

New Jersey Oxford Exclusive Plan

Better information. Better decisions. Better health.

The New Jersey Oxford Exclusive Plan is an affordable health benefit plan built to meet your budget needs without compromising the quality of care provided to your employees. With the New Jersey Oxford Exclusive Plan, you can select from six affordable, in-network only plan designs, all of which provide your employees with access to our extensive Liberty Network of physicians.

| State | Group Size | Product Type | Network Access |
|------------|-----------------------------|--------------|----------------|
| New Jersey | Small (2-50) Large (51+) | In-Network | Liberty |

Some highlights of the New Jersey Oxford Exclusive Plan are below:

- Routine in-network preventive care covered at 100%
- Six non-gated plan designs
- Access to our Liberty Network, which is made up of nearly 66,700 providers throughout New Jersey and New York. Of those providers, more than 22,000 are located in New Jersey at 35,800 office locations.¹
- Access to most of the area's finest hospitals
- Split copayments for primary care physicians (PCP) and specialists
- No referrals
- In-network access to the UnitedHealthcare Choice Plus national network of 691,095² physicians and other health care professionals when traveling outside of the Oxford tri-state service area³
- As with all of our non-HMO license products, groups may enroll in out-of-area members on these non-gated plan designs.⁴

Helping people live healthier lives

Every Oxford membership includes access to wellness programs, materials and online resources designed to educate members about the importance of living a healthy lifestyle. These services can help members make necessary changes to harmful habits and assist them with making important health care decisions.

- Commitment to wellness through our preventive care programs designed to help members stay on top of their health, including online wellness coaching programs, a health assessment, personal health record and a variety of health information available at our website, oxfordhealth.com.
- Gym benefit that reimburses membership fees of up to \$200 every six months for subscribers and \$100 every six months for spouses or domestic partners.⁵
- 24 hours, seven days a week access to health care guidance from registered nurses through *Oxford On-Call*[®]
- The UnitedHealth Premium[®] designation program provides information on quality and cost efficiency across the entire continuum of care to help members make informed health care decisions.
- Disease management programs that focus on asthma, diabetes, heart disease and cancer to help members living with these chronic conditions manage their care. Members also receive reminders if they have missed routine preventive care visits.
- The *Healthy Bonus*[®] program provides members with opportunities for discounts on health-related products and services.



New Jersey Oxford Exclusive Plan Medical Plan Designs – Small (2-50) and Large (51+) Groups

| | Option 1 | Option 2 | Option 3 | Option 4 | Option 5 | Option 6 |
|---|--|--|--------------------------|--------------------------|--------------------------|--------------------------|
| Primary Care Physician (PCP) | \$20 | \$30 | \$30 | \$20 | \$20 | \$50 |
| Specialist | \$40 | \$50 | \$50 | \$40 | \$40 | \$75 |
| In-Network Deductible | N/A | N/A | \$2,500 | \$1,500 | \$1,000 | \$2,500 |
| In-Network Coinsurance | N/A | N/A | 50% | 30% | 20% | 50% |
| In-Network Maximum Out-of-Pocket (excluding pharmacy costs) | \$7,500 | \$7,500 | \$5,000 | \$4,000 | \$3,500 | \$7,500 |
| Emergency Room Copayment | \$100 | \$100 | \$100 then coinsurance | \$100 then coinsurance | \$100 then coinsurance | \$100 then coinsurance |
| Radiology Copayment | N/A | N/A | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance |
| Inpatient Services | \$250/day \$1,250 max/admit \$2,500 max/year | \$500/day \$2,500 max/admit \$5,000 max/year | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance |
| Outpatient Services | \$40 | \$50 | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance |

The deductible and maximum out-of-pocket amounts shown here represent the amounts for a single person. The family multiplier is 2x the amounts shown.

New Jersey Oxford Exclusive Plan Pharmacy Plan Options – Small (2-50) and Large (51+) Groups

Employers have a choice of several pharmacy plan options as listed below. All pharmacy plan options may be paired with a deductible of \$0, \$50 or \$100.

- \$25/\$50/\$75
- \$15/\$35/\$75
- \$15/50% – This is a three-tiered plan in which members will pay a copayment of \$15 for Tier 1 drugs, 50 percent up to a maximum of \$125 per prescription for Tier 2 drugs, and 50 percent up to a maximum of \$150 per prescription for Tier 3 drugs.
- \$10/\$25/\$50

For more information on Oxford plans, contact your Oxford sales representative, broker or General Agent, or visit oxfordhealth.com.

¹ Network Report, December 2011. This data represents all participating providers except ancillary providers (i.e., laboratories, radiology centers, urgent care centers, etc.) and hospitals. Dental and complementary and alternative medicine providers are included. Providers who are board certified in more than one specialty are counted multiple times.

² UnitedHealth Networks, Q2 2012

³ New Jersey, Connecticut and certain New York counties (Ulster County and below).

⁴ Please refer to the New Jersey Small Group (2-50) Underwriting Guidelines or New Jersey Large Group (51+) Underwriting Guidelines for qualifications.

⁵ Reimbursement amounts may vary. Not available to members of all groups, including members within any Connecticut plan.

