Meet the Oxford Liberty Network.

The Oxford¹ Liberty Network is our mid-size network option available in our New York service area.² With a variety of plan options designed to fit your budget, the Oxford Liberty Network may be just what you're looking for to help balance employer costs and employee satisfaction. With our 30-year track record for serving businesses like yours, Oxford continues to deliver stability and is committed to the New York market.

Access to nearby doctors and hospitals:

- Enrolled members can get care from over 51,177 physicians and 100 hospitals in New York.³
- Access to more than 884,000 physicians and 5,634 hospitals nationwide through the UnitedHealthcare Choice Plus Network.⁴

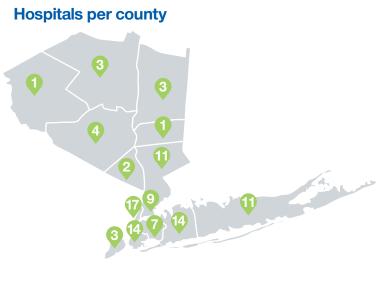
New York county ³				
County	Primary Care Physician	Specialist	Hospital	
Bronx	1,802	3,675	9	
Dutchess	311	896	3	
Kings	2,467	4,253	14	
Nassau	2,190	5,721	14	
New York	3,919	8,772	17	
Orange	434	849	4	
Putnam	112	212	1	
Queens	1,778	2,483	7	
Richmond	417	875	3	
Rockland	279	647	2	
Suffolk	1,439	3,434	11	
Sullivan	38	77	1	
Ulster	60	252	3	
Westchester	1,251	2,337	11	

Oxford Liberty Network numbers by New York county³

How your employees can find an Oxford Liberty Network provider:

Search with or without an Oxford username and password:

- 1. Go to **oxfordhealth.com** and click on "Member."
- 2. Click on "Find a Physician or Facility" on the home page.
- 3. On the next page, click the "Liberty" Link.
- 4. Enter additional criteria and click "Search."





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Options to fit your budget:

- The Oxford Liberty Network is often a more affordable option for New York employers than our larger Freedom Network, while still providing 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:

- Nine 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 in-network only benefits or with in- and out-of-network benefits are available, which may help you better manage costs.

Liberty Plan ^s EPO	Primary Advantage sm	Oxford PPO HSA	Oxford EPO HSA
The Liberty Plan SM 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.	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 OBGYNs, 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.	The Oxford PPO HSA provides in- and out-of- network coverage for members and is paired with a Health Savings Account (HSA) for members to use for eligible medical and pharmacy expenses.	The Oxford EPO HSA provides in-network care for members within the Oxford Liberty Network and is paired with a Health Savings Account (HSA) for members to use for eligible medical and pharmacy expenses.

Products available with the Oxford Liberty Network:



Contact your broker to request an Oxford Liberty Network quote today.

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

² 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.

³ Network Report, December 2016. 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 As of March 2017, UnitedHealth Networks national network statistics. National network may not be available for all groups.

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