

The Oxford Metro Network

The Oxford¹ Metro Network[®] is our answer to affordability. This network provides wide access to local providers and offers plans with some of our most competitive rates in New Jersey. And now, all Oxford plans also include features like 24/7 Virtual Visits, virtual weight-loss and wellness coaching, and personal benefit advocates to help your employees connect to care—wherever, whenever.

Easier, no-tiered access to care nearby

The Oxford Metro Network provides great access to more than 73,000 quality providers in New Jersey and New York²:

- NJ providers: 27,368
- NY providers: 46,435

Convenient access to retail pharmacies, including major chains, mass merchants and supermarkets:

- Examples of network pharmacies include Duane Reade[™], Walgreens[®] and Walmart[®]
- Prescriptions cannot be filled at CVS[®] or many non-chain pharmacies

Oxford Metro Network numbers by New Jersey county²

County	Providers	Hospitals
Atlantic	1,290	3
Bergen	4,655	6
Burlington	2,463	4
Camden	3,333	5
Cape May	453	1
Cumberland	428	1
Essex	3,345	6
Gloucester	1,818	2
Hudson	1,877	6
Hunterdon	500	1
Mercer	2,722	4
Middlesex	3,398	6
Monmouth	3,644	5
Morris	2,418	2
Ocean	2,495	4
Passaic	2,002	2
Salem	290	2
Somerset	1,769	1
Sussex	400	1
Union	2,172	3
Warren	736	2

How to find an Oxford Metro Network provider

Search with or without an Oxford username and password.

Doctor or hospital

- 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 > Metro**
- 4 Enter additional criteria and click **Search**

Pharmacy

- 1 Go to myuhc.com[®]
- 2 Click **Find a Pharmacy**
- 3 Enter search criteria (e.g., pharmacy name or ZIP code) and click **Search**
- 4 Confirm network participation of pharmacy if **Standard Select with Walgreens**[®] is listed

Lower-cost, flexible options

- Our EPO plans with network coverage can be customized with:
 - A range of deductible and coinsurance amounts, from high-deductible plans to our Primary Advantage® plans, where the deductible is zero when seeking care from PCPs and OB/GYNs
 - Health savings accounts (HSAs)
 - Level funded and self-funded options available³
- The Oxford Metro Network delivers the lowest-priced Oxford plans of all 3 of our network options available in New Jersey
- Oxford Metro plans can be part of a dual option, letting your employees choose what works best for them and their families
- **Sweat Equity**®: Up to \$400 per year reimbursement for qualifying fitness expenses⁴
- **UnitedHealthcare Rewards**: Up to \$300 per individual per year, including a \$25 registration incentive. Program applies to small group (2–50) fully insured products.
- **Care Cash**®: A prefunded debit card program that awards employees \$200 for the year for individual coverage or \$500 for family coverage to use toward certain eligible medical expenses. Program only applies to non-HSA Oxford Metro plans in New Jersey.⁵

Plans available with the Oxford Metro Network

EPO

Providing access to care within the Oxford Metro Network, EPO plans are available with or without a PCP referral requirement for specialist visits.

EPO HSA

Our EPO HSA plans work in much the same way as our EPO plans but are paired with an HSA that employees may use for eligible medical and pharmacy expenses.

Questions?

Contact your broker to request an Oxford Metro Network quote today

**United
Healthcare
Oxford**

¹ Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

² Network Data and Analytics Reporting from E&I Counts Dashboard, June 2022. Provider count includes Physicians (Degree = MD, DO) Advanced Practice Providers (Degree = APRN, NP, PA) and Allied Health Providers (Degree = NOT MD, DO). Only one specialty is counted per provider. Provider may be counted more than once if they practice in multiple states or counties.

³ Administrative services provided by Oxford Health Plans LLC. Stop loss insurance is underwritten by All Savers Insurance Company in CT, UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

⁴ Reimbursement is generally limited to the lesser of \$200 (subscriber)/\$100 (covered spouse/partner/dependent) or the actual amount of the qualifying fitness costs of 50 visits per 6-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.

⁵ Effective 1/1/23, employees are eligible for \$200 Care Cash if purchasing employee only coverage and \$500 if purchasing family coverage.

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These plans have exclusions and limitations. For costs and complete details of the coverage, contact your broker.

Members can access average cost data online or on the mobile app. None of the average costs are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing average cost data, please refer to the website or mobile application terms of use under Find Care & Costs section.

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.

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 1-855-256-8669 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. Subject to HSA eligibility, as applicable.

Care Cash provides a pre-loaded debit card which can be used for certain health care expenses. If the card is used for ineligible 213(d) expenses, individuals may incur tax obligations and should consult an appropriate tax professional to determine if they have such obligations. The information provided in connection with Care Cash is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them.

24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. 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.