THE BOTTOM LINE ON GROUP HEALTH PLANS.
A health insurance plan can be a big factor in your company's success. And it doesn’t have to break your budget. So read on to learn about Oxford products from UnitedHealthcare.
The right health plan can be an integral part of your benefits strategy. No two businesses are alike. Which is why the Oxford products from UnitedHealthcare include a wide variety of innovative health plans designed to help meet your needs and help control costs for all kinds of businesses. These plans offer coverage, freedom and flexibility, and most plans give your employees access to our national UnitedHealthcare Choice Plus Network.¹

What do you want from your health plan? To get the most from a health plan, it’s important to consider which features give you the most value. Outstanding customer service may provide peace of mind for your administrators and employees. Simplified administration may save time for your staff with tools used by hundreds of thousands of businesses — including many of America’s top brands. Innovative resources may keep employees happy by helping them choose providers and our Healthy Bonus² discount program.

Delivering on what you value most.

<table>
<thead>
<tr>
<th>You value</th>
<th>Oxford products offer</th>
</tr>
</thead>
<tbody>
<tr>
<td>A national network for care</td>
<td>Most plans include our national network of more than 790,000 physicians, 5,700 hospitals and 65,000 pharmacies when they are outside the New York, New Jersey and Connecticut tri-state area.²</td>
</tr>
<tr>
<td>A premier local provider network</td>
<td>Choices of networks based on state and plan designs</td>
</tr>
<tr>
<td>Complementary &amp; Alternative Medicine</td>
<td>The area’s first credentialed network of alternative medicine providers, including chiropractors, acupuncturists, massage therapists, yoga instructors, naturopaths (in Connecticut only) and nutritionists.³</td>
</tr>
<tr>
<td>Access to programs and services designed to enhance employee health</td>
<td>Services that offer support through nurses, counselors, care managers and online wellness programs</td>
</tr>
<tr>
<td>Outstanding customer service</td>
<td>Reliable, personal service and support for employers and employees</td>
</tr>
<tr>
<td>Tools that help simplify administration for employers</td>
<td>Online tools and resources with time-saving functions</td>
</tr>
</tbody>
</table>
Look for a wide range of health plan design options to meet your needs.

UnitedHealthcare offers a broad portfolio of Oxford products designed to help meet your needs and control costs. In fact, we’re a leading carrier in the New York, New Jersey and Connecticut tri-state area, providing services to nearly 117,000 employers.4 We know how to tailor plans to any type or size of business, so we can help you find the right plan for your organization.

We have the broadest national network available, reaching 98% of the U.S. population.1

With an Oxford plan, your employees can choose from more than 117,000 participating physicians, and 220 hospitals.

Easy access to participating providers may produce an estimated average reduction in billed charges of 40%–55%.5

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1 UnitedHealth Network Access internal analysis, January 1, 2012. National network may not be available to all groups.
2 Freedom Network. Network Report, Dec. 2014. 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.
3 Restrictions may apply. Depending on a member’s plan, a member may have access to CAM (Complementary and Alternative Medicine provider network) through paying a contracted rate (applies to nutritionists, naturopaths (in CT only), yoga instructors, chiropractors, massage therapists, and acupuncturists); standard in-network benefits (applies to chiropractors; applies to naturopaths only in CT); out-of-network benefits; or an alternative medicine rider if purchased by the employer.
4 As of October 2013.
5 UnitedHealth Non-Network Programs At-a-Glance, September 2009.
Consumer-driven health plans: changing behavior for the better.

For companies today, it’s becoming more challenging to cover employee health care costs. That’s why many companies are now choosing consumer-driven health plans, which are designed to help employees become more informed of and more financially responsible for their health care choices.

We believe that when properly designed, delivered and used, **consumer-driven health plans may:**

- Help you and your employees (our members) use health care services more effectively
- Make paying for health care more affordable

**What is consumer-driven health care?**
Consumer-driven health care is a term used to describe health plans that are intended to help employees become more educated about their health care choices and take more active control over their health and health care spending.

A consumer-driven health plan may be the right choice for your organization if:

- Health care costs are limiting your ability to grow
- You want to encourage your employees to make more informed decisions about their health
We give employees control over their health care and their spending.

Studies have shown that the biggest factor affecting an individual’s health is behavior. Our consumer-driven health plans are designed to change employees' behavior by getting them actively involved in their health care choices.

We offer a fully integrated approach that results in clear financial accountability and incentives for behavior change, and provides tools designed to help consumers make informed choices. Our plan framework includes:

- **100% coverage** for preventive care
- **Access to timely and accurate information** to help employees evaluate and compare the quality and cost efficiency of participating physicians
- **High-deductible plans** designed to result in more thoughtful use of health care services
- **Integrated tools** to help employers and employees better manage their health care options

Adapted from Department of Health and Human Services, Centers for Disease Control and Prevention.
An option to help employees manage their health care dollars.

To manage their own health care spending, employees can take advantage of:

**Health Savings Account (HSA)**
An HSA allows employees to deposit pretax money into a bank savings account to use for qualified medical expenses now or in the future. The employer can contribute to the account, but the employee owns it and can carry over any unused funds from year to year. It is not a “use it or lose it” plan. An HSA must be used with a qualified high-deductible health plan, which pays for covered services only after the member meets a minimum deductible (usually not including preventive care) and pays the full cost of covered services once the annual out-of-pocket maximum is met.

**Primary care-centered plans: a popular choice.**

Primary care-centered plans are popular with employers. One reason is that offering a “competitive” health insurance plan may help employers recruit and retain the best employees.

Typically, primary care-centered plans from UnitedHealthcare allow members to choose a primary care provider (PCP) as their trusted partner in health care, helping them manage their care and providing referrals for specialist services. **Key features of these plans usually include:**

- Choice and convenience
- Competitive pricing
- Ease of use, with no claims forms or bills for in-network care
- A broad national network and premier local network
- Health and wellness tools, services and resources

1 Not all plans or options are available in all states.
Strengthen your benefit program with our specialty products.

To offer a complete benefit program while simplifying your benefits administration, consider integrating specialty benefits with your medical plan.

Products can be purchased individually or, in some states, may be bundled for additional cost savings.¹

When you add a specialty product, you can help improve employee health and reduce health care costs

Specialty products are available on an employer-sponsored or voluntary basis so you can choose how much or how little to contribute

Choose any or all of the following specialty benefits:

- **Dental:** Innovative and customizable plans that promote better oral health at a sensible price point
- **Vision:** Quality vision services from a broad, nationwide provider network
- **Life, disability, accident and critical illness:** Financial strength, flexible options and timely support services for your employees

Integrate medical and pharmacy benefits to help reduce costs and improve health.

We provide integrated medical and pharmacy benefits, allowing for better management of your organization’s total health care costs. With a complete picture, we can work with you to lower overall health care costs while maintaining a focus on employee health. Simply put, we won’t lower pharmacy costs only to see you and your employees pay more in medical expenses.

¹ Bundled discounts may not be available in Connecticut without specific Department of Insurance rate approval for them.
Personalized service designed to make health care easier.

For employers, we make it easier to adapt to change.
As a business owner, changing insurance carriers can raise concerns about administrative burdens and employee reactions. That’s why we strive to provide you with a simple, worry-free onboarding process:

- We’ll handle many of the administrative tasks
- Customer Service – Representatives available to answer your questions during open enrollment
- Clear online and print communications
- Oxford Express® – Our 24-hour interactive voice response (IVR) system gives benefit administrators easy access to check member eligibility status and obtain billing and payment information
- For employers, oxfordhealth.com features a sleek four-tab layout to quickly access information, tools and transactions

We’re also ready to help your organization adapt to health care reform. The United for Reform Resource Center is your resource for health care reform information. Employers can find news on public policy and industry strategies, as well as facts about how the new health reform law may impact their businesses. Go to uhc.com/reform.
For your employees, our goal is simple: to connect them with people and resources to meet their unique needs.
At UnitedHealthcare, we strive to deliver a simple and personable experience while our members receive better care. For example:

• Our Oxford On-Call® service gives members telephone access to experienced registered nurses, **24 hours a day, 7 days a week.**

• **We simplify the customer experience** by connecting members to a single point of contact for their medical and pharmacy questions.

• **Members can get answers without waiting** on hold with the Easy Connect service on the UnitedHealthcare Health4Me™ app. Calls are returned by a representative who can answer questions about claims, benefits and more.

And our efforts are paying off:

**95%** reported Call Center member satisfaction rating\(^1\)

**94%** Customer Service requests resolved on the very first call\(^2\)

**99%** of claims paid accurately\(^3\)
The program evaluates physicians across 27 medical specialties, including primary care, internal medicine, pediatrics, cardiology, orthopedics and more. Currently the program is available in 42 states.

Physicians are measured using national evidence-based guidelines for quality of care and local market and specialty-specific benchmarks for cost efficiency.

These specialties account for more than 80% of employers’ average medical spending.

For all 25 physician specialties evaluated, the incremental savings between a UnitedHealth Premium Tier 1 physician and a non-Tier 1 physician is 9.9%

A physician’s UnitedHealth Premium designation can be found on oxfordhealth.com as well as in printed provider directories.

1 UnitedHealthcare Internal Analysis, Oxford Call Center Service Metrics, Q1 2015.
4 Available in most states. For a complete description of the UnitedHealth Premium designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please go to the Tools & Resources section of the oxfordhealth.com Employer portal.
5 2012 UnitedHealthcare Network (Par) Claims analysis for 25 specialties and 147 markets. Rates are based on historical information and are not a guarantee of future outcomes.
Tools that provide innovative solutions.

We make it easier for you to focus on what we believe really counts: the health of your business and your employees. Our innovative tools are designed to help you save time and promote better employee health. In fact, Fortune® magazine has named UnitedHealth Group the “World’s Most Admired Company” for insurance and managed care for four straight years, and No. 1 in innovation.¹

Powerful, easy-to-use solutions for employers.

oxfordhealth.com for employers is designed to make it easy for you to keep track of your company’s health care coverage, download forms, conduct real-time transactions and provide members the online tools they need to help them take control of their health. From the Transactions tab you can perform the typical, day-to-day functions that come with managing your company’s health care coverage. All of this can be done when it’s most convenient for you. Use the Transactions tab to:

- **Check** billing, eligibility and benefits
- **Enroll** employees, dependents and spouses and to terminate members
- **Request** subscriber and member lists, materials and ID cards
- **Change** member information, email addresses, usernames and passwords

The Tools & Resources tab is where you’ll find the information you need on Oxford policies, forms and benefit offerings, as well as materials that your employees may find helpful for getting the care they need to stay healthy and make the most of their Oxford benefits. When you refer your employees to our online resources, you’re helping them take part in managing their health benefits and take advantage of the health and wellness information on the site.

¹ Fortune magazine, March, 2015. Fortune is a registered trademark of Time, Inc. Fortune and Time, Inc. are not affiliated with and do not endorse products or services of UnitedHealth Group.
The member website offers quick access to the most commonly used member tools and resources. From the home page, members can view a claim, check their benefits, search for a provider and perform a host of other transactions. To preview our member website, go to oxfordhealth.com and click on “Member Tour” on the home page. Some of the features of oxfordhealth.com include:

- **mobile oxfordhealth.com** – Convenient access from your smartphone

- **Health improvement tools** like health trackers, health assessments and personal health records

- **A health and wellness library**, including information about medications, health conditions and wellness

- **An interactive member experience** on the Health & Wellness tab where best intentions can become healthy actions – it’s designed to be engaging, personalized and integrated

- **Dozens of resources** to help members achieve personal health goals – like personalized health records to track personal health conditions, medications, procedures and lab results, a gym reimbursement program\(^1\) and health improvement tools for everything from journaling to learning proper exercise techniques or starting a nutrition plan, to using online quizzes, calculators and demonstrations

- **Online wellness and disease management programs**, from stress and weight management to asthma, diabetes and more

- **Discounts on health and wellness products** through our Healthy Bonus\(^*\) program

\(^1\) May not be available with all plans or in all states
Additional member tools.

Health4Me™ app. 
The award-winning UnitedHealthcare Health4Me app allows your employees to instantly see details about their health plan, check their coverage, search for doctors and more — anytime and anywhere. Key features include:

- **Search** for physicians or facilities by location or specialty
- **Locate** Urgent Care facilities and Emergency Rooms
- **Share** and view health plan ID card information
- **Contact** an experienced registered nurse 24 hours a day, seven days a week
- **No additional cost**

UHC TV.℠

UHC TV is an Internet TV network that provides health information in an entertaining, engaging way. Short original videos cover topics such as health insurance, cooking, fitness and more. **Watch online via computer, tablet or smartphone.** Go to [uhc.tv](http://uhc.tv) to access UHC TV today.
Source4Women®: helping women live healthier lives.
Source4Women provides easy-to-use information focused on women’s health needs. It’s designed to help women get and stay healthy, with information on everything from eating right to choosing doctors to knowing when it’s time to head to the emergency room. Visit Source4Women at uhc.com/source4women.

Multicultural resources serve diverse populations.
To make sure we provide easy access to health information for all our members, we offer websites tailored to the unique needs, interests, languages and cultural preferences of specific groups of your employees:

Oxford members may access the Chinese website and Korean website on oxfordhealth.com: oxfordhealth.com/chinese/index.html
oxfordhealth.com/korean/index.html

Asian-American Markets: uhcasian.com

Generations of Wellness® — African-American Health: uhcgenerations.com

Latino Health Solutions: uhclatino.com
Why choose an Oxford product from UnitedHealthcare?

Health plans are not all alike, and neither are health insurance companies. We can help make the complex health care system simpler. And the quality of the work we do is getting noticed:

The American Medical Association 2013 National Health Insurer Report Card rated UnitedHealthcare No. 1 in claims processing accuracy among the seven leading commercial health insurers.¹

“World’s Most Admired Company” for the fourth straight year in the insurance and managed care sector for 2014 by Fortune® magazine, and No. 1 in innovation for the fifth year in a row.²

The Center for Plain Language honored UnitedHealthcare with three ClearMark Awards in 2013, the third consecutive year for recognition of its efforts to simplify health care communications for its customers.

² Fortune magazine, March 2015. Fortune is a registered trademark of Time, Inc. Fortune and Time, Inc. are not affiliated with and do not endorse products or services of UnitedHealth Group.
<table>
<thead>
<tr>
<th>Count</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>116,000+</td>
<td>The number of employers we serve in the New York, New Jersey and Connecticut tri-state area, including companies representing some of the most recognized U.S. brands.</td>
</tr>
<tr>
<td>1.4 MILLION+</td>
<td>The number of consumers we cover in the New York, New Jersey and Connecticut tri-state area.</td>
</tr>
<tr>
<td>117,000</td>
<td>Physicians and care professionals in our network.</td>
</tr>
<tr>
<td>246</td>
<td>Hospitals and other care facilities in our network.</td>
</tr>
<tr>
<td>99%</td>
<td>Accuracy for claims processed annually.</td>
</tr>
</tbody>
</table>

The Oxford plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.

UnitedHealthcare Vision® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX and associated COC form number VCOC.INT.06.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company; and in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. In New York, the Life Insurance product is provided on Form LASD-POL-LIFE NY (05/03) and the Disability product on Form LASD-POL-ADD/DIS NY (05/03). In Texas, Life and Disability coverage is provided on Form LASD-POL-TX (05/03) or Form UHCLD-POL 2/2008-TX. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company is located in Milwaukee, WI; Unimerica Life Insurance Company of New York in New York, NY. Some products vary by state or may not be available in all states.

UnitedHealthcare Critical Illness Protection Plan is provided by UnitedHealthcare Insurance Company on Policy Form UHICI-POL-1. In New York, it is provided by Unimerica Life Insurance Company of New York as Specified Disease Coverage on Policy Form UHICI-POL-1-NY. Some products vary by state or may not be available in all states.

UnitedHealthcare Accident Protection Plan is provided by UnitedHealthcare Insurance Company on Policy Form UHCAC-POL-1 (01/12). In Texas, it is provided on Policy Form UHCAC-POL-1-TX (01/12). In New York it is provided by Unimerica Life Insurance Company of New York on Policy Form UHCAC-POL-1-NY (01/12). UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company of New York in New York, NY. Some products vary by state or may not be available in all states.

UnitedHealthcare Accident Protection plan is provided by UnitedHealthcare Insurance Company and its affiliates. In Texas, it is provided on Policy Form UHCAC-POL-1-TX (01/12). UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company in Milwaukee, WI; Unimerica Life Insurance Company of New York in New York, NY. Some products vary by state or may not be available in all states.

UnitedHealthcare Dental® coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX and associated COC form number DCOC.CER.06. Plans sold in Virginia use policy form number DPOL.06.VA and associated COC form number DCOC.CER.06. VA. Some products vary by state or may not be available in all states.

The United for Reform Resource Center is intended to provide general guidance and is not a statement of actuarial opinion, and should not be considered legal advice.

Ox ford On-Call® is for informational purposes only. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor’s care. Oxford On-Call services are not an insurance program and may be discontinued at any time.

For a complete description of the UnitedHealth Premium® designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see the Tools & Resources section of the oxfordhealth.com Employer portal.

Source4Women content and materials are for informational purposes only, are not intended to be used for diagnosing problems and/or recommending treatment options, and are not a substitute for your doctor’s care. Lists of potential treatment options and/or symptoms may not be all-inclusive.

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Contact a UnitedHealthcare representative today about an Oxford product.
Call 1-877-232-8404 or contact your broker.

Discover how we can connect you to insurance plans, tools and services designed to help your company maintain a healthy workforce and a healthy bottom line.