® as well as in printed provider directories. Just look for the blue hearts.

¹ The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information.

² Low Premium provider utilization = less than 75% of all eligible charges for Premium providers. High Premium provider utilization = 75% or more of all eligible charges for Premium providers. Source: 2019 UnitedHealthcare Network (Par) Commercial Claims analysis for 172 markets. Rates are based on historical information and are not a guarantee of future outcomes.

One-stop, self-service resource for personalized health plan information.

Our employee website myuhc.com[®] provides access to information and tools related to medical, pharmacy and other benefits.¹ Employees can use it to:

- Find care, including virtual care.
- Review plan information, including deductibles and copays/coinsurance.
- Access Optum Bank[®] financial accounts.
- Access health and wellness programs and resources.
- Check on claim status and pay bills.
- Manage prescriptions.
- Contact UnitedHealthcare.

Finding care information

Members can find a clinic, hospital or lab based on location, specialty, reputation, availability, hours of operation and more. They can even see patient ratings before choosing a provider.



Claims and account status

Employees can quickly track their claims and see account balances, view monthly statements and see information for their entire family in one view.



¹ If Oxford pharmacy and other benefits are included with your Oxford medical coverage.

UnitedHealthcare app.

Using the UnitedHealthcare® app, employees can access details about their health plan, check their coverage, search for doctors and more—anytime, anywhere.

- **Search** for pharmacies, physicians or facilities by location or specialty.
- **Review** claims.
- **Access** health plan ID card information.
- **Review** their plan information, including deductibles and copays/coinsurance.
- **Access** pharmacy information.



Multicultural resources serve diverse populations.

Employees can access the information they need on websites tailored to their unique needs, languages and cultural preferences:

Asian: uhcasian.com

Latino Health Solutions: uhclatino.com

Why choose an Oxford plan from UnitedHealthcare?

You Value: Flexible Benefit Plans

We Offer: A variety of plan designs ranging from open access to primary care provider centric to consumer-driven and more, which can be sold as a package, allowing you to select the options that might work best with your employee population.

You Value: Integrated Medical and Pharmacy Benefits

We Offer: A pharmacy benefit with all of our products. This includes network retail pharmacies that are available to you across the country and home delivery service that can give your employees up to a 90-day supply of their medication(s), often at a lower price than retail—and it's delivered to their door with standard shipping at no additional cost.

You Value: Specialty Benefits

We Offer: A full suite of dental, vision, life and disability products in addition to our medical products to help you attract and retain the best employees by offering more options.

You Value: Innovative Employer Tools

We Offer: Our website for employers, which is designed to make it easy for you to keep track of your company's health care coverage, download forms, conduct real-time transactions and provide members the online tools they need to take control of their health.

You Value: A Streamlined Renewal Process

We Offer: An online enrollment tool. When the time comes to renew your plan, you can do so easily, quickly and efficiently with this application, which allows you to review, compare and modify your current plan(s) at your convenience. As you make modifications to your plan, the online renewal tool will automatically generate a new Summary of Benefits and Coverage based on those revisions.

Your Employees Value: Support with Physical Fitness Goals

We Offer: Sweat Equity™. It's our goal to help people live healthier lives. To help your employees with their physical fitness goals, we offer the Sweat Equity program. The program offers a variety of exercises to choose from and the option to combine fitness facility visits with physical fitness classes to reach the required 50 workouts in a 6-month period and be eligible for reimbursement—up to \$200 in a 6-month period.



Your Employees Value: Mobile Access to Health Care Information

We Offer: The UnitedHealthcare® app, which allows employees to find nearby providers, check the status of a claim, see an account balance or speak directly with a nurse.

Your Employees Value: Online Health and Wellness Tools

We Offer: Rally®, a fun, interactive health and wellness component of the website for members. By harnessing the power of data, social connections and rewards, your employees can receive personal lifestyle plans that focus on goals, competition, tracking progress and healthy living. Rally offers a personalized interaction experience with step-based challenges, discussion communities, individual action plans called “missions,” health information and more.

Your Employees Value: Convenient Access to Health Care Guidance

We Offer: A single phone number to call to reach an expert who'll listen carefully, anticipate needs and help them with their health and health plan questions.

Your Employees Value: Reliable Member Support

We Offer: Tools to help your employees stay healthier at uhc.com/preventivecare, allowing them to find out which immunizations and screenings are recommended for all family members at different stages of their lives.

Health plans are not all alike, and neither are health plan companies.

We can help make the health care system simpler. And the quality of the work is getting noticed. UnitedHealth Group has been selected as the “World’s Most Admired Company” for the 10th straight year in the insurance and managed care sector in 2020 by Fortune® magazine.¹

¹ Fortune magazine, February, 2020. Fortune is a registered trademark of Time, Inc. Fortune and Time, Inc. are not affiliated with and do not endorse products or services of UnitedHealth Group.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Oxford medical plans may also cover other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Oxford members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the website or mobile application terms of use under Find Care & Costs section.

All trademarks are the property of their respective owners.

Oxford plans with Health Savings Accounts (HSA) are high deductible health plans (HDHP) designed to comply with IRS requirements so eligible enrollees may open an HSA with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

Advocate4Me 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.

Online doctor visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Online doctor 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.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in our online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

Health plan products may include exclusions, limitations, reduction of benefits, and terms under which the plan may be continued in force or discontinued. For costs and complete details of coverage, contact a UnitedHealthcare representative.

UnitedHealthcare Hearing is provided through UnitedHealthcare, offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services in excess of those defined in program materials are the member's responsibility. UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX, DPOL.12.TX and DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX and DCERT.IND.12.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA and policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA.

Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc. and Oxford Health Plans (CT), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Administrative services provided by Oxford Health Plans LLC.



**Contact a UnitedHealthcare representative
today about an Oxford plan.
Call 1-877-232-8404 or contact your broker.**