



We don't always ask for change.
But it can provide a world of opportunity.



While we don't always ask for it, change can be a good thing.

If you're an employer in the downstate New York area¹ with an Empire Blue Cross Blue Shield (BCBS) plan being discontinued, Oxford² products could be a great fit for you and your employees.

Oxford has been a leader in the New York market for over 25 years, with close ties in the physician community, flexible product designs, and a strong commitment to businesses like yours. And businesses have taken note, with almost half of our customers choosing to stay with us for three or more years.³

This brochure will help you learn about our programs and services, robust provider networks, dedicated service for members and employers, comprehensive online resources, wellness and discount programs, and more.

So make the transition to an Oxford product from UnitedHealthcare, and we'll take it from there.

¹ Downstate New York counties within the Oxford service area are: Bronx, Brooklyn, Queens, Kings, Richmond, Nassau, Suffolk, Westchester, Rockland, Putnam, Orange, Dutchess, Sullivan and Ulster.

² Oxford HMO products are underwritten by Oxford Health Plans (NY), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Copyright © 2011 Oxford Health Plans LLC. All rights reserved.

³ Based on internal membership data for New York Small Group (2-50) employers enrolled on the Oxford platform as of December 2011.

Flexible & Affordable Plans

We are committed to finding solutions to fit the many health care needs of the market by offering an extensive portfolio of plan designs. With an Oxford plan design, employers can choose from a wide range of affordable and flexible health plans for all size businesses. To help you find a plan that makes sense for your group, please review the information below, which shows current Empire BCBS plans and our most comparable Oxford products. Also, highlighted below are our top selling Oxford plans for employers located in Manhattan, Suffolk, Bronx, Staten Island and Westchester counties with 2-50 employees, inclusive of fourth quarter 2011 rates.

Empire BCBS Medical Plan	Oxford Medical Plan from UnitedHealthcare
Prism EPO	EPO (Oxford Exclusive Plan Metro)
Value EPO	EPO (Oxford Exclusive Plan Metro) Liberty HMO
HMO	EPO (Oxford Exclusive Plan Metro)
PPO/POS	Freedom Plan Metro Freedom Plan Direct
CDHP	Oxford HSA

Top Selling New York Small (2-50) Group Oxford Plans: Q4 2011

Plan Name	In-Network Coverage	Hospital Coverage	Pharmacy Coverage	Rate
EPO - Oxford Exclusive Plan Metro (Liberty Network)	\$25/\$50 \$2,000 deductible (90%/10%; \$10,000)	Subject to deductible and coinsurance	\$10/\$30/\$60 \$100 deductible	Single: \$462.78 Parent/Child(ren): \$859.59 Couple: \$1,018.12 Family: \$1,440.42
Liberty HMO	\$30/\$50	\$500 copayment \$1,000 maximum	\$15/\$35/\$75 \$100 deductible	Single: \$468.11 Parent/Child(ren): \$869.57 Couple: \$1,029.85 Family: \$1,457.13
EPO - Oxford Exclusive Plan Metro (Freedom Network)	\$25/\$50 \$2,000 deductible (90%/10%; \$10,000)	Subject to deductible and coinsurance	\$10/\$30/\$60 \$100 deductible	Single: \$496.21 Parent/Child(ren): \$921.44 Couple: \$1,091.66 Family: \$1,544.04
EPO - Oxford Exclusive Plan Metro (Liberty Network)	\$15/\$30 \$1,000 deductible (80%/20%; \$10,000)	Subject to deductible and coinsurance	\$10/\$30/\$60 \$100 deductible	Single: \$496.98 Parent/Child(ren): \$922.86 Couple: \$1,093.36 Family: \$1,546.42
EPO - Oxford Exclusive Plan Metro (Freedom Network)	\$15/\$30 \$1,000 deductible (80%/20%; \$10,000)	Subject to deductible and coinsurance	\$10/\$30/\$60 \$100 deductible	Single: \$533.61 Parent/Child(ren): \$990.63 Couple: \$1,173.94 Family: \$1,659.98
EPO - Oxford Exclusive Plan Metro (Liberty Network)	\$25/\$50	\$300 a day up to 5 days	\$10/\$30/\$60 \$100 deductible	Single: \$583.10 Parent/Child(ren): \$1,082.19 Couple: \$1,282.82 Family: \$1,813.40
EPO - Oxford Exclusive Plan Metro (Freedom Network)	\$25/\$50	\$300 a day up to 5 days	\$10/\$30/\$60 \$100 deductible	Single: \$627.70 Parent/Child(ren): \$1,164.70 Couple: \$1,380.94 Family: \$1,951.66

Please be advised that this quote is for informational purposes only. For information about a particular plan, please contact your General Agent, broker or an Oxford sales representative.

Our Network

Your employees can't have a great health plan without good physicians.

We know how important it is to find the right physician. That's why we offer one of the largest networks in the country. In the tri-state area of New York, New Jersey, and Connecticut, our Freedom Network offers your employees access to more than 93,000 physicians and other health care professionals at more than 144,000 locations⁴. And, more than 54,000 of those physicians have their practice in New York. Plus, in New York and New Jersey, we also have a Liberty Network, a subset of our Freedom Network, which is a more affordable option for many employers and provides access to over 64,000 physicians and other health care professionals at more than 99,000 office locations.⁴

When comparing hospital and physician networks in New York City within our Freedom Network against the Empire BCBS PPO Network⁵, we have a 97.8% hospital match rate and an 80% individual physician match rate. Plus, most of our Oxford plans give your employees seamless access to our national network of over 668,000 physicians and 5,100 hospitals when outside of the tri-state area.⁶ This greatly increases the chance that your employees will have in-network access to the doctor of their choice.

Providing more information through the UnitedHealth Premium[®] designation program

This program provides members with important tools and data to help them make informed health care decisions by identifying area physicians whose services meet or exceed nationally developed, objective standards for quality and efficiency of care (as represented in the aggregated claims data). If a physician has received a Premium designation, your employees will see one or two blue stars next to the physician's name: ★ = quality physician, ★★ = quality + efficiency of care physician.

The screenshot shows the 'Find a Physician' search interface. It includes a header with the UnitedHealthcare Oxford logo and a navigation bar. The main search area has three radio buttons: 'By Location' (selected), 'By Name', and 'By Oxford Provider ID'. Below this, there are input fields for 'Location: Enter the City and State or ZIP Code', 'Street Address', 'City & State', and 'ZIP Code'. A 'Within' dropdown is set to '5 miles'. There are also optional filters for 'Physician Type' (Primary Care Physician/OBGYN), 'Specialty' (No Preference), 'UnitedHealth Premium Providers' (No Preference), 'Network' (No Preference), and 'Gender' (No Preference). A sidebar on the right contains 'General Directory Searches' with links for 'Find an Individual Physician', 'Find a Hospital or Facility', and 'Search outside the Oxford service area'.

The screenshot shows the 'Physician Search Results' page. It includes a header with the UnitedHealthcare Oxford logo and a navigation bar. The main content area displays 'Physician Search Results' with a 'Print This Page' link. Below this, there are 'Your Search Criteria' and 'Search Options' sections. The search criteria include: 'Physician Type: Primary Care Physician/OBGYN', 'Distance: Within 5 miles', and 'ZIP Code: 06611'. The search options include 'New Search' and 'Refine Search'. A message states 'The data is current as of Thursday, May 15, 2008' and 'Currently displaying items 1 - 10 of 300'. A pagination bar shows '[First/Prev] 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 [Next/Last]'. Below this is a table with columns: 'Miles', 'Contact Information', 'Specialty', 'UnitedHealth Premium Quality and Cost Efficiency', and 'Additional Details'. The first row shows '0.0', 'Esposito, Jay MD', 'Pediatrics', '★★ Pediatrics', and 'Oxford Provider ID: 2P335 Gender: Male'.

Miles	Contact Information	Specialty	UnitedHealth Premium Quality and Cost Efficiency	Additional Details
0.0	Esposito, Jay MD 888 White Plains Rd Ste 214	Pediatrics	★★ Pediatrics	Oxford Provider ID: 2P335 Gender: Male

This program applies to certain specialists and not to all physicians. Members can search for Premium designated physicians within our doctor search tool located on www.oxfordhealth.com.



Expansive pharmacy network

All members enrolled in an Oxford product have access to our national pharmacy network of over 60,000 retail pharmacies⁷, including both chain and independent stores located across the United States.

Comparable Prescription Drug List (PDL)

Of the 300 most commonly utilized prescription drugs on both the Oxford and Empire BCBS Prescription Drug Lists (PDL), we have found that 74% of the prescription drugs have no tier changes, with 8% being on a lower tier on the Oxford PDL.⁸ For details, please speak with your General Agent, broker or an Oxford sales representative.

Easily accessible laboratory network

Members enrolled in an Oxford product have access to 479 free-standing lab patient service center locations in New York.⁹ We have a broad local and national network, including specialty (e.g., Clinical Lab Partners, Enzo, Sunrise Labs, Shiel Medical Lab) and hospital labs, as well as Laboratory Corporation of America. You and your employees can search for participating laboratory service center locations using our provider search tool on www.oxfordhealth.com. (Note: Quest Diagnostics is an out-of-network provider.)

Complementary and Alternative Medicine (CAM) options

There's more than one way to achieve a healthy spirit, mind and body. So we created the tri-state area's first fully-credentialed network dedicated to Complementary and Alternative Medicine (CAM). Today it includes over 4,100 providers in the following fields.¹⁰

- Nutrition
- Massage Therapy
- Yoga
- Chiropractic Medicine
- Acupuncture
- Naturopathic Medicine (CT only)

⁴ As of December 31, 2010; 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.

⁵ As of November 2011. Based on a comparison of current of Oxford Freedom Network and Empire Blue Cross Blue Shield PPO Network.

⁶ As of September 30, 2011. UnitedHealth Networks national network statistics. Not available with the Liberty HMO product in New York.

⁷ December 2009 data.

⁸ As of November 2011. Based on a comparison of current Oxford PDL and Empire Blue Cross Blue Shield PDG posted on www.empireblue.com.

⁹ As of December 2011.

¹⁰ Based on August 1, 2009 provider data. Restrictions may apply. Depending on a member's plan, a member may have access to CAM 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. Members can check their Certificate of Coverage for the specifics of their plan. Learn more about the Oxford CAM network and search for a CAM provider at www.oxfordhealth.com.

Managing Your Health

Helping you stay healthy

Remember that old adage: An ounce of prevention is worth a pound of cure? Well, that couldn't be any more relevant than it is today. When it comes to good health, we believe in the power of prevention – that by taking a little extra time to eat better, exercise and reduce stress, your employees can do a better job of staying on the path of wellness. And, with every Oxford plan, preventive care benefits are 100% covered.

Our Oxford products cover well visits, including pediatric care, child immunizations, routine physicals, and well-woman visits. And to help keep our members on track, we offer:

- **Active Partner[®] mailings**

We send mailings to remind members to schedule preventive exams and screenings that provide members with either a clean bill of health and peace of mind, or early detection of a condition that may become more serious if left unchecked. To help our members stay healthy, we remind them to make appointments for:

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

- **Oxford *Healthy Mother, Healthy Baby*[®]**

This program complements the care expectant members receive from their doctors with educational information on prenatal care, postnatal care and childhood immunizations.

- **Self-Help LibrarySM**

Educational guides are available for members with asthma, diabetes and depression to help them learn more about self-care, access treatment guidelines and how to prevent complications. Members may receive guides after they are diagnosed or upon request.

- **KidsHealth[®]**

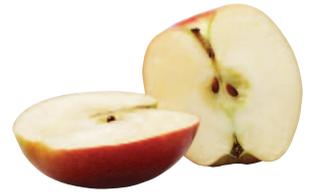
This site includes many topics such as general health, positive parenting, growth and development, and recipes in both English and Spanish.

- **Health & Wellness publications**

Your employees can register to receive additional healthy living information through the *Healthy Mind Healthy Body*[®] e-newsletter at www.oxfordhealth.com/hmhb.

- **Online Health Coach programs**

The Online Health Coach creates personalized health improvement plans based on data extracted from the online Health Assessment, developed by the University of Michigan (52 questions, takes 10 minutes to complete). The programs encourage individuals to embrace behaviors that can lead to a healthier lifestyle. The five-week online health coaching programs offer tracking tools, quizzes, and behavioral tools designed to help the individual achieve positive outcomes. The Online Health Coach program also offers seven unique modules that address exercise, nutrition, weight management, stress management, smoking cessation, heart health lifestyle, and diabetes lifestyle.



Education. Encouragement. Expertise. Support.
What you'll find in every one of our disease management programs.

Our disease management programs are developed by clinical teams and led by our Medical Directors. Through these programs, we focus on educating and encouraging members, as well as cultivating close communication between patient and physician. At the same time, we help keep our participating physicians informed of the latest treatments, clinical practices, and preventive guidelines.

Some of our disease management programs include:

- ***Better Breathing***[®] program

An educational program for children and adults with asthma. This program aims to help members learn more about asthma, the medications used to treat it, monitoring devices and how a healthy lifestyle can help keep asthma under control.

- ***Living with Diabetes***SM program

Designed to educate members with diabetes on their condition and to encourage them to work with their physician on a personal treatment plan to control their diabetes. This program promotes the use of the most recent American Diabetes Association[®] treatment guidelines and provides members with educational materials, including healthy recipe cookbooks.

- ***Active Care Engagement***SM (ACE) program

This health management program is for high-risk members with congestive heart failure (CHF), coronary artery disease, and /or diabetes. The program is designed to help members manage their condition to improve their health status and quality of life. Member support includes lifestyle modification, education on the disease process, symptom management and more.

- ***Heart Smart***SM program

This program helps members with cardiovascular disease (CVD) and congestive heart failure (CHF) who are not in the ACE program understand and improve their health and quality of life. Materials are available to help educate members about hypertension, cholesterol management and lifestyle modification.

- ***Cancer Support Program***SM

Education plays an important role in the early detection of cancer. And it's no less important in the treatment phase. For this reason, we offer individualized case management for members with specific oncological diagnoses. As a part of the program, nurses and/or social workers regularly contact our members to provide information, support, telephonic assessments and educational materials. Nurses also work in concert with members' physicians to support and reinforce their treatment plans and emphasize symptom management.

Dedicated Service

Oxford On-Call® – Our 24-hour health care guidance line

Your employees may not always be able to reach their physician, but questions about health are always worth asking, no matter what time of day it is. That's why we created *Oxford On-Call*, our health care guidance telephone line. Twenty-four hours a day, 365 days a year, our members can speak with knowledgeable registered nurses who can help guide them to a source of care.

Customer Service for our members

Whether it's a simple question, a call from the emergency room to check benefits, or questions about a claim, we want to respond quickly and accurately. When members call, they talk to someone trained to handle their concerns. The result is greater accountability and better response times. All of our Service Associates undergo ongoing training.

Our members can get answers to their questions in three different ways:

1. Our Customer Service Department staffed with trained Service Associates:

- General Customer Service: 1-800-444-6222
- Hearing impaired TTY/TDD line at 1-800-201-4875 (for commercial members)
- Also available in Spanish, Chinese and Korean

2. www.oxfordhealth.com

Where members can access great tools and important health information

3. *Oxford Express*®

Our interactive voice response telephone system

Customer service for employers and/or benefits administrators:

If you have questions about benefits, eligibility, or provider status from now until your effective date, a Dedicated New Business Support team has been put in place for you.

- Empire BCBS New Business Support Team: 1-800-905-4315

If you are a broker and have a Dedicated Client Service Manager assigned to your agency, you can contact them directly for all your questions.



Online Capabilities

You'll be surprised how much can be done with just a few simple keystrokes. Our website, **www.oxfordhealth.com**, is designed to save you hours of valuable time. It's an incredible resource for both you and your employees. Look at all that's available.

Employers can get things done quickly and conveniently

All of the following transactions can be started from the "Transactions" tab:

- Check billing
- Check eligibility
- Check benefits
- Enroll an employee
- Enroll a dependent
- Enroll a spouse
- Terminate a member
- Request a subscriber list
- Request a member list
- Change member information
- Change email address
- Change username
- Change password
- Access forms

Your employees can do the essentials

- View a claim and print an Explanation of Benefits (EOB)
- Refill a prescription
- Check benefits
- Take a quick view of the plan benefits, including copayments, coinsurances, deductibles and out-of-pocket maximums
- Search for a primary care physician or specialist in our network
- Find complementary and alternative medicine providers
- Search for a participating hospital or facility
- Search for a participating pharmacy
- Search for a participating lab
- Print a temporary ID card
- View our prescription drug list¹¹ and check tier status
- Take a look at PharmAdvisor™ for comparing drug alternatives

Members can make more of their health plan

- Your employees can access forms, rosters and educational literature
- Access our Health Library, quizzes, calculators and health articles
- Access *Healthy Bonus*®, our discount program – see the Member Discounts page of this brochure
- Check out frequently asked benefit questions and get downloadable forms
- Find advice for new and expectant parents through KidsHealth®
- Access our member magazine, *Healthy Mind Healthy Body*®

¹¹The listing of a medication on our Prescription Drug List does not guarantee coverage, as certain medications are excluded due to benefit plan design limitations that are specific to members' individual or group benefits. The Prescription Drug List is current at the time of release and subject to change.

Member Discounts

The **Healthy Bonus**[®] program¹² offers members access to discounts and special offers on a wide variety of health-related products and services not offered by most medical plans. These discounts are available to every member with an Oxford plan at no cost:

Natural and organic products:

- 5% off all products at www.mothenature.com
- Two free cases of 1/2-liter bottled water with Pure Savings Plan from Poland Spring[®]

Weight management programs:

- 15% off a custom-designed weight loss program at Living Lean, LLC, Rob Nevins Personalized Fat Loss Programs
- Special savings on a three-month online subscription, plus an additional savings on the At Home Deluxe Kit at Weight Watchers[®]

Magazine subscriptions:

- *Today's Caregiver*[™] magazine: 40% off one-year subscription
- *Yoga Journal*: 76% off one-year subscription
- *Vegetarian Times*: 80% off one-year subscription

Some of our other great offers include:

- B.A.B.Y.: Purchase the "ABC's of Prenatal Fitness" mini-poster for the discounted price of \$12
- Brookstone[®]: \$15 off any \$100 purchase
- Diabetes Care Services: Save 10% on all sugar-free candies, foods, cooking supplies, cough & cold products, and more
- RunningShoes.com: 10% off products and free shipping on orders over \$50
- Safe Beginnings[®]: 15% discount on childproofing items, including safety gates, cabinet locks, outlet covers and window guards
- The SpaFinder[®] Company: 10% off all gift certificates
- STOTT Pilates[™]: 20% off suggested retail prices on STOTT Pilates videos and equipment

Members can always find the most current list of offerings on our website at www.oxfordhealth.com.



Gym Reimbursements

The only thing better than staying in shape is getting reimbursed for it. The gym reimbursement program is a great benefit you can offer your employees at no extra charge when you transition to an Oxford plan.

Healthier employees are happier employees.

Your employees can get reimbursed for going to the gym an average of 2 to 3 times per week—up to \$300 every six months. We know that staying with an exercise routine isn't always easy, and this can help your employees stay motivated, stay healthy and come to work feeling better.

It's easy. First, select a gym.

To receive reimbursement, your employees must participate in a gym or program that promotes cardiovascular wellness. (Memberships in sports clubs, country clubs, weight loss clinics, spas or other similar facilities are not eligible.) For a gym to be considered eligible, it must provide at least two pieces of equipment or activities that promote cardiovascular wellness from the following list: stationary bicycle, treadmill, elliptical, cross trainer, group exercise, squash/tennis/racquetball courts, step machine/climber, rowing machine, walking/running group, and/or a pool.

How much can my employees get reimbursed?

Depending on your Oxford plan, most subscribers can receive up to a \$200 or \$300 reimbursement per six-month period; covered spouses or domestic partners can receive up to a \$100 reimbursement per six-month period.¹³

It's easy to get started.

Your employees should follow the steps below to receive reimbursement for their fitness participation:

1. Visit the gym

Members must complete a minimum of 50 visits per six-month period. Reimbursement will not be issued until six months have passed, even if 50 visits are completed sooner than six months.

2. Collect paperwork

A copy of the current gym bill will need to be provided, showing the monthly cost of membership, along with a brochure that outlines the services the facility offers.

3. Complete form

A Gym Reimbursement Form—available on our website, www.oxfordhealth.com or requested by calling Customer Service—needs to be completed. A representative from the gym needs to sign the form.

4. Mail information

The Gym Reimbursement Form, along with the current gym bill and brochure, should be submitted within six months (180 days) to the following address: Oxford Gym Reimbursement, P.O. Box 7082, Bridgeport, CT 06601.

¹² These discounts are offered in addition to, and separate from, members' benefit coverage through us. These arrangements have been made for the benefit of members, and do not represent an endorsement or guarantee on our part. Discounts may change from time to time and without notice and are applicable to the items referenced only. We cannot assume any responsibility for the products or services provided by vendors or the failure of vendors referenced to make available the discounts negotiated with us; however, any failure to receive discounts should be reported to Customer Service by calling the telephone number on the health plan ID card.

¹³ The reimbursement benefit is limited to your employee and most spouses or domestic partners; no other dependents are eligible. In order for your employee's spouse or domestic partner to be eligible for this benefit, he or she must also be enrolled in an Oxford product. This reimbursement is not available to members of all groups, including members within any Connecticut plan.

We hope this information answers most of the questions you have about our Oxford products. We are here to provide more information and work with you throughout this process.

We wish the best of health to you.

**To learn more, please contact your General Agent
or broker, or call 1-800-905-4315**



www.oxfordhealth.com