



# Meet the Oxford Freedom Network

The Oxford<sup>1</sup> Freedom Network has been our premier provider network for access in New Jersey for more than three decades. Plans offered with this network generally have richer benefits. And now, all Oxford plans also include features like 24/7 Virtual Visits chats, virtual weight-loss and wellness coaching, and personal benefit advocates to help your employees connect to care—wherever, whenever.

## Access to doctors and hospitals nearby or nationwide

**Local access**—Oxford Freedom Network is our largest network option, providing access to over 124,000 providers across New York, New Jersey and Connecticut<sup>2</sup>:

- NJ providers: 33,715
- NY providers: 67,725
- CT providers: 23,038

**National access**—Members enrolled in Oxford Freedom Network plans have additional access to our national UnitedHealthcare Choice Plus network<sup>3</sup> when traveling outside of the Oxford service area<sup>4</sup>:

- Physicians and health care professionals: 1,212,068
- Hospitals: 6,333

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

County	PCP	Specialist	Hospital
Atlantic	333	851	3
Bergen	1,256	3,028	6
Burlington	492	1,300	4
Camden	998	2,172	5
Cape May	89	152	1
Cumberland	102	195	1
Essex	954	2,003	6
Gloucester	237	414	2
Hudson	516	943	6
Hunterdon	136	282	1
Mercer	488	1,184	4
Middlesex	1,017	2,193	6
Monmouth	749	2,103	5
Morris	548	1,469	2
Ocean	442	1,291	4
Passaic	481	1,065	2
Salem	37	83	2
Somerset	340	978	1
Sussex	96	201	1
Union	517	1,280	3
Warren	150	550	2

continued

### Finding a provider:

- 1 Go to [myuhc.com](https://myuhc.com)<sup>®</sup>
- 2 Click **Find a Provider** in the **Find a Doctor** section
- 3 On the next page, click **Medical Directory > All UnitedHealthcare Plans > Oxford Health Plans > Freedom**
- 4 Enter additional criteria and click **Search**

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# Flexible options designed to help fit your budget

- The Oxford Freedom 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 Freedom Network plans can also be part of a dual-option offering, letting your employees choose what works best for them and their families
- All members may qualify for up to \$400 per year (up to \$200 per year for spouses/partners and eligible dependents down to age 13) reimbursement through our Sweat Equity® fitness reimbursement program<sup>6</sup>

## Plans available with the Oxford Freedom Network

### EPO

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

### PPO

- PPO plans offered with the Freedom Network provide members with network and out-of-network coverage
- Members may access the national UnitedHealthcare Choice Plus 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 Freedom Network
- When traveling outside the service area, members may seek care from a UnitedHealthcare Choice Plus national network provider
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### 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 UnitedHealthcare Choice Plus 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 Freedom Network quote today

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<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 Report, December 2020. This data represents all participating (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.

<sup>3</sup> UnitedHealthcare internal analysis, September 30, 2021. National network may not be available for all groups.

<sup>4</sup> Oxford service area includes Connecticut, New Jersey and certain New York counties (Ulster, Sullivan, Dutchess, Orange, Putnam, Rockland, Westchester, Bronx, New York, Queens, Kings, Richmond, Nassau and Suffolk).

<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) 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.

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

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 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. 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.