



Savings.

How adding benefits at a lower cost may help everyone.

Dear John,

During these uncertain times, help protect your business and your employees by offering health coverage that provides great value. With Oxford, you can choose from a wide variety of health plans and benefits designed to help you keep more money in your pocket, while your employees can use our cost estimating tools and nationwide network to help keep more money in theirs.

Before you renew, consider these advantages to help support you and your employees:



Access to quality and cost-efficient care. With the Find Care & Costs tool, employees may be able to locate nearby doctors and use the UnitedHealth Premium® program to make informed decisions about their cost and quality.



Broader network access. Oxford plans offer a variety of regional provider network options. Plus, most Oxford plans provide your employees access to the nation's largest proprietary network,¹ which may help them control their costs and improve their health.



Easier-to-use tools and time-savers. Virtual Visits may be a convenient and cost-efficient way for employees to get 24/7 care. Plus, Start Healthier™, a robust suite of wellness tools, helps support employees with weight loss programs, personalized health recommendations, access to health resources and more.



Specialty Benefits. Adding dental, vision and other benefits to your medical plan may help attract and retain high-value employees. Ask a sales representative about standalone and prepackaged specialty options.

With an Oxford plan, you have more to look forward to. Connect with us today and see just how much you may save.

Sincerely,

Stephen Farrell
CEO, New England Health Plan

P.S. To find out more about Oxford group health plans, request our complimentary handbook by calling <1-8xx-xxx-xxxx>, visiting <uhc.com/xxxx> or mailing the reply card.



Find out more with this complimentary handbook.

Call <1-8xx-xxx-xxxx>,
visit <uhc.com/xxxx>
or mail your reply card.

Providing innovative solutions for
Connecticut businesses.

**United
Healthcare®
Oxford**

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12345678
John Q. Sample
123 Main St.
Anytown, USA 12345



UnitedHealth Group ranked No. 1 by Fortune as “World’s Most Admired Companies” in the insurance and managed care sector — for the 10th year in a row.*



*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.

All UnitedHealthcare 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.

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

Beginning with 5/1/20 effective dates, Oxford small group members in Downstate New York (1-100) and New Jersey (2-50) 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. The downstate New York market includes the following counties: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.

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. **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.

Virtual 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. Virtual 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. 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.

Start Healthier[™] program is available for certain fully insured benefit plans, group sizes and states. Check with your UnitedHealthcare representative to find out if it is available to you.

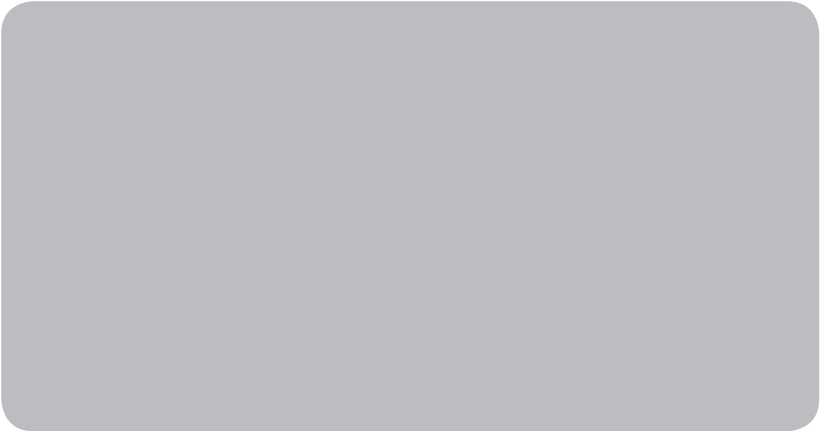
¹ UnitedHealth Network internal analysis, June 15, 2019.

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



P.O. Box 51369
Livonia, MI 48151

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UNITEDHEALTHCARE



**Before you renew, consider
a plan with the savings you
and your employees may need
now more than ever.**



Stability.

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

Dear John,

During these uncertain times, help protect your employees by choosing a health plan that you trust. Oxford has a 35-year track record of delivering plans built to help control costs, improve health and drive a better experience for our members.

Before you renew, consider these advantages to help support you and your employees:



Greater cost efficiency. Choose from a wide selection of group health plans designed for greater value and better cost control.



Access to quality and cost-efficient care. With the Find Care & Costs tool, employees may be able to locate nearby doctors and use the UnitedHealth Premium® program to make informed decisions about their cost and quality.



Broader network access. Oxford plans offer a variety of regional provider network options. Plus, most Oxford plans provide your employees access to the nation's largest proprietary network,¹ which may help them control their costs and improve their health.



Specialty Benefits. Adding dental, vision and other benefits to your medical plan may help attract and retain high-value employees. Ask a sales representative about standalone and prepackaged specialty options.

With an Oxford plan, you have more to look forward to. Connect with us today and see how we take care of those we serve.

Sincerely,

Placeholder Signature

<UHCFirstName> <UHCLastName>
<Title>

P.S. To find out more about Oxford group health plans, request our complimentary handbook by calling <1-8xx-xxx-xxxx>, visiting <uhc.com/xxxx> or mailing the reply card.



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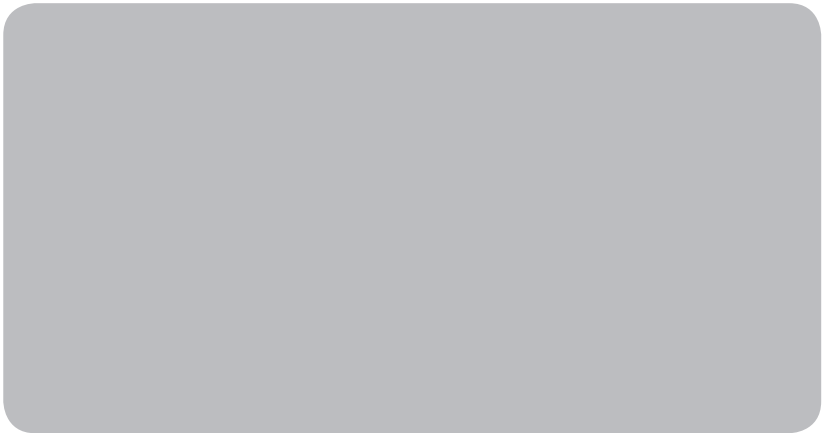
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the stability you may need
now more than ever.**