

GROUP HEALTH PLANS: Better for you, Better for employees.

WIN! WIN!



A quick look at what an Oxford plan can offer you.



**Offers me cost control
that works with my budget.**



**Helps me take care
of my employees.**



**Provides me with more tools
and resources that help keep
employees happier and healthier.**



**Offers helpful resources
for my business with
simplified administration.**



**Treats me like a
valued customer.**



**Helps my company
maximize benefits.**

Better cost control. Better experience. Better health.

Solving the complex problem of group health plans.

Discover how Oxford plans can help bring you **cost control, convenience and choice.**

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

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

Finding a health plan that fits your budget that also attracts and retains valued employees may seem difficult. The Oxford product portfolio includes **a wide variety of health plans** designed to help meet your needs and help 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 important features that will help you get the most value from a health plan. **Customer service** that helps support your administrators and employees. **Simplified administration** and useful tools to help save time for your staff. **Resources** designed to help employees improve their health, well-being, productivity and satisfaction.

¹ UnitedHealth Network Access internal analysis, June 15, 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 provider network.	Choices of networks based on state and plan designs.
A national network for care.	Many plans include our national network of more than 978,000 physicians and care professionals, 6,000 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 or 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.	Self-service and online administration.
Complementary and alternative medicine.	The area's first credentialed network of alternative medicine providers, including chiropractors, acupuncturists, massage therapists, yoga instructors, naturopaths (in Connecticut only) and nutritionists. ²

¹ UnitedHealth Network Access internal analysis, July 16, 2019. National network may not be available with all plans.

² Restrictions may apply.



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

The Oxford portfolio offers health plans designed to help meet the health care needs of your employees while helping to control 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 offer a variety of specialty benefit options so you have the ability to offer your employees a more robust 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 105,000 physicians and more than 188 hospitals.²

¹ UnitedHealth Network Access internal analysis, June, 2019. National network may not be available with all plans.

² Network Report, March, 2018. 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 (Ulster, Sullivan, Dutchess, Orange, Putnam, Rockland, Westchester, Bronx, New York, Queens, Kings, Richmond, Nassau and Suffolk).



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 (CDHPs), which are designed to **help employees become more informed of and more financially responsible for their health care choices.**

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 educated about their health care choices and take more active control over their health and health care spending.

A consumer-driven health plan may be the right choice for your organization, as it may:

- Help you reduce your health care costs.
- Encourage your employees to make informed decisions about their care.

Consumer-driven health plans may help:

- You and your employees use health care services more effectively.
- Make paying for health care more affordable.

Our CDHP framework includes:

- **100% coverage for network preventive care.**
- **Accurate and current 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 to result in more thoughtful use of health care services.
- **Online tools and apps** designed to help employers and employees better manage their health care options, costs and experiences.



Options to help employees manage their health care dollars.

Health Savings Account (HSA)

An 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's not a "use it or lose it" plan.** An HSA must be used with a qualified high deductible health plan, which 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.

Optum Bank®, member FDIC, is the HSA bank of choice for Oxford plan members and is the nation's leading HSA custodian, with more than 3 million accounts and nearly \$9 billion in HSA assets.¹ Plus, only Optum Bank offers the convenience of banking through your health plan website. Learn more about Optum Bank at optumbank.com.

¹2018 Mid-Year Devenir HSA Market Statistics and Trends. 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 empowers employees to maximize the value their plans deliver.

Key features of these plans usually 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

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

Pharmacy care services: Working to help reduce costs and improve health.

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.

UnitedHealthcare goes beyond the traditional pharmacy benefit manager to integrate medical and pharmacy 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.



Help strengthen your benefit program with vision, dental and other coverage for simplicity and savings.

Consider integrating specialty benefits with your medical plan for more savings and support. You'll have the convenience of one account management team, one eligibility and enrollment process, and one dedicated customer service line. And your employees will have access to a helpful member website.

Specialty benefit plans have flexible funding options to let you choose the plans and contribution strategies (non-contributory or voluntary) for your needs and budget. Purchase products individually or bundle with our health plans for even more savings and simplicity.

Choose any or all of the following specialty benefits:¹



Dental: Plans you can customize to fit your budget and help promote better oral health designed to be more affordable. Includes a growing network of over 104,000 unique providers.²



Vision: Quality vision services from a broad, nationwide provider network. Includes over 85,000 private and retail vision providers including Costco Optical, Target Optical and Warby Parker.²



Financial Protection:³ Ask about adding value to your benefits package by helping employees manage life events that impact productivity, long-term health, health care spending and support HDHP/HSA strategies.

See health plan savings.

When our health plan and specialty plans are purchased together, you can receive bundled savings, which helps lower your health plan cost. The more plans you bundle, the more you can save.

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 network analysis, January 2018.

³ Financial Protection products offered in New York are underwritten by Unimerica Life Insurance Company of New York.



Personalized service designed to make health care easier.

For employers, we 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 for clients to help simplify their benefits administration needs. Employers can quickly access information and tools online and perform transactions.

Online doctor visits: Now your employees can see a doctor whenever, wherever.

Online doctor visits are provided at no additional administrative cost to employers. Members of certain plans¹ can access a provider anywhere and anytime they need, via a smartphone, tablet or computer.

- The provider groups we contract with deliver care using live audio and video technology based on quality standards aligned with American Medical Association (AMA) and Federation of State Medical Boards (FSMB) guidelines.
- With online doctor visits, employees and their covered family members 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 an online doctor visit usually takes less than 20 minutes.¹



No additional administrative cost to you.

Online doctor visits are fully integrated with your benefit plan administered by Oxford 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.



For your employees, our goal is simple: to connect them with people and resources to meet their unique needs.

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

- Our **Oxford On-Call®** service gives members telephone access to experienced registered nurses, **24 hours a day, 7 days a week.**
- Members can get answers without waiting on hold with the Easy Connect service on the **Health4Me® 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.

¹ Confidential to the fullest extent permitted by law.

A resource for quality and cost-efficiency information: The UnitedHealth Premium program.

The UnitedHealth Premium® program¹ gives your employees the information they need to help locate quality and cost-efficient providers. The Premium designation program can help your employees review their options and make more informed decisions when choosing a doctor.

- **The program evaluates physicians across 16 medical specialties and 47 sub-specialties**, including primary care, internal medicine, pediatrics, cardiology, orthopedics and more. Currently, the program is available in 45 states.
- These specialties account for more than 80% of employers' average medical spending.¹
- **Physicians are measured using national evidence-based guidelines** for quality of care and local market and specialty-specific benchmarks for cost efficiency.
- Premium physicians are a part of our existing network.
- For all 16 Premium specialties evaluated in the UnitedHealth Premium program, Premium Care Physicians¹ had 18% lower per episode or per patient cost than non-Premium Care Physicians.²



A physician's UnitedHealth Premium designation can be found on our member website as well as in printed provider directories.

¹ Available in most states. For a complete description of the UnitedHealth Premium designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see myuhc.com.

² 2018 UnitedHealthcare Network (Par) commercial claims analysis for 16 specialties and 169 markets. Rates are based on historical information and are not a guarantee of future outcomes.



Tools that help make health care easier.

An interactive wellness experience on Rally® through the Health & Wellness tab helps encourage healthy actions. It's designed to be engaging, personalized and integrated with many tools to help members achieve personal health goals, including:

- **Easy-to-use health survey.**
- **Personalized health records** to 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 healthy connections** by joining an online challenge or connecting with others who have similar health interests through online communities.



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

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

- Find care and costs, 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 and cost information

Members can find estimated costs, patient reviews and quality information when they search for a provider, treatment or procedure.



Claims and account status

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



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

Health4Me® app

The Health4Me app gives your employees access to details about their health plan, the ability to check their coverage, search for doctors and more—when they need it.

- **Search** for pharmacies, physicians or facilities by location or specialty.
- **View**, sort and manage claims.
- **Share** and view health plan ID card information.
- **Estimate and compare** medical and drug costs.
- **Access** pharmacy information.



Multicultural resources serve diverse populations.

Access to health information for all members is at their fingertips with websites tailored to the unique needs, interests, languages and cultural preferences of specific groups of your employees:

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: Mobile Access to Health Care Information

We Offer: The Health4Me® 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: 24/7 Access to Health Care Guidance

We Offer: Knowledgeable registered nurses available 24 hours a day, 7 days a week by phone or online chat to help manage illness or injury as well as maternity education support.

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.

Your Employees Value: Support with Physical Fitness Goals

We Offer: Oxford® 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.

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 ninth straight year in the insurance and managed care sector in 2019 by *Fortune*® magazine.¹

¹ Fortune magazine, February 2019. 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.

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age and other health factors. UnitedHealthcare also covers other routine services that may require a copay, coinsurance or deductible.

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. 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.

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.

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.

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.

Oxford On-Call® is for informational purposes only. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. Nurse line services are not an insurance program and may be discontinued at any time.

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.

Oxford HMO products are underwritten by Oxford Health Plans (NY), Inc., 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.

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.

Contact a UnitedHealthcare representative today about an Oxford plan.

Call 1-877-232-8404 or contact your broker.

WIN!
WIN!