

Meet the Oxford Garden State Network.



The Oxford¹ Garden State Network[®], our latest network option available for New Jersey employers, is designed to help balance your costs and your employees' satisfaction.

Easier, no-tiered access to physicians and hospitals statewide.

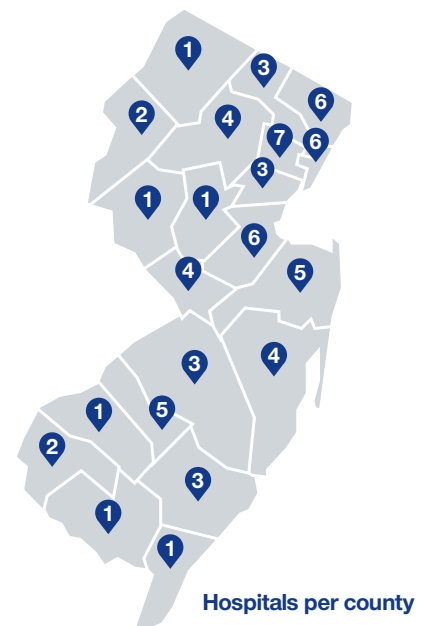
- Easier access to more than 26,600² physicians statewide so employees can see a doctor where it's convenient for them.
- Employees can choose from all 69 Oxford network hospitals² throughout New Jersey.
- Members enrolled in Oxford Garden State Network plan designs have access to over 46,400 physicians and 85 hospitals² in the Oxford New York service area,³ through the Oxford Metro Network[®].

How your employees can find an Oxford Garden State Network provider:

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

Oxford Garden State Network numbers by New Jersey county²

County	Primary Care Physician	Specialist	Hospital
Atlantic	206	638	3
Bergen	1,041	2,487	6
Burlington	458	1,155	3
Camden	866	1,659	5
Cape May	63	106	1
Cumberland	94	181	1
Essex	765	1,614	7
Gloucester	180	337	1
Hudson	439	757	6
Hunterdon	140	221	1
Mercer	364	947	4
Middlesex	805	1,727	6
Monmouth	604	1,634	5
Morris	470	1,090	4
Ocean	332	1,019	4
Passaic	307	743	3
Salem	35	66	2
Somerset	277	759	1
Sussex	104	188	1
Union	353	816	3
Warren	123	444	2



Lower-cost options.

- The Oxford Garden State Network delivers the lowest-priced Oxford plans of all three of our network options available in New Jersey.
- Set one of our lower-cost Oxford Garden State Network plan designs as the base plan in a dual-option offering so employees can choose what they think will work best for them and their families.

Flexible plan options to help meet your needs and those of your employees.

- The Oxford Garden State Network offers lower-cost plan designs that provide in-network care. Options are available with a health savings account (HSA) and a variety of deductibles and coinsurances to help you meet the unique needs of your employees.
- Both referral and non-referral plan designs to help you better manage costs.

Products available with the Oxford Garden State Network:

Oxford EPO	Oxford EPO HSA
The Oxford EPO gives members access to in-network care. Employers can purchase this product with or without a primary care physician (PCP) referral required for specialist visits.	The Oxford EPO HSA gives members access to in-network care and is paired with an HSA for members to use for eligible medical and pharmacy expenses.



Contact your broker to request an Oxford Garden State Network quote today.



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.

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

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

² Strennus Network 360 data as of December 2019. National network access not available with the Oxford Garden State or Oxford Metro Networks.

³ Oxford downstate New York service area includes the following counties: Ulster, Sullivan, Dutchess, Orange, Putnam, Rockland, Westchester, Bronx, New York, Queens, Kings, Richmond, Nassau and Suffolk.