

Meet the Oxford Connecticut Freedom Network.



Our largest provider network available to Connecticut employers, the Oxford¹ Freedom Network has been around since 1984 and continues to be a solution for balancing your costs and employee satisfaction. Today, **1 out of 3** Connecticut small businesses rely on us for their health plan.² And with so many recent enhancements, there's never been a better time to take a closer look at Oxford.

Access to doctors and hospitals nearby or nationwide.

- Employees and their families can get care from 20,914 physicians³ and 28 hospitals⁴ in Connecticut. When you add in the 62,768 New York providers with the 31,498 New Jersey providers our Freedom Network provides access to over 115,000 providers in the tristate area.
- They also have access to more than 1,071,800 physicians and 6,500 hospitals nationwide through the UnitedHealthcare Choice Plus Network.⁵

Oxford Freedom Network numbers by county³

County	Primary Care Physicians	Specialists
Fairfield	1,436	3,507
Hartford	1,309	5,072
Litchfield	127	504
Middlesex	185	573
New Haven	1,503	4,575
New London	258	998
Tolland	113	357
Windham	102	295

How to find an Oxford Freedom Network provider.

Search with or without an Oxford username and password.

1. Go to myuhc.com.[®]
2. Click on the **Find a Provider** link within the Find a Doctor section.
3. On the next page, click the **Medical Directory** link, then **All UnitedHealthcare Plans**, then **Oxford Health Plans**, then **Freedom**.
4. Enter additional criteria and click **Search**.



Options designed to help fit your budget.

- The Oxford Freedom Network delivers the most access points of our Connecticut network options, and has plans available at prices designed to help fit your budget.
- An Oxford Freedom Network plan design can be included as one of the plans in a dual-option offering, letting your employees choose what works best for them and their families.

Flexible plan designs.

- A variety of plan designs, including options with a health savings account (HSA) and a variety of deductible and coinsurance amounts, help you meet your employees' needs. Plans with network-only benefits, or with both network and out-of-network benefits, are available.
- Referral and non-referral plan designs may help you manage costs.

Plans available with the Oxford Freedom Network

Freedom Plan® PPO	Oxford HMO	Oxford PPO HSA	Oxford HMO HSA
The Freedom Plan PPO from Oxford offers both network and out-of-network coverage, and does not require a primary care physician (PCP) referral for specialist visits. Access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area is also included. ⁶	This plan provides network care for employees within the Oxford Freedom Network. Employers can purchase this plan with or without a PCP referral required for specialist visits. For large group employers (51+), access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area is also included. ⁶	This plan offers both network and out-of-network coverage, does not require a PCP referral for specialist visits, and is paired with a health savings account (HSA) for employees to use for eligible medical and pharmacy expenses. Access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area is also included. ⁶	This plan provides network care for employees within the Oxford Freedom Network and is paired with an HSA for employees to use for eligible medical and pharmacy expenses. Employers can purchase this plan with or without a PCP referral required for specialist visits. For large group employers (51+), access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area is also included. ⁶



Contact your broker or UnitedHealthcare representative for additional information.



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

² Based on an analysis of 2018 MLR data of Connecticut insurers.

³ Network Report, December 2019. 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.

⁴ Network Report, March 2020. This data represents all participating (network) facilities except long-term care, rehab and veterans hospitals.

⁵ As of December 31, 2019, UnitedHealth Networks national network statistics. National network may not be available for all groups.

⁶ Oxford service area includes Connecticut, New Jersey and certain New York counties (Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester).

The Oxford plan with a health savings account (HSA) is a 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.

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 UnitedHealthcare sales representative.