



Meet 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 the most competitive rates in the New Jersey. And now, all Oxford plans also include new features like 24/7 doctor video chats, 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 quality providers in New Jersey² and New York:³

- NJ Physicians: 18,506
- NY Physicians: 46,461

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	PCPs	Specialists	Hospitals
Atlantic	169	475	3
Bergen	604	1,681	6
Burlington	248	598	3
Camden	449	1,333	5
Cape May	43	113	1
Cumberland	61	138	1
Essex	429	1,175	7
Gloucester	156	397	1
Hudson	302	544	6
Hunterdon	114	182	1
Mercer	281	691	4
Middlesex	542	1,324	6
Monmouth	278	1,027	5
Morris	322	803	4
Ocean	170	529	4
Passaic	271	669	3
Salem	25	45	2
Somerset	197	637	1
Sussex	56	84	1
Union	272	576	3
Warren	102	394	2

continued

Finding a provider:

- 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**

Finding a network 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 “Value with Walgreens” is listed

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Lower-cost, flexible options

- Our EPO plans with network coverage can be customized with:
 - A range of deductible and coinsurance amounts, from high deductible health savings accounts (HSAs) plans to our Primary Advantage® plans, where the deductible is zero when seeking care from PCPs and OB/GYNs
 - HSAs
 - Self-funded options for New Jersey large group (101+) employers⁴
- 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
- All members may qualify for up to \$400 per year (up to \$200 per year for spouses/partners and eligible dependents down to age 13) reimbursement through our Sweat Equity® fitness reimbursement program⁵

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. These plans provide access to care within the Oxford Metro Network and require a PCP referral for specialist visits.

Questions?

Contact your broker to request an Oxford Metro Network quote today

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

² Data for NJ Metro based on Network Report as of August 2020 with network effective date of January 1, 2021. 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.

³ Data for NY based on Network Report as of 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. 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.

⁴ As of January 1, 2021. Administrative services provided by Oxford Health Plans LLC.

⁵ 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 six-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.

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

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.

Virtual doctor visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual doctor 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.