

Meet the Oxford Liberty Network.



The Oxford¹ Liberty Network is our mid-size network available to New Jersey employers. With a variety of plan options designed to fit your budget, the Oxford Liberty Network may be just what you're looking for to balance employer costs and employee satisfaction.

Access to doctors and hospitals nearby or nationwide.

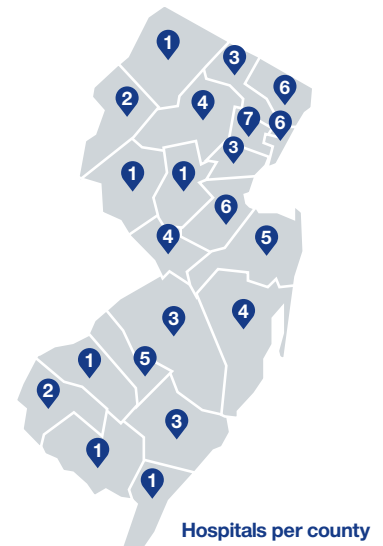
- Enrolled members can get care from over 30,000 physicians and 69 hospitals in New Jersey plus 58,300 New York providers.²
- Access to more than 1,071,800 physicians and 6,500 hospitals nationally through the UnitedHealthcare Choice Plus Network.³

Oxford Liberty Network numbers by New Jersey county ²			
County	Primary Care Physician	Specialist	Hospital
Atlantic	297	773	3
Bergen	1,206	2,657	6
Burlington	487	1,202	3
Camden	950	1,886	5
Cape May	85	137	1
Cumberland	101	193	1
Essex	917	1,787	7
Gloucester	220	391	1
Hudson	490	813	6
Hunterdon	141	226	1
Mercer	481	1,075	4
Middlesex	1,002	1,864	6
Monmouth	737	1,833	5
Morris	527	1,236	4
Ocean	416	1,127	4
Passaic	452	893	3
Salem	35	69	2
Somerset	320	818	1
Sussex	108	202	1
Union	422	905	3
Warren	129	455	2

How your employees can find an Oxford Liberty Network provider:

Search with or without an Oxford user name and password:

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 > Liberty**.
4. Enter additional criteria and click **Search**.



Options designed to fit your budget.

- The Oxford Liberty Network can be an affordable option for New Jersey employers and still provides broad access for employees.
- An Oxford Liberty 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.

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

Products available with the Oxford Liberty Network:

Oxford EPO	Oxford PPO	UnitedHealthcare Primary Advantage®	Oxford EPO HSA	Oxford PPO HSA
The Oxford EPO provides access to in-network care for members within the Oxford Liberty Network. Employers can purchase this product with or without a primary care physician (PCP) referral required for specialist visits. This plan also provides access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area. ⁴	The Oxford PPO offers in- and out-of-network coverage and does not require a PCP referral for specialist visits. This plan also provides access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area. ⁴	Primary Advantage provides in-network care for members within the Oxford Liberty Network. This plan offers lower copayments with no deductibles when seeking care from PCPs and OB/GYNs, and for Tier 1 prescription drugs. Other in-network provider services are subject to a deductible. Once the deductible is met, future services are covered by a copayment. This plan also provides access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area. ⁴	The Oxford EPO HSA provides in-network care for members within the Oxford Liberty Network and is paired with an HSA for members to use for eligible medical and pharmacy expenses. This plan also provides access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area. ⁴	The Oxford PPO HSA provides network and out-of-network coverage for employees and is paired with an HSA for members to use for eligible medical and pharmacy expenses.



Contact your broker to request an Oxford Liberty 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.

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

² Network Report, December 2019. 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.

³ As of December 2019, UnitedHealth Networks national network statistics. National network may not be available for all groups.

⁴ Oxford service area includes Connecticut, New Jersey and certain New York counties (Ulster, Sullivan, Dutchess, Orange, Putnam, Rockland, Westchester, Bronx, New York, Queens, Kings, Richmond, Nassau and Suffolk).

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