

Meet the Oxford Metro Network.



The Oxford¹ Metro Network[®] is our latest network option available for New York employers. With some of the most competitive rates in the Oxford New York service area,² the Oxford Metro Network may be just what you're looking for to help balance your costs and employee satisfaction. With **8 out of 10** downstate small businesses relying on us for their health plan,² there's never been a better time to take a closer look at Oxford.

Access to pharmacies, doctors and hospitals nearby.

- The Oxford Metro Network provides access to retail pharmacies including major chains, mass merchants and supermarkets like Duane Reade™, Walgreens® and Walmart®. Prescriptions cannot be filled at CVS® or many non-chain pharmacies. The most current list of eligible pharmacies can be found on myuhc.com[®].
- Employees and their families can get care from 46,461 physicians and 85 hospitals in New York.³
- They also have access to 26,614 physicians and 69 hospitals in New Jersey.³

Oxford Metro Network numbers by county³

County	Primary Care Physicians	Specialists	Hospitals
Bronx	1,847	4,072	10
Dutchess	244	820	3
Kings	1,831	4,448	11
Nassau	1,359	4,167	6
New York	3,459	8,300	14
Orange	344	955	5
Putnam	58	203	1
Queens	1,636	2,933	8
Richmond	186	550	1
Rockland	223	671	3
Suffolk	912	3,091	5
Sullivan	40	95	1
Ulster	73	300	3
Westchester	1,087	2,485	12

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How to find an Oxford Metro Network provider.

Search with or without an Oxford username and password.

Doctor or hospital:

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**.

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.

Lower-cost options.

- The Oxford Metro Network delivers the lowest-priced Oxford plans of all 3 of our network options available in the New York service area.
- An Oxford Metro Network plan design as the base plan in a dual-option offering enables you to let employees choose what works best for them and their families.

Flexible plan designs.

- Ten plan designs, including options with a health savings account (HSA) and a variety of deductible and coinsurance amounts, help you meet your employees' needs.
- Referral and non-referral plan designs may help you manage costs.

Plans available with the Oxford Metro Network

Oxford EPO	Oxford Zero Deductible (ZD)	Oxford EPO HSA
The Oxford EPO plan provides network care for employees within the Oxford Metro Network. Employers can purchase this plan with or without a primary care physician (PCP) referral required for specialist visits.	Oxford ZD plans are an option with our Oxford EPO Metro Network non-referral plan designs and feature a \$0 deductible and 100% plan coinsurance. Benefits are subject to fixed copayment amounts.	The Oxford EPO HSA provides network care for employees within the Oxford Metro Network and is paired with an HSA for employees to use for eligible medical and pharmacy expenses.



Contact your broker or UnitedHealthcare representative for additional information.



¹ Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

² Based on an analysis of 2018 MLR data of New York insurers that operate primarily in the downstate New York market (Oxford service area), which includes the following counties: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.

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.

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, 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.

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