



Making choice simpler.

Your guide to choosing a health coverage plan that fits your budget, and your employees' health care needs.

Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

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Welcome to Oxford New York plans.

This guide will help you understand the plans we offer in New York through the NY State of Health (NYSOH) Small Business Health Options Program (SHOP).

What's inside:

1

How to
choose
coverage.

2

Compare
plans.

3

What
comes
next?



1 How to choose coverage.

See if your business is eligible.

You'll need to meet the following 4 requirements before selecting a SHOP group health plan.

Principal employee work site.

Your business must have an employee office or worksite in the Oxford New York service area.¹

Number of employees.

You must have 100 or fewer full-time equivalent employees (FTEs). Get help calculating how many FTEs you have at nystateofhealth.ny.gov/employer.

Offer health care coverage to all full-time employees.

You'll need to offer coverage to any employee who works an average of 30 or more hours per week.

Valid federal employer ID.

You must have a valid federal employer identification number (EIN).

Choose coverage options.

You can offer your employees one plan or a choice of plans. There are 4 (metallic) tiers of plans.

| | Bronze | Silver | Gold | Platinum |
|---|--|---|--------|--|
| Monthly Premium | \$ | \$\$ | \$\$\$ | \$\$\$\$ |
| Copay (cost per visit/drug) | \$\$\$\$ | \$\$\$ | \$\$ | \$ |
| Is this plan category right for you? | Employees rarely see a doctor, and are willing to pay a higher copay when they do. | Employees want to balance monthly premium, copay and deductible costs. There are several choices between the Bronze and Platinum plans. | | Employees see doctors more often and are willing to pay higher monthly premiums to lower their copay. Platinum plans offer the richest benefit coverage. |

Questions?

Call 1-888-201-4216, visit oxhp.com/shopny.html or contact your broker.

Choose how to offer coverage.

In New York, you can choose one of 3 ways to offer coverage to your employees:

- 1 Choose all plans from one carrier.
- 2 Choose all plans from one tier across all carriers.
- 3 Choose one single plan from one carrier.

Narrow down your plan options.

Consider what is most important to you and your employees.



Oxford EPO.

Provides network care within the Oxford Metro Network® and is available with or without a primary care provider (PCP). Oxford EPO plans that require a PCP will also require a referral for specialty visits.



Oxford EPO HSA.

Provides network care and is paired with a health savings account (HSA) for use with eligible medical and pharmacy expenses. Referrals are required for specialty visits with all Oxford EPO HSA plans.



Oxford EPO Zero Deductible

Provides network care within the Oxford Metro Network. This plan offers no deductibles or coinsurance-only copayments, and PCP referrals are not required for specialty visits.

Next, choose your plan features.

With many plans to choose from, give your employees the control to pick deductible levels, HSA compatibility and cost-share levels that are right for them.

Additional considerations.

See if you qualify for a tax credit.

If you have fewer than 25 full-time equivalent employees (FTEs), you could be eligible for the small business health care tax credit worth up to 50% of your premium costs (up to 35% for nonprofit organizations). Plus, for-profit organizations can also deduct the remaining part of their premium on their taxes.

Coverage in every plan.

These plans cover essential health benefits, preventive care and pre-existing conditions, including:

- Prescriptions
- Lab tests
- Flu shots
- ER care
- Checkups
- Vaccinations

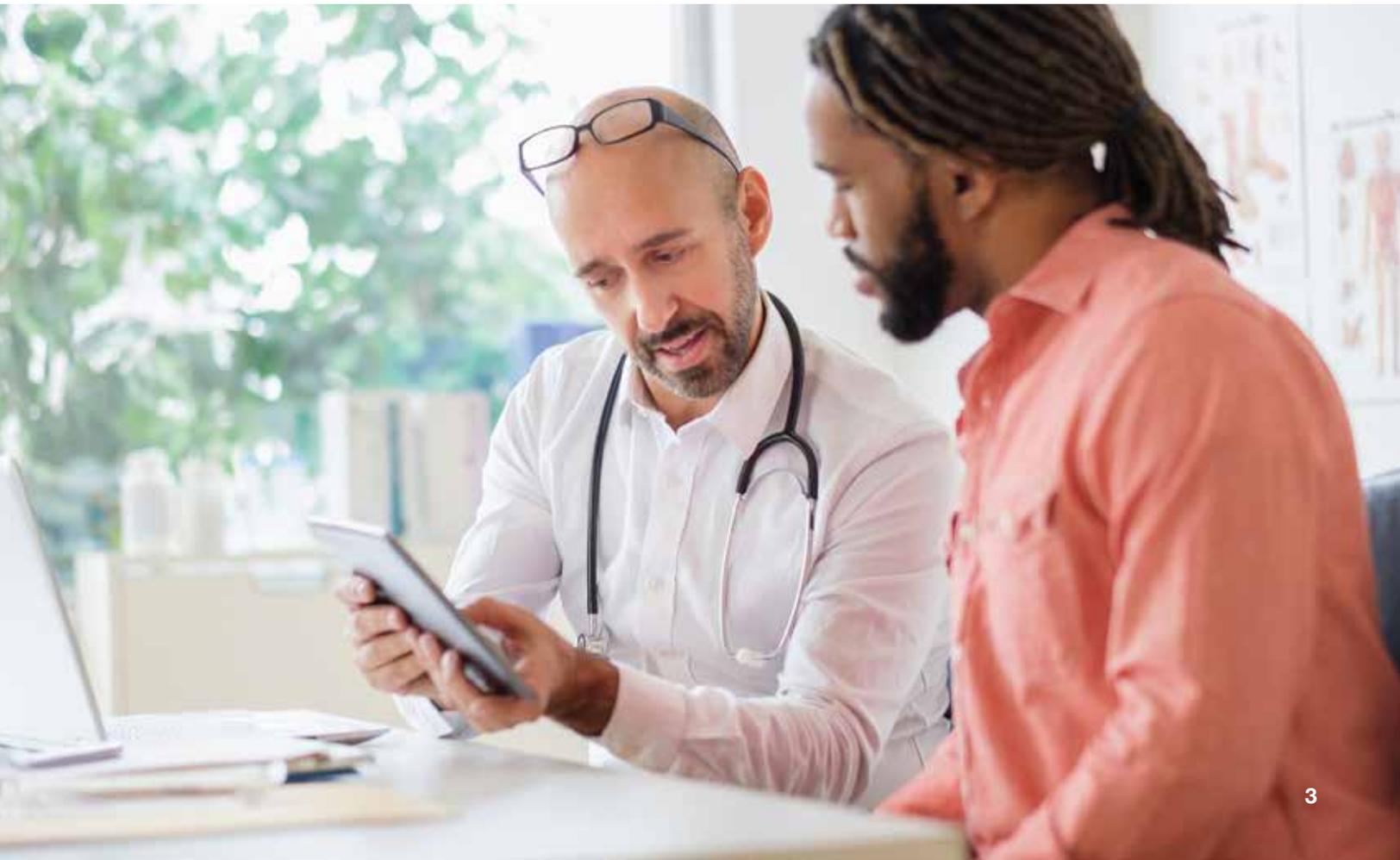
Easy access to care.

Your employees have access to top doctors, clinics and hospitals with all of our health plans. Our providers and facilities are screened for care quality and cost-efficiency. If employees have a question or need advice, they can call Oxford On-Call® to talk with registered nurses 24 hours a day, 7 days a week.

Your employees can use tools to help manage their health and costs.

Through online resources, mobile apps and myuhc.com, your employees will find:

- Apps, tools and programs to manage health.
- A provider search tool.
- 24/7 access to benefit information.



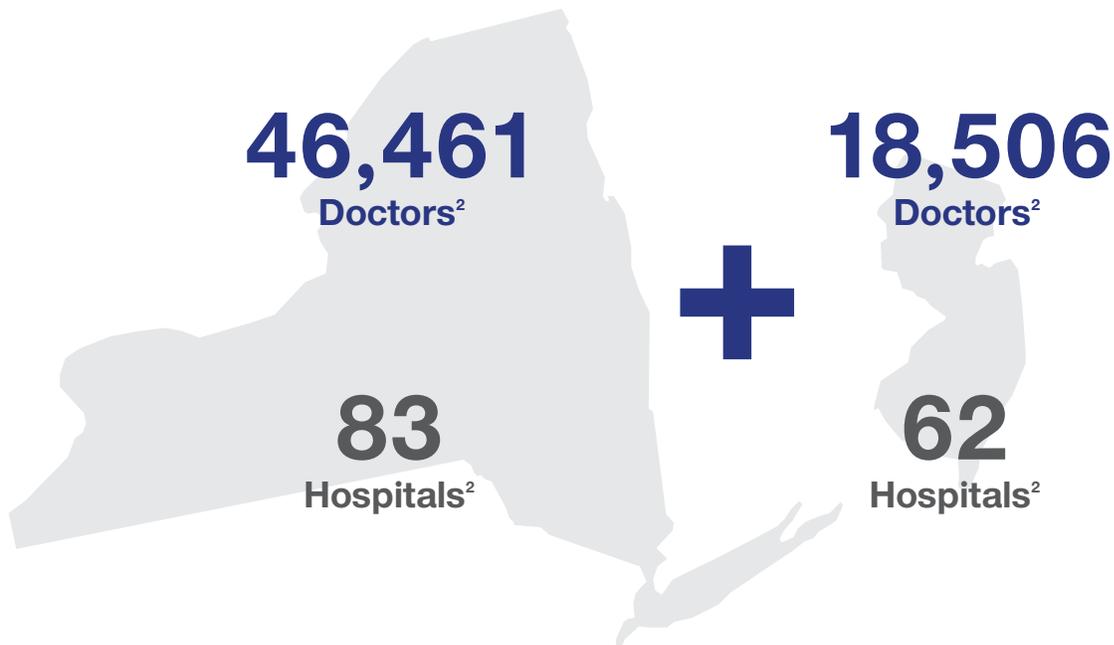
2 Compare plans.

The Oxford Metro Network.

All available Oxford New York SHOP plans are offered with the Oxford Metro Network, providing local access to physicians and hospitals² within the Oxford New York service area¹ and New Jersey.

Providing cost-effective choices for your employees, the Oxford Metro Network plan only offers care from network physicians. A list of network providers can be found at oxhp.com/shopny.html.

Within the network, employees can fill prescriptions at retail pharmacies, including Duane Reade™, Walgreens® and Walmart®. Prescriptions cannot be filled at CVS®, Target® or many non-chain pharmacies. Employees can find a list of eligible pharmacies at oxhp.com/shopny.html.



Oxford EPO and Oxford EPO Zero-Deductible plans.

Employees will need to check the details of their plan before visiting a doctor, clinic or hospital—the Oxford EPO plan will only pay for visits to network providers. If they see an out-of-network provider for non-emergency services, they will be responsible for all costs.

Plans without a referral: Your employees have the choice to see any network doctor or specialist without a referral.



Plans with a referral: Your employees pick a PCP who will get to know them, manage their health care and refer them to specialists (if needed).



Oxford EPO HSA.

Oxford EPO HSA provides in-network care for members using the Oxford Metro Network of providers and is paired with a health savings account (HSA) for members to use for eligible medical and pharmacy expenses. Employees will need to check the details of their plan before visiting a doctor, clinic or hospital. PCP referrals are required for all specialty services.

Your employees pick a PCP who will get to know them, manage their health care and refer them to specialists (if needed).



Questions? Call 1-888-201-4216, visit oxhp.com/shopny.html or contact your broker.

3 What comes next?

Make sure you're eligible.

Visit nystateofhealth.ny.gov/employer.

Choose coverage for your employees.*

Need help? Call us at **1-888-201-4216**. Or visit oxhp.com/shopny.html.

Learn about tax credits.

See if you are eligible for a tax credit at nystateofhealth.ny.gov/employer.

Enter employee information.

Use this simple sign-up checklist. Make sure to have everything ready for every employee you're covering.

- First and last name.
- Date of birth.
- Social Security number.
- Date of hire.
- Full- or part-time status.
- Email address.

Please note, if you are offering dependent coverage, you will need to have this information for all covered dependents as well.

Sign up now.

To sign up and pay the first month's premium by the 12th to start coverage on the first of the following month, contact your broker or Oxford representative at **1-888-201-4216**.
For more information, visit oxhp.com/shopny.html.

To learn more about applying for health insurance including Medicaid, Child Health Plus, Essential Plan, and Qualified Health Plans through NY State of Health, The Official Health Plan Marketplace, visit nystateofhealth.ny.gov or call **1-855-355-5777**.

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¹ Oxford downstate New York service area includes the following counties: Ulster, Sullivan, Dutchess, Orange, Putnam, Rockland, Westchester, Bronx, New York, Queens, Kings, Richmond, Nassau and Suffolk.

² Network Report, September 2020. This data represents all participating (network) providers except ancillary providers (e.g., laboratories, radiology centers, urgent care centers, hospitals, etc.). Dental, behavioral health practitioners, complementary and alternative medicine providers are included. Providers who are board certified in more than one specialty, and/or practice at more than one location, are counted only once and at only one location. National network access is not available with the Oxford Metro Network.

* These policies may have exclusions, limitations or terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker, consultant or Oxford Representative.

Language Assistance/Nondiscrimination Notice
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All policy numbers include the variations of the policies such as cost-share reduction plans. For costs and complete details of the coverage, call (or write) your insurance agent or the company. 85629NY0010469-01, 85629NY0010453-01, 85629NY0010493-01, 85629NY0010509-01, 85629NY0010597-01, 85629NY0010485-01, 85629NY0010573-01, 85629NY0010565-01, 85629NY0010701-01.

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The Oxford Health Savings Account (HSA) is a qualifying high-deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a health savings account with a bank of their choice or through Optum Bank, Member of FDIC. "Oxford HSA" refers generally to the Oxford HSA product, which includes a HDHP, although at times "Oxford HSA" may refer only and specifically to the Oxford Health Savings Account provided in conjunction with Optum Bank and not to the associated HDHP.

This can also be found on the IEX brochure if needed. To learn more about applying for health insurance including Medicaid, Child Health Plus, Essential Plan, and Qualified Health Plans through NY State of Health, The Official Health Plan Marketplace, visit www.nystateofhealth.ny.gov or call 1-855-355-5777.

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