



Connecticut Oxford Small Group Product Portfolio Modernization for 2027

FAQ

Frequently asked questions

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OVERVIEW

What change is taking place?

Beginning January 1, 2027, **new** fully insured small groups (2 – 50) will be offered UnitedHealthcare medical plans. Fully insured Oxford small group medical plans will no longer be available for purchase. **Existing** Connecticut Oxford small group medical customers will transition to UnitedHealthcare small group medical coverage upon their 2027 renewal.

Why is this change taking place?

UnitedHealthcare is committed to delivering a streamlined and positive experience for our groups and members. As part of this commitment, we periodically review our offerings and make updates to modernize our plans and offerings.

Does this impact groups and members with a Connecticut Oxford large group (51+) policy?

This change only applies to fully insured small groups. No large group plans or products are affected.

Does this impact Oxford policies in New York and New Jersey?

Only Connecticut-situs employer groups and members with an active fully insured Oxford small group medical policy are affected by this change. The Oxford network in Connecticut will remain available to members in New York and New Jersey, in addition to members with a Connecticut Oxford large group plan.

How will affected groups and members be notified of this change?

Letters outlining the change will be mailed to both employer groups and members approximately 180 days prior to their current plans' 2027 renewal dates.

Additionally, a renewal packet will be sent to each group approximately 45 days prior to renewal, which will include the selected UnitedHealthcare replacement plan(s).

Who can a group and member contact if they have questions about this change?	Prior to effective date: Oxford Client Services: 1-888-201-4216 Oxford Member Services: 1-800-444-6222	Post effective date: UHC Client Services: 1-866-432-5992 UHC Member Services: 1-866-432-5992
How was it determined onto which plan a Connecticut Oxford small group would transition?	The group's current Oxford plan(s) was reviewed and compared against the 2027 UnitedHealthcare small group offerings, and each group was mapped to the plan(s) with the closest benefit match.	
Can a Connecticut group choose a different plan than the one it was mapped to?	Yes. Any Connecticut small group UnitedHealthcare plan is available to these customers upon their groups' renewal dates.	
What if a Connecticut Oxford small group customer takes no action?	The group will automatically transition to a Connecticut UnitedHealthcare small group policy under the plan(s) UnitedHealthcare has selected for mapping.	
What if a Connecticut Oxford small group wishes to terminate coverage upon its renewal date?	31-days advance written notice is required. The notice must include the group name and number, reason for termination, requested termination date, and be signed and dated by an authorized group representative. The letter can be emailed to oxfordgroupservices@uhc.com .	
What provider network will be used once enrolled on a UnitedHealthcare plan?	The provider network as of the group's transition date is the UnitedHealthcare Choice Plus network. This network includes more than 1.7 million physicians and health care professionals and 5,500+ hospitals nationwide, along with more than 30,000 providers and all acute care facilities in Connecticut. ¹	
Will members be required to choose a primary care physician (PCP) or get a referral before seeing a specialist provider under their new plan?	Members do not need to select a primary care physician and a referral is not required to see a specialist provider.	
How can a member search for a provider that participates with the UnitedHealthcare Choice Plus Network?	Prior to Effective Date 1. Go to myuhc.com [®] 2. Click Find a Provider > Employer & Individual > Medical 3. Enter ZIP code search criteria 4. Select Choice Plus from list	Post Effective Date Sign in to myuhc.com and use the provider search feature (Find Care) or access it from the UnitedHealthcare[®] app

Will the Sweat Equity Program still be available?	The Sweat Equity® physical fitness reimbursement program is not offered with Connecticut UnitedHealthcare plans.		
	UnitedHealthcare Rewards is a standard benefit with all UnitedHealthcare Connecticut small group fully insured plans. This program provides an opportunity for enrolled employees, spouses, and/or domestic partners each to earn up to \$1,000 annually by achieving program goals and completing eligible one-time activities.		
How can a member sign up for UnitedHealthcare Rewards?	There are 2 ways a member can sign up once transitioned: <table border="0"> <tr> <td data-bbox="552 548 1024 758"> On the UnitedHealthcare app • Sign in or register • Select UHC Rewards • Activate UHC Rewards and start earning • Though not required, connect a tracker and get access to even more reward </td><td data-bbox="1060 548 1511 726"> On myuhc.com • Sign in or register • Select UHC Rewards • Activate UHC Rewards • Choose reward activities that inspire—and start earning </td></tr> </table>	On the UnitedHealthcare app • Sign in or register • Select UHC Rewards • Activate UHC Rewards and start earning • Though not required, connect a tracker and get access to even more reward	On myuhc.com • Sign in or register • Select UHC Rewards • Activate UHC Rewards • Choose reward activities that inspire—and start earning
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¹UnitedHealth Network Access internal analysis, Dec. 31, 2025.

Sweat Equity is a voluntary program. Reimbursement is generally limited to the lesser of \$200 per subscriber and \$100 per covered spouse/domestic partner and covered dependent aged 13 and older or the actual amount of the qualifying fitness costs per 6-month period. Rewards may be taxable. Consult with an appropriate tax professional to determine if you have any tax obligations from receiving reimbursement under this program.

Where available, 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. Please refer to the Website or Mobile application terms of use under Benefits & Cost to access a cost estimate, and under Find Care to search for care.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

myuhc.com: The benefits described on this website describe federal requirements and UnitedHealthcare national policy, additional benefits may be available in some states and under some plans.

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.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Health Plan coverage provided by or through a UnitedHealthcare company. Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc.

