



Introducing Oxford ASO:

A new health plan funding solution for your tristate business



For more than 35 years, 61K+ tristate-area businesses and 908K+ employees¹ have relied on Oxford² plans for customizable health benefits.

A new solution available for businesses with 100-500 employees, Oxford ASO is designed to help deliver quality benefits while potentially lowering costs as well. In fact, we guarantee it: If we don't meet your projected cost targets, we'll refund a portion of your administrative expenses for groups that qualify for our Oxford Net Cost Guarantee.



What to know about ASO

An Administrative Services Only (ASO) health plan is a self-funded plan, where the employer pays covered medical claims and pays a fixed administration fee to a third party administrator for administrative services such as claims administration, employee onboarding, customer service, billing and more.

When employees are healthier and have fewer claims, employers may have lower costs than with a fully insured (traditional) health plan. If claims are higher than expected for one individual or the entire group, a stop loss insurance plan helps cover them.

**United
Healthcare
Oxford**

Simplifying care and coverage—with all your health benefits, all in one place

From medical and pharmacy to clinical and wellness programs, all Oxford health benefit services are built to work together to help remove barriers and deliver more custom support for every employee and their covered family members, whether their health needs are simple or more complex.

That's why Oxford ASO is a fully integrated solution—with medical, pharmacy, stop loss, reporting services, personal support, and clinical and wellness programs all included in our standard service offering.



Medical

A variety of network and plan designs help make it easier to find just the right fit for your business and employees.

Oxford Metro Network®

Our most cost-efficient network, providing access to 81K+ providers in New York and New Jersey.³

Oxford Liberty Network

Our mid-size network, providing access to 119K+ providers in the tristate area, as well as access to a national network when outside the Oxford service area.³

Oxford Freedom Network

Our premier network with access to 124K+ providers in the tristate area, as well as access to a national network when outside the Oxford service area.³



UnitedHealthcare Pharmacy

Integrated medical and pharmacy benefits are designed to help provide a more immediate and complete picture of each employee's health, risks and opportunities. That fuller picture may help support better health outcomes, a more streamlined experience and lower costs.

Up to
\$25
in medical cost savings
per member per month (PMPM)
with integrated medical and
pharmacy benefits⁴



Stop loss protection

Help keep costs more predictable, no matter the ups and downs of employee medical claims. Stop loss coverage available through a UnitedHealthcare insurer⁵ helps protect your business in case claims by an individual employee or the group as a whole are higher than expected.



Reporting services

Identify trends and drive improved employee experience, outcomes and efficiencies. Using our integrated, analytic platform, your Oxford ASO plan includes ongoing reporting services to help alert you to opportunities for better health outcomes, simpler employee experiences and lower costs across your population.



Clinical programs

Built-in clinical programs like Personal Health Support are designed to help close critical gaps in care and may improve overall health across your team over time. Applying a formula that uses clinical data to proactively identify employees at risk of certain conditions, we work to help your employees make better use of their health care services through:

- Screening up to 100% of employees for 50 – 100+ conditions
- Personalized nurse support designed to help limit, delay or prevent the condition
- Proactive engagement through personalized communication and digital tools



Wellness programs

Research suggests that health behaviors count for as much as 50% of a person's health status, according to the Centers for Disease Control and Prevention.⁷ Built-in incentives and wellness programs may help motivate and reward employees for making better health and lifestyle decisions, which may lead to improved outcomes and lower cost for everyone.

With Oxford ASO services, employees have access to a virtual weight loss program, wellness coaching, gym reimbursement and virtual care.



Personalized support

When employees and their covered family members need help with their health or health plan, Advocate4Me[®] provides personalized guidance. Using robust data and technology tools, our advocates help guide your employees to next steps—all with an eye toward lower costs and better health.

**\$3.80–
\$11.05 PMPM**
savings with Personal Health Support⁶

12%
medical cost reduction
over 3 years for employers that offer our virtual weight loss program⁸

31%
of clinical program enrollees were referred by advocates⁹



Lower costs long term: Guaranteed

When you have an Oxford ASO plan, we're in your corner working with you to help optimize strategies and programs to help achieve your cost objectives. It's a comprehensive approach we're so confident in that it comes with our Oxford Net Cost Guarantee. For employer groups that qualify, we'll meet projected cost targets, or we'll refund a portion of your administrative costs.



Ask for a no-obligation quote

Contact your broker today to customize a plan for your business. Specialty coverage and other buy-up options can also be included.

¹ As of September 2021: Based on an internal analysis of total employer groups enrolled in an Oxford fully insured or administrative services only plan.

² Oxford insurance products.

³ Network Report, December 2020. This data represents all participating (network) providers except ancillary providers (i.e., 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.

⁴ The average per member per month medical cost savings is \$11–\$16. Actual guaranteed savings will vary based on benefit, program design and population size. Study based on 2017 claims data for 3.3M members measuring the medical savings impact of synchronized medical and pharmacy benefits and capabilities.

⁵ Stop loss coverage underwritten by United Healthcare Insurance Company or United Healthcare Insurance Company of New York.

⁶ Medical cost savings base configuration comparison. Average savings across UnitedHealthcare book of business. Actual results will vary.

⁷ Centers for Disease Control and Prevention, 2021.

⁸ Horstman CM, Ryan DH, Aronne LJ et al. Return on Investment: Medical Savings of an Employer-Sponsored Digital Intensive Lifestyle Intervention for Weight Loss. *Obesity* 2021;29.4:654-661. DOI: <https://onlinelibrary.wiley.com/doi/full/10.1002/oby.23117>. Accessed: Oct. 14, 2021.

⁹ UnitedHealthcare Advocate4Me performance reporting, full-year 2019 data.

Advocate4Me services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

Administrative services provided by Oxford Health Plans LLC.

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Oxford**