

Meet the Oxford Freedom Network

The Oxford¹ Freedom Network has been our premier provider network for access in the downstate New York region for more than 3 decades. Plans offered with this network generally have richer benefits. And now, 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 and hospitals nearby or nationwide

Local Access: The Oxford Freedom Network is our largest network option, providing access to over 124,000 providers across New York, New Jersey and Connecticut.²

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



National Access: Members enrolled in Oxford Freedom Network plans have additional access to our national UnitedHealthcare Choice Plus network³ when traveling outside of the Oxford service area,⁴ plus a broad pharmacy network comprised of more than 67,000 pharmacies nationwide.⁵

- Physicians and health care professionals: 1,205,773
- Hospitals: 6,126

Oxford Freedom Network numbers by county²

| County | Primary care physicians | Specialists |
|-------------|-------------------------|-------------|
| Bronx | 2,374 | 5,010 |
| Dutchess | 277 | 772 |
| Kings | 2,904 | 7,087 |
| Nassau | 2,274 | 7,218 |
| New York | 4,549 | 12,000 |
| Orange | 384 | 1,101 |
| Putnam | 106 | 275 |
| Queens | 2,215 | 3,909 |
| Richmond | 438 | 1,116 |
| Rockland | 287 | 814 |
| Suffolk | 1,711 | 5,303 |
| Sullivan | 45 | 130 |
| Ulster | 104 | 362 |
| Westchester | 1,508 | 3,155 |

continued

How to find an Oxford Freedom Network provider

Search with or without an Oxford username and password.

1. Go to myuhc.com[®]
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 any additional criteria and click **Search**

Access to many acute care facilities in the Oxford New York service area counties⁴



Options designed to help fit your budget

- Network only (EPO) or network and out-of-network coverage (PPO) plans
- Non-referral plans
- A range of deductible and coinsurance amounts
- Health savings accounts (HSAs)
- Dual-offering option, letting your employees choose what works best for them and their families
- Place of service tiering options
- Tiered network benefit options for large (101+) group employers
- Self-funded options for large (101+) group employers⁶
- Up to \$400 per year reimbursement through our Sweat Equity[®] fitness reimbursement program⁷

Products available with the New York Oxford Freedom Network

| PPO | EPO | PPO HSA | EPO HSA |
|--|---|--|---|
| <ul style="list-style-type: none"> • PPO plans offered with the Freedom Network provide members with network and out-of-network coverage • Members are able to access the national UnitedHealthcare Choice Plus network when traveling outside of the Oxford service area • These products do not require a Primary Care Physician (PCP) referral for specialist visits | <ul style="list-style-type: none"> • When seeking care in the Oxford service area, members enrolled in these EPO plans have access to network care only within the Oxford Freedom Network • When traveling outside of the service area, members can seek care from a UnitedHealthcare Choice Plus national network provider • These products do not require a PCP referral for specialist visits | <ul style="list-style-type: none"> • PPO plans paired with an HSA for employees to use for eligible medical and pharmacy expenses • Network and out-of-network coverage is available • Members are able to access the national UnitedHealthcare Choice Plus network when traveling outside of the Oxford service area • These products do not require a PCP referral for specialist visits | <ul style="list-style-type: none"> • EPO plans paired with an HSA for employees to use for eligible medical and pharmacy expenses • When seeking care in the Oxford service area, members enrolled in these EPO HSA plans have access to network care only within the Oxford Freedom Network • When traveling outside of the service area, members can seek care from a UnitedHealthcare Choice Plus national network provider • These products do not require a PCP referral for specialist visits |

Learn more

Contact your broker or Oxford representative for additional information



¹Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

²Network Report, December 2020. This data represents all participating (network) providers, except ancillary providers (e.g., 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.

³As of March 31, 2021, UnitedHealth Networks national network statistics. National network may not be available for all groups.

⁴The Oxford service area includes the following counties: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.

⁵Number of pharmacies shown is approximate and may vary based on store openings, closing, and network actions. Network participants are subject to change. Network participation may vary based on market and state requirements.

⁶Administrative services provided by Oxford Health Plans LLC.

⁷Reimbursement 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.

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.

These plans have 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 UnitedHealthcare sales representative.