

# The Oxford Metro Network

The Oxford<sup>1</sup> Metro Network<sup>®</sup> is our answer to affordability. This network provides wide access to local providers and offers plans with our most competitive rates in the downstate New York region.<sup>2</sup> Plus, all Oxford plans include 24/7 doctor video chats, virtual weight-loss and wellness coaching, and access to personal benefit advocates to help connect your employees to care — wherever, whenever.

## Access to doctors, pharmacies and hospitals nearby



**Local access:** The Oxford Metro Network provides access to more than 73,000 quality providers in downstate New York<sup>3</sup> and New Jersey.

- New York physicians: 46,435
- New Jersey physicians: 27,368



**Pharmacy:** Convenient access to approximately 50,000 retail pharmacies nationwide, including major chains, mass merchants and supermarkets.

- Examples of network pharmacies include Capsule Rx, Duane Reade<sup>™</sup>, Walgreens<sup>®</sup> and Walmart<sup>®</sup>
- Prescriptions cannot be filled at CVS<sup>®</sup> or many non-chain pharmacies

## Oxford Metro Network numbers by county<sup>3</sup>

| County      | Providers | Hospitals |
|-------------|-----------|-----------|
| Bronx       | 4,918     | 11        |
| Dutchess    | 1,663     | 3         |
| Kings       | 10,095    | 12        |
| Nassau      | 6,767     | 6         |
| New York    | 16,564    | 14        |
| Orange      | 1,528     | 5         |
| Putnam      | 406       | 1         |
| Queens      | 6,785     | 8         |
| Richmond    | 1,286     | 1         |
| Rockland    | 1,334     | 3         |
| Suffolk     | 5,126     | 6         |
| Sullivan    | 391       | 1         |
| Ulster      | 694       | 3         |
| Westchester | 5,899     | 10        |

continued

## How to find an Oxford Metro Network provider

Search with or without a username and password.

### Medical

1. Go to [myuhc.com](https://myuhc.com)<sup>®</sup>
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](https://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 **“Standard Select with Walgreens<sup>®</sup>”** is listed



## Lower-cost options

- Lowest-priced Oxford plans of all 3 of our network options available in the New York service area
- Network-only (EPO) coverage plans
- Referral and non-referral plan designs
- Health savings accounts (HSAs)
- A range of deductible and coinsurance amounts, from high-deductible HSA plans to our zero deductible (ZD) plans with **\$5 PCP Copays for kids**
- Dual option offering, letting your employees choose what works best for them and their families
- **Oxford Preferred Lab Network (PLN):** PLN providers meet higher quality standards and may reduce the members total cost of care
- **United Healthcare Rewards:**\* Up to \$300 per individual per year, including a \$25 registration incentive. Program applies to small group (1-100) fully insured products.
- **Sweat Equity®:** Up to \$400 per year reimbursement for qualifying fitness expenses<sup>4</sup>

## Plans available with the New York Oxford Metro Network

| EPO  | EPO HSA   |
|--|---|
| <ul style="list-style-type: none"><li>• These EPO plans provide access to network care within the Oxford Metro Network</li><li>• Employers can choose these products with or without a primary care physician (PCP) referral for specialist visits</li></ul> | <ul style="list-style-type: none"><li>• Our EPO HSA plans function in the same manner as our EPO plans, but are paired with an HSA for employees to use for eligible medical and pharmacy expenses</li><li>• These EPO plans provide access to network care within the Oxford Metro Network</li><li>• Employers can choose these products with or without a primary care physician (PCP) referral for specialist visits</li></ul> |

[Learn more](#)

Contact your broker or Oxford representative for additional information



\* Pending final New York Department of Financial Services approval.

<sup>1</sup> Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

<sup>2</sup> The downstate New York region includes the following counties: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.

<sup>3</sup> Network Data and Analytics Reporting from E&I Counts Dashboard, June 2022. Provider count includes Physicians (Degree = MD, DO) Advanced Practice Providers (Degree = APRN, NP, PA) and Allied Health Providers (Degree = NOT MD, DO). Only one specialty is counted per provider. Provider may be counted more than once if they practice in multiple states or counties.

<sup>4</sup> Reimbursement is generally limited to the lesser of \$200 (subscriber)/\$100 (covered spouse/partner/dependent down to age 13) or the actual amount of the qualifying fitness costs of 50 visits per 6-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.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-855-256-8669 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Subject to HSA eligibility, as applicable.

The Oxford plan with a health savings account (HSA) is a qualifying 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 Oxford sales representative.

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