

Removing the deductible obstacle for members

In response to consumer demand for more transparency in health care, we have developed 5 Oxford¹ non-gated EPO plans with a zero deductible (ZD) for the New York small (1–100) group market. By removing the upfront deductible for members, our **Oxford ZD plans** help remove confusion for members by letting them know what they will pay out-of-pocket before getting health care services. With fixed copayments for benefits and 100% coinsurance, these plans also tend to be more affordable for small businesses, with the goal of helping them keep both their employees and their bottom line healthier.

Oxford ZD plans are available with either the Freedom, Liberty or Metro networks. When paired with either the Freedom or Liberty network, these plans also include national network access when traveling outside of the Oxford service area.²

Oxford ZD plan highlights

For New York small (1–100) group employers

Plan name	NY G FRDM NG 25/50/100 EPO ZD 22	NY S FRDM NG 50/100/100 EPO ZD 22	NY G LBTY NG 25/50/100 EPO ZD 22	NY S LBTY NG 50/100/100 EPO ZD 22	NY S MTRO NG 50/100/100 EPO ZD 22
Metal	Gold	Silver	Gold	Silver	Silver
Network	Freedom	Freedom	Liberty	Liberty	Metro
Gatekeeper	No	No	No	No	No
Rx benefit	\$150D T2/T3 \$10/\$65/\$95	\$150 T2/T3 \$10/\$65/\$95	\$200D T2/T3 \$10/\$50/\$90	\$150 T2/T3 \$10/\$65/\$95	\$150 T2/T3 \$10/\$65/\$95
PCP copayment	\$25	\$50	\$25	\$50	\$50
Specialist copayment	\$50	\$100	\$50	\$100	\$100
Urgent care	\$50	\$100	\$50	\$100	\$100
IP facility/surgeon	\$500/\$250	\$1,000/\$500	\$500/\$250	\$1,000/\$500	\$1,000/\$500
OP freestanding facility/ surgeon	\$150/\$75	\$500/\$250	\$150/\$175	\$500/\$250	\$500/\$250
OP hospital facility/surgeon	\$500/\$250	\$700/\$350	\$500/\$250	\$700/\$350	\$700/\$350
INN OOPM	\$6,000	\$8,700	\$6,000	\$8,700	\$8,700

Learn more Contact your broker or Oxford representative for additional information



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 sales representative.

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

²The 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.