

The Oxford Liberty Network

Our Oxford¹ Liberty Network is our more focused network for Connecticut employers, featuring network tiering to provide a better balance between costs and employee satisfaction. Members* enrolled in these plans also have national network access when traveling outside of the tri-state service area.² Plus, 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, hospitals and pharmacies nearby



Tiered Benefits: The Connecticut Oxford Liberty Network has a tiered benefit design for PCP and Specialist office visits.

- A tiered benefit structure that may help employers save on medical premiums
- Members can save on out-of-pocket costs by seeking care from a high-value Tier 1 physician. Members can sign-in to myuhc.com[®], go to “Find a Doctor” and then look for Tier 1.
- Members can choose from any provider in the Liberty network but are required to select a PCP to help coordinate care and referrals when needed. Members may select a PCP from our Tier 1 network.



Local access: The Oxford Liberty Network provides access across the tri-state region (Connecticut, New York, New Jersey) with more than 116,000 providers.³

- Connecticut physicians: 21,810
- New York physicians: 61,998
- New Jersey physicians: 32,874



National access: Members enrolled in Oxford Liberty Network plans have additional access to our national UnitedHealthcare Core network⁴ when traveling outside of the Oxford service area.²

- Physicians and health care professionals: 1,305,568
- Hospitals: 6,568



Pharmacy: Convenient access to approximately 50,000 retail pharmacies nationwide, including mass merchants and supermarkets.

- Examples of network pharmacies include Walgreens[®], Costco, Rite Aid, Stop & Shop and Walmart[®]
- Prescriptions cannot be filled at CVS[®] or many non-chain pharmacies

How to find an Oxford Liberty Network provider

Search with or without a username and password.

Medical

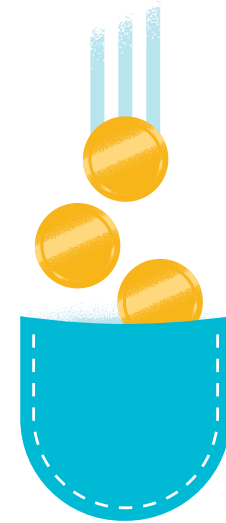
1. Go to myuhc.com[®]
2. Click on **Find a Doctor > Medical Directory > Employer & Individual Plans > Oxford Health Plans > Liberty with Core**
3. Enter additional criteria and click **Search**

Pharmacy

1. Go to myuhc.com
2. Once logged in click on **Find a Pharmacy**
3. Enter search criteria (e.g., pharmacy name or ZIP code)
4. Confirm network participation of pharmacy if **Standard Select with Walgreens[®]** is listed

Oxford Liberty Network numbers by county³

County	Providers	Hospitals
Fairfield	6,297	6
Hartford	8,515	7
Litchfield	1,653	3
Middlesex	1,593	1
New Haven	8,017	6
New London	2,101	2
Tolland	1,163	2
Windham	992	2



Lower-cost options

- Some of the lowest-priced Oxford plans available in Connecticut
- Network-only (HMO) coverage plans with national network access outside the Oxford service area
- Referral plan designs
- Health savings accounts (HSAs)
- A range of deductible and coinsurance amounts, including \$0 copays for primary care physician (PCP) and telemedicine visits
- Tiered network benefits
- Dual option offering, letting your employees choose what works best for them and their families
- Level funded options for groups with 7-50 employees
- Self-funded options for groups with more than 100 employees
- **Sweat Equity®**: Up to \$400 per year reimbursement for qualifying fitness expenses⁵
- **UnitedHealthcare Rewards**: Up to \$300 per individual per year, including a \$25 registration incentive. Program applies to small group (1-50) fully insured products.
- **Care Cash®**: A prefunded debit card program that awards employees \$200 for the year for individual coverage or \$500 for family coverage to use towards certain eligible medical expenses. Program only applies to small group (1-50) gold level Liberty Network fully insured, non-HSA products.

Products available with the Connecticut Oxford Liberty Network

HMO	HMO HSA
<ul style="list-style-type: none"> • These HMO plans provide access to network care within the Oxford Liberty Network • When traveling outside the service area, members may seek care from a national network provider • Members select a participating PCP • A PCP referral is required for specialist visits 	<ul style="list-style-type: none"> • Our HMO HSA plans function in the same manner as our HMO plans, but are paired with an HSA for employees to use for eligible medical and pharmacy expenses • These HMO plans provide access to network care within the Oxford Liberty Network • When traveling outside the service area, members may seek care from a national network provider • Members select a participating PCP • A PCP referral is required for specialist visits

[Learn more](#)

Contact your broker or Oxford representative for additional information



*Also refers to participants of a self-funded plan administered by Oxford.

¹ Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. Administrative services provided by Oxford Health Plans LLC.

² 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.

³ 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.

⁴ Data as of August 2022, UnitedHealthcare Networks national network statistics. National network may not be available for all groups. 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, IA, 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.

⁵ 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.

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.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-855-256-8669 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Subject to HSA eligibility, as applicable.

Tier 1 providers may be subject to change. Visit myuhc.com[®] for the most current information or call the number on their health plan ID card.

The Oxford plan with a health savings account (HSA) is a 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.

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 your broker or Oxford sales representative.

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