

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 [oxfordhealth.com](https://www.oxfordhealth.com).
- Employees and their families can get care from over 44,572 physicians and 85 hospitals in New York.³
- They also have access to more than 24,872 physicians and 67 hospitals in New Jersey.³

Oxford Metro Network numbers by county³

County	Primary Care Physicians	Specialists	Hospitals
Bronx	1,732	3,787	10
Dutchess	246	853	3
Kings	1,840	4,160	11
Nassau	1,378	4,196	6
New York	3,342	8,489	14
Orange	327	858	5
Putnam	64	185	1
Queens	1,450	2,458	8
Richmond	168	497	1
Rockland	245	632	3
Suffolk	991	2,925	7
Sullivan	37	82	1
Ulster	67	272	3
Westchester	1,006	2,231	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 [oxfordhealth.com](https://www.oxfordhealth.com) and click on **Members**.
2. Click on **Find a Physician or Facility** on the home page.
3. On the next page, click the **Metro** link.
4. Enter any additional criteria and click **Search**.

Pharmacy:

1. Go to [oxfordhealth.com](https://www.oxfordhealth.com) and click on **Members**.
2. Click on the **Pharmacy Location for Oxford Members** link .
3. On the next page, click the **OptumRx Value Pharmacy Network Search** link.
4. Enter search criteria on the following **Find a Network Pharmacy** page and click **Search**.

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 2018. 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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