

# Health plans built to go farther

Benefits designed to deliver more value  
for your business

Dear <EmployerFirstName>,

Finding health benefits that work better for both your business and employees can make a big difference—in everything from your budget to employee recruiting.

Before you renew your current plan, put it up against an Oxford<sup>1</sup> plan from UnitedHealthcare and see which one comes out on top. With a variety of plans to choose from, an Oxford benefits package can be built around your business, offering:

- **More ways to save**, with a wide choice of plans built to help fit your budget and tools employees can use to compare costs and treatment options
- **A choice of local networks**, with most providing national network access for employees that live or work outside of the Oxford service area
- **A simpler health care experience** for employees, with wellness and rewards programs designed to help them get healthier, 24/7 Virtual Visits and tools like [myuhc.com](http://myuhc.com)<sup>®</sup> and the UnitedHealthcare<sup>®</sup> app that help them access care and details about their benefits anytime
- **Simpler administration** for you, with real-time access to eligibility and billing, onboarding tools, claims and more
- **Specialty benefits** – consider adding our dental, vision and other specialty benefits to your medical plan to help attract and retain high-value employees

For more information on a group health plan built to go farther for your business and employees, connect with us or your broker before you renew.

Sincerely,

<Placeholder Signature >

<UHCFirstName> <UHCLastName>  
<UHCTitle>



Get a closer look at  
your options with  
this complimentary  
handbook

Call <1-000-000-0000>,  
visit <uhc.com/url> or  
mail the enclosed reply card

<Variable Regional Message>

P.S. Request our complimentary handbook today by calling <1-000-000-0000>,  
visiting <uhc.com/url> or mailing the enclosed reply card.



<ProspectID>  
<EmployerFirstName> <EmployerLastName>  
<CompanyName>  
<Address\_Line\_1>  
<Address\_Line\_2>  
<City>, <State> <Zip\_Code\_5> <Zip\_Code\_4>

<sup>1</sup>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. Administrative services provided by Oxford Health Plans LLC.  
<Regional Footnote>

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. 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.

<Telehealth services are available in Connecticut in addition to 24/7 Virtual Visits.>

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.

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

The Oxford service area includes Connecticut, New Jersey and the following counties in New York: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.



# Yes, send me a complimentary health plan handbook today



Compare your current plan with an Oxford plan and see which one goes farther for your business and employees

Email my handbook to: \_\_\_\_\_

My health insurance **renewal month** is: *(Check one)*

JAN  FEB  MAR  APR  MAY  JUN  JUL  AUG  SEP  OCT  NOV  DEC

# of employees: \_\_\_\_\_ # of insured employees: \_\_\_\_\_ I'm the health insurance:  decision-maker  influencer

I'd like a no-obligation **quote**. I'm interested in:  Medical  Dental  Vision

Do you work with a broker?  Yes  No Broker name: \_\_\_\_\_

Agency name: \_\_\_\_\_ Current medical carrier: \_\_\_\_\_

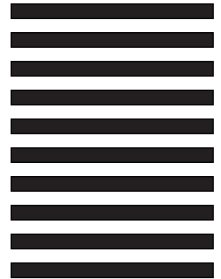
By providing your email address, you are opting to receive email communications from UnitedHealthcare. Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. and Oxford Health Plans (NJ), Inc. Administrative services provided by Oxford Health Plans LLC.

<Prospect ID>  
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**Is your group health  
plan measuring up?  
Open now.**

# Level Funded plans built to go farther

Benefits designed to deliver more value  
and affordability for your business

Dear <EmployerFirstName>,

Many businesses today are looking for new ways to manage the cost of employee health benefits, while still being able to offer employees benefits they want.

Designed with flexibility and lower costs in mind, Oxford Level Funded plans include the potential for a surplus refund at year-end<sup>1</sup> if plan participant medical and pharmacy claims are lower than expected. Fixed monthly premiums help keep your budget predictable, and safeguards help protect your plan from unexpected high medical claims.

- **Greater cost efficiency**, with a wide selection of group health plans designed for greater value and better cost control
- **A choice of local networks**, with most providing national network access for employees that live or work outside of the Oxford service area
- **A simpler health care experience** for employees, with 24/7 Virtual Visits and tools like [myuhc.com](http://myuhc.com)<sup>®</sup> and the UnitedHealthcare<sup>®</sup> app that help them access care and details about their benefits anytime
- **Simpler administration** for you, with real-time access to eligibility and billing, onboarding tools, claims and more
- **Specialty benefits** – consider adding our dental, vision and other specialty benefits to your medical plan to help attract and retain high-value employees

For more information on a group health plan built to go farther for your business and employees, connect with us or your broker before you renew.

Sincerely,

<Placeholder Signature>

<UHCFirstName> <UHCLastName>

<UHCTitle>

P.S. Request our complimentary flier today by calling <1-000-000-0000>, visiting <[uhc.com/url](http://uhc.com/url)> or mailing the enclosed reply card.



Get a closer look at  
your options with this  
complimentary flier  
on Level Funded plans

Call <1-000-000-0000>,  
visit <[uhc.com/url](http://uhc.com/url)> or  
mail the enclosed reply card

<Variable Regional Message>



<ProspectID>  
<EmployerFirstName> <EmployerLastName>  
<CompanyName>  
<Address\_Line\_1>  
<Address\_Line\_2>  
<City>, <State> <Zip\_Code\_5> <Zip\_Code\_4>

<sup>1</sup>Please consult a tax and/or legal advisor to determine if, by receiving this refund, there are any restrictions or obligations. Surplus refund available only where allowed by law.

<Regional Footnote>

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. 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.

<Telehealth services are available in Connecticut in addition to 24/7 Virtual Visits.>

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Oxford Level Funded: Administrative services provided by Oxford Health Plans LLC. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ and UnitedHealthcare Insurance Company of New York in NY.



# Yes, send me a complimentary Level Funded plan flier today



Compare your current plan with an Oxford Level Funded plan and see which one goes farther for your business and employees

Email to: \_\_\_\_\_

My health insurance **renewal month** is: *(Check one)*

JAN  FEB  MAR  APR  MAY  JUN  JUL  AUG  SEP  OCT  NOV  DEC

# of employees:\_\_\_\_\_ # of insured employees:\_\_\_\_\_ I'm the health insurance:  decision-maker  influencer

I'd like a no-obligation **quote**. I'm interested in:  Medical  Dental  Vision

Do you work with a broker?  Yes  No Broker name:\_\_\_\_\_

Agency name:\_\_\_\_\_ Current medical carrier:\_\_\_\_\_

By providing your email address, you are opting to receive email communications from UnitedHealthcare. Administrative services provided by Oxford Health Plans LLC. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ and UnitedHealthcare Insurance Company of New York in NY.

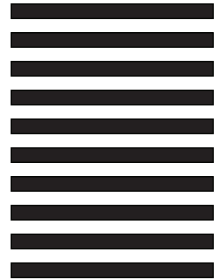
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**Looking for a new way to  
manage the cost of employee  
health benefits? See inside...**