



Low cost, high quality:

It's what you get when you
focus on what counts.

 **UnitedHealthcare**[®]
Oxford

New Jersey

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It's what you get when you focus on what counts.

When it comes to health care coverage options, your first choice should be the one that focuses on what you need, at a price that both you and your employees can afford.

Introducing Primary AdvantageSM, a new Oxford product for employers with employees in New Jersey, who want an affordable solution for meeting their health benefit priorities. Primary Advantage may be a little different from what you're used to, and we think you'll agree that being *different* can be a good thing. What sets Primary Advantage apart is an emphasis on services that members use on a regular basis. These services include visits to a primary care physician (PCP) or OB/GYN and Tier 1 prescription drugs, which are available through low copayments and not subject to a deductible. Also, preventive care benefits are available to members at no cost, encouraging members to seek important, proactive health checks and screenings. Since more than 50 percent of health care encounters for Oxford members fall under these categories,¹ Primary Advantage can mean lower costs and greater savings for members who make the right choices.

Of course, if a higher level of care is required, Primary Advantage provides members access to comprehensive coverage through a vast network of specialists and hospitals. These services are subject to a deductible; however, once the deductible has been met, benefits are covered through clearly defined copayments, a feature designed to add predictability to health care spending.

What's the appeal for employers? Well, you save money up front, since Primary Advantage has a premium lower than most traditional products. The product is easy to understand, which cuts down on the administrative hassle factor and encourages satisfaction among the workforce. Plus, with a focus on high-use/high-value benefits such as coverage for PCP and OB/GYN care, preventive care and Tier 1 prescription drugs, you're working toward building a healthier, more productive workforce with fewer claims.

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It's time to focus your health care choices on the plan that focuses on value. Primary Advantage from Oxford. Great value when it counts the most.

¹ As of Q1 2010. Based on Oxford employer data on prescription drug usage and physician encounters.

How Primary Advantage works

Primary Advantage is offered through our renowned Freedom Network for employers with 51 or more employees or through our more affordable local Liberty Network for employers with as few as two employees. Our Freedom Network consists of 93,401 providers in the tri-state area² and our Liberty Network includes 64,081 providers in New York and New Jersey.³ However, all members enrolled in a Liberty Network product have access to our Freedom Network in Connecticut, which adds access to another 15,454 providers.³

Members enrolled in a Primary Advantage plan in New Jersey also have access to a nationwide network of 645,000 physicians and other health care professionals, 5,105 hospitals, and 64,000 pharmacies⁴ to meet their needs when traveling outside the Oxford tri-state service area.²



Primary Advantage provides the benefits employees need at a price they can afford:

- 100 percent in-network preventive care coverage
- Primary care office visits and Tier 1 prescription drugs are covered with a copayment and no deductible.
- All other services, including specialist care and Tier 2 and Tier 3 prescription drugs, are subject to a combined deductible of either \$1,500 or \$2,500, depending on the plan chosen.
- After the deductible is met, the member will pay a specified copayment (not coinsurance) for medical services, including specialist office visits.
- Tier 2 and Tier 3 prescription drugs are covered with a 50 percent coinsurance after the combined deductible is met.
- While there are no referrals required to see a specialist, Primary Advantage is designed to encourage members to seek care from their PCP whenever possible.

² Tri-state area includes Connecticut, New Jersey and certain New York counties (Ulster County and below).

³ December 2010; Network Report. Represents all participating providers except ancillary providers. Dental and complementary and alternative medicine providers are included (~6% of the total without chiropractors who are considered specialists). Providers who are multiple boarded are counted multiple times. County and below).

⁴ Q4 2010; UnitedHealth Networks national network statistics.



Getting the most from their benefits: How members can save on covered care

Maintaining good health just makes good sense, so we make access to preventive care easy for our members. Annual physicals for adults, preventive care for children, well-woman care through an OB/GYN, and other important screenings are covered at no charge.

We also encourage members to seek care from their PCP before they seek care from a specialist. With the Primary Advantage plan, a visit to your PCP can be a much smarter choice than other care options. The chart below shows the average cost to a member enrolled in the Primary Advantage plan for frequently used services. As you can see, once the deductible is met, there are still significant savings opportunities gained by seeking care from a PCP.

	Pre-Deductible	Post-Deductible
Service	Member Cost ⁵	Member Cost ⁵
Primary Care Physician Office Visit	\$25 Copayment	\$25 Copayment
Urgent Care Visit	\$125	\$50 Copayment
Specialist Office Visit	\$175	\$50 Copayment
Emergency Room Visit	\$750	\$250 Copayment



Pharmacy benefit: Tier 1 drugs are less expensive for members

Our unique, tiered pharmacy benefit offers members both more choice and more ways to save. Members get the most savings when utilizing Tier 1 drugs: They pay only a \$15 copayment, with no deductible. Tier 1 includes most generic medications and also includes the highest value brand drugs. Most conditions can be treated with medications from this category.

With Tier 2 and Tier 3 prescription drugs, members pay 50 percent of our negotiated price, up to a specified maximum per script, after the deductible is met. The pharmacy deductible is combined with the medical deductible on this plan, making Tier 1 prescription drugs an especially good value when other costs have been low.

⁵ Costs shown for services are illustrative and will vary based on fee schedules of providers.



Primary Advantage plan in action: Meet Jane.

Let’s take a look at how the plan works “in real life.” Meet Jane, a healthy member with two children enrolled in the Primary Advantage plan. The chart below compares Jane’s costs for a year when maximizing Primary Advantage cost savings benefit choices (“best choice”) vs. making decisions where out-of-pocket costs are the highest (“other options”).

By making the “best choices” throughout the year, Jane saves \$824.

Activity (pre-deductible)	Best choice ⁵	Other Options ⁵
Jane gets an annual physical from her Primary Care Physician (PCP)	100% in-network preventive care coverage	
Jane gets a refill prescription for her cholesterol medication	\$15 copayment for Tier 1 Rx (Simvastatin)	\$155 for Tier 2/3 Rx (Zocor)
Jane goes for her “well-woman” exam	100% in-network preventive care coverage	
Jane brings her two children for a yearly check-up	100% in-network preventive care coverage	
Jane gets a blood test	\$43 at Lab Corp facility	\$486 if sent by physician to non-Lab Corp facility
Jane has a sore throat and needs to see a doctor	\$25 copayment for PCP office visit	\$175 for specialist (Ear, Nose & Throat) office visit
Jane is diagnosed with Strep Throat and needs an antibiotic	\$15 copayment for Tier 1 Rx (Amoxicillin)	\$106 for Tier 2/3 Rx (Biaxin)
Total Out-of-Pocket	\$98	\$922

Jane saves by focusing her choices on primary care and Tier 1 drugs.

⁵ Costs shown for services are illustrative and will vary based on fee schedules of providers.



Value-added programs make our benefits even more beneficial

Part of making good on our commitment to help people live healthier lives is furnishing members with the programs and information they need to take charge of their own health. We've created a suite of innovative programs, tools and resources that encourage members to take a more hands-on approach to managing their own health care and their own healthy habits.

Gym Reimbursement program

The gym reimbursement program is a great benefit to encourage members to step up their exercise routine. It's simple: if your employees go to a gym that promotes cardiovascular health a minimum of two to three times per week, we'll reimburse them in the form of cold, hard cash, up to \$200 every six months. Best of all, the program is available at no extra charge to employers. Available for New Jersey, based on employers with five or more enrolled employees.

Active Partner® reminder mailings

To help keep our members healthy, we developed Active Partner preventive mailings to remind them to make appointments for the preventive care they need. Members are sent reminders for the following routine visits:

- ▶ Childhood immunizations
- ▶ Adolescent well care
- ▶ Pap smear
- ▶ Flu vaccination
- ▶ Mammogram
- ▶ Colorectal screening

Online Health Coaching

To help employees become their own best health and wellness advocates, we offer online health coaching. Online Health Coaching is a series of seven evidence-based online educational programs to help individuals make healthy lifestyle choices. The five-week programs cover a variety of topics:

- ▶ Heart health
- ▶ Diabetes lifestyle
- ▶ Stress management
- ▶ Tobacco cessation
- ▶ Nutrition
- ▶ Exercise
- ▶ Weight loss

oxfordhealth.com

Our Oxford website is the ultimate destination for healthier living. In addition to finding resources for learning about living a healthier life, managing health conditions, and pursuing important health goals, members can manage many aspects of their health care. They can log on to search for a PCP, check the status of their health care claims, check the preferred prescription drug list, locate a pharmacy, and much more.

Other value-added programs include:

Oxford On-Call®, Healthy Bonus®, Health Assessment, Personal Health Record and Disease Management. For more information on these programs, please visit oxfordhealth.com.

Product grid: New Jersey

Primary Advantage plan options for New Jersey employers		
Covered Services (Not subject to deductible)	In-Network Member Cost Plan 1	In-Network Member Cost Plan 2
Primary Care Physician (PCP) or OB/GYN Office Visit	\$25 copayment	\$30 copayment
Preventive Care	100%	100%
Prescription Drugs (Tier 1 only)	\$15 copayment per prescription; \$30 copayment for 90-day mail-order supply	\$15 copayment per prescription; \$30 copayment for 90-day mail-order supply
All other services are subject to the deductible		
Contract Year Deductible (Single/Family)	\$1,500 Single / \$3,000 Family	\$2,500 Single / \$5,000 Family

Covered Services (Subject to deductible)	In-Network Member Cost Plan 1	In-Network Member Cost Plan 2
Specialty Care Services	\$50 copayment	\$60 copayment
Emergency Services Urgent Care Center Hospital Emergency Room Visit Ambulance	\$50 copayment \$100 copayment (waived if admitted) \$100 copayment	\$60 copayment \$100 copayment (waived if admitted) \$100 copayment
Inpatient Hospitalization	\$250 copayment per day; 5-day limit per admission	\$500 copayment per day; 5-day limit per admission
Outpatient Laboratory Services	\$50 copayment	\$60 copayment
Outpatient Radiology and Diagnostic Services	50%	50%
Outpatient Surgery	\$150 copayment	\$250 copayment
Outpatient Mental Health Care & Substance Abuse Services	\$50 copayment	\$60 copayment
Inpatient Hospital Care and Residential Crisis Services	\$250 copayment per day; 5-day limit per admission	\$500 copayment per day; 5-day limit per admission
Physician Inpatient Services	100%	100%
Prescription Drugs (Tier 2 and Tier 3 – including self-injectibles)	50% to maximum of \$250 per 31-day retail supply script; \$500 maximum on mail order. Self-injectibles not available through mail order.	50% to maximum of \$400 per 31-day retail supply script; \$800 maximum on mail order. Self-injectibles not available through mail order.
Out-of-Pocket Limit (Single/Family) (Includes deductible, copayments and coinsurance. Excludes pharmacy, with the exception of the pharmacy out-of-pocket expenses applied to the deductible.)	\$7,500 Single / \$15,000 Family	\$7,500 Single / \$15,000 Family

The above is an overview and not representative of all limits and coverages. Please refer to your Certificate of Coverage for detailed information.



**Can we provide you with more information about
Primary Advantage or answer any questions?**

If you are ready for a more affordable health care option that focuses on the benefits that really count, then our Primary Advantage plan may be just what you need.



**For more information, please contact your
broker or Oxford sales representative.**

www.oxfordhealth.com



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