



Connecticut, 1-50 Fully Insured Plan Grid - Oxford

Effective January 2024

Plans designed for simplicity and affordability.

This plan grid highlights benefits and should not be used to fully understand exact coverage. Review COC for an exact description, coverage details and other terms and conditions. Contact your Oxford representative for more information.

Issued Date: 11/14/23



Health plans built for what matters to small business



Vital Medications Program | \$0 cost for certain medications.

The UnitedHealthcare Vital Medication Program offers certain drugs at no additional cost. Preferred medications with \$0 out-of-pocket costs may include:

- Insulin – rapid, short and long-acting
- Epinephrine – allergic reactions
- Glucagon – hypoglycemia (low blood sugar)
- Naloxone – opioid overuse
- Albuterol – asthma



UnitedHealthcare Rewards | Increase employee engagement.

Employees can earn dollars for completing healthy actions with UHC Rewards. Participants and their spouses select activities right for them and choose how to spend their earnings. Participants can earn up to \$300 annually.



\$0 24/7 Virtual Visits | Convenient care for \$0.

With a 24/7 Virtual Visit, employees and their covered family members of all ages can see and speak to a doctor anywhere, anytime on a mobile device or computer.

| Benefit plan | 24/7 Virtual Visits benefit |
|-----------------------------------|---|
| High deductible health plan | |
| Coinurance and deductible plan | • \$0 cost-share – Deductible does not apply • First dollar coverage |
| Health Savings Account (HSA) plan | |
| Copay plan | • \$0 cost-share (copay) • First dollar coverage |



Care Cash® | Provide financial help for employee health care expenses.

The Care Cash preloaded debit card can be used towards cost sharing for certain eligible network health care expenses. Care Cash:

- Gives an employee \$200 for the year for individual coverage or \$500 for family coverage
- Reloads new funds each plan year
- Rolls over remaining card balances each plan year up to \$2,000

For all Connecticut Oxford Plans:

- All plans apply UnitedHealthcare Rewards. Contact your Oxford representative for details
- Care Cash is included on all plans except for HSA plans. Contact your Oxford representative for details
- All plans are paired with the CT Custom 4T PDL Pharmacy Plan. The CT Custom PDL combines a four-tier benefit design with all generics in T1 and all specialty meds in T3 and T4 with a managed drug list
- All pharmacy plans utilize the Broad National Retail Pharmacy network
- All plans include coverage for one routine Adult Vision exam per year
- Primary Care Physicians include Family Practice, Internal Medicine, Obstetrics-Gynecology, and Pediatrics
- Visit myuhc.com® for network details



Health Plan Product Offering

Connecticut Oxford
1-50 Fully Insured Eligible Employees

Oxford Freedom PPO Non-Gated (Insurance) (Continued on next page)

[Click for Plan Descriptions](#)

| Plan Category | Deductible Single | Network Coins | OOPM Single | Virtual Visit | PCP | | Specialist | | Urgent Care | ER | Lab | X-Ray | Maj. Diag. & Imaging | OP Surg | IP Hospital | Med Ded Type | Med Rx Ded Type | Med Plan Name | Rx Plan | Metallic Level |
|-----------------------|-------------------|---------------|-------------|---------------|------------|---------|------------|---------|-------------|-------------|------|-------|----------------------|-------------|-----------------------------------|--------------|-----------------|------------------------------------|--|----------------|
| | | | | | Designated | Network | Designated | Network | | | | | | | | | | | | |
| Oxford Freedom PPO NG | N/A | 100% | \$2,500 | 100% | N/A | \$20 | N/A | \$45 | \$45 | \$350 | 100% | \$30 | \$75 | \$500 | \$500 Admit | Emb | Sep | CT P FRDM NG 20/45/100 PPO 24 2 | \$5/\$60/50% to \$500 max/50% to \$750 | Platinum |
| Oxford Freedom PPO NG | N/A | 100% | \$3,000 | 100% | N/A | \$10 | N/A | \$30 | \$50 | \$300 | 100% | \$30 | \$75 | \$300 | \$500/day up to \$2,000 max | Emb | Sep | CT P FRDM NG 10/30/100 PPO 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Platinum |
| Oxford Freedom PPO NG | N/A | 100% | \$4,000 | 100% | N/A | \$20 | N/A | \$45 | \$45 | \$300 | 100% | 100% | 100% | \$350 | \$750 Admit | Emb | Sep | CT P FRDM NG 20/45/100 PPO 24 1 | \$5/\$60/50% to \$500 max/50% to \$750 | Platinum |
| Oxford Freedom PPO NG | \$1,000 | 100% | \$4,000 | 100% | N/A | \$15 | N/A | \$40 | \$40 | \$300 | 100% | \$40 | \$75 | Ded + 100% | Ded + 100% | Emb | Sep | CT P FRDM NG 15/40/1000/100 PPO 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Platinum |
| Oxford Freedom PPO NG | \$1,500 | 100% | \$9,100 | 100% | N/A | \$30 | N/A | \$70 | \$70 | \$400 | \$25 | \$60 | \$75 | \$500 | Ded + 100% | Emb | Sep | CT G FRDM NG 30/70/1500/100 PPO 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Freedom PPO NG | \$2,000 | 100% | \$7,900 | 100% | N/A | \$25 | N/A | \$65 | \$65 | \$400 | \$25 | \$50 | \$75 | \$500 | Ded + \$750 Admit | Emb | Sep | CT G FRDM NG 25/65/2000/100 PPO 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Freedom PPO NG | \$2,500 | 100% | \$9,000 | 100% | N/A | \$35 | N/A | \$75 | \$75 | Ded + \$350 | 100% | \$50 | \$75 | \$375 | Ded + \$500 Admit | Emb | Sep | CT G FRDM NG 35/75/2500/100 PPO 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Freedom PPO NG | \$2,500 | 80% | \$9,100 | 100% | N/A | \$20 | N/A | \$50 | \$50 | Ded + 80% | 100% | \$30 | \$75 | Ded + 80% | Ded + 80% | Emb | Sep | CT G FRDM NG 20/50/2500/80 PPO 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Freedom PPO NG | \$3,000 | 100% | \$7,000 | 100% | N/A | \$20 | N/A | \$50 | \$50 | Ded + 100% | 100% | \$30 | \$75 | Ded + \$500 | Ded + \$500/day up to \$2,000 max | Emb | Sep | CT G FRDM NG 20/50/3000/100 PPO 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Freedom PPO NG | \$3,000 | 80% | \$7,000 | 100% | N/A | \$25 | N/A | \$60 | \$60 | Ded + 80% | \$10 | \$50 | \$75 | Ded + 80% | Ded + 80% | Emb | Sep | CT G FRDM NG 25/60/3000/80 PPO 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Gold |



Health Plan Product Offering

Connecticut Oxford
1-50 Fully Insured Eligible Employees

Oxford Freedom PPO Non-Gated (Insurance) (Continued on next page)

[Click for Plan Descriptions](#)

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|-----------------------|-------------------|---------------|-------------|---------------|------------|-----------|------------|-----------|-------------|-------------|-----------|------------|----------------------|-------------|-----------------------------------|--------------|-----------------|---------------------------------------|---|----------------|
| | | | | | Designated | Network | Designated | Network | | | | | | | | | | | | |
| Oxford Freedom PPO NG | \$2,500 | 100% | \$9,400 | 100% | N/A | \$25 | N/A | \$75 | \$75 | Ded + \$400 | \$20 | \$70 | \$75 | Ded + 100% | Ded + 100% | Emb | Sep | CT G FRDM NG 25/75/2500/100 PPO 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Freedom PPO NG | \$4,000 | 100% | \$8,500 | 100% | N/A | \$30 | N/A | \$75 | \$75 | \$400 | \$30 | \$50 | \$75 | Ded + 100% | Ded + 100% | Emb | Sep | CT G FRDM NG 30/75/4000/100 PPO 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Freedom PPO NG | \$4,000 | 80% | \$7,750 | 100% | N/A | \$30 | N/A | \$50 | \$50 | \$400 | \$10 | \$50 | \$75 | Ded + 80% | Ded + 80% | Emb | Sep | CT G FRDM NG 30/50/4000/80 PPO 24 | \$10/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Freedom PPO NG | \$4,500 | 100% | \$8,500 | 100% | N/A | \$35 | N/A | \$75 | \$75 | \$400 | \$35 | \$50 | \$75 | Ded + 100% | Ded + 100% | Emb | Sep | CT G FRDM NG 35/75/4500/100 PPO 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Freedom PPO NG | \$5,000 | 80% | \$7,750 | 100% | N/A | \$30 | N/A | \$50 | \$50 | \$400 | \$10 | \$50 | \$75 | Ded + 80% | Ded + 80% | Emb | Sep | CT G FRDM NG 30/50/5000/80 PPO 24 | \$10/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Freedom PPO NG | \$5,850 | 100% | \$9,450 | 100% | N/A | \$35 | N/A | \$75 | \$75 | Ded + \$400 | \$35 | Ded + 100% | Ded + \$75 | Ded + \$500 | Ded + \$750/day up to \$3,000 max | Emb | Sep | CT S FRDM NG 35/75/5850/100 PPO 24 | \$250 ded T3/T4; \$5/\$60/50% to \$500 max/50% to \$750 | Silver |
| Oxford Freedom PPO NG | \$6,000 | 75% | \$9,100 | 100% | N/A | \$35 | N/A | \$75 | \$75 | Ded + 50% | \$25 | Ded + 75% | Ded + 75% | Ded + 75% | Ded + 75% | Emb | Sep | CT S FRDM NG 35/75/6000/75 PPO 24 | \$250 ded T3/T4; \$5/\$60/50% to \$500 max/50% to \$750 | Silver |
| Oxford Freedom PPO NG | \$7,000 | 90% | \$9,100 | 100% | N/A | \$35 | N/A | \$75 | \$75 | Ded + 50% | \$25 | Ded + 90% | Ded + 90% | Ded + 90% | Ded + 90% | Emb | Sep | CT S FRDM NG 35/75/7000/90 PPO 24 | \$250 ded T3/T4; \$5/\$60/50% to \$500 max/50% to \$750 | Silver |
| Oxford Freedom PPO NG | \$7,500 | 100% | \$9,100 | 100% | N/A | \$35 | N/A | \$75 | \$75 | Ded + 50% | \$35 | Ded + 100% | Ded + 100% | Ded + 100% | Ded + 100% | Emb | Sep | CT S FRDM NG 35/75/7500/100 PPO 24 | \$250 ded T3/T4; \$5/\$60/50% to \$500 max/50% to \$750 | Silver |
| Oxford Freedom PPO NG | \$7,500 | 70% | \$9,450 | 100% | N/A | Ded + 70% | N/A | Ded + 70% | Ded + 70% | Ded + 70% | Ded + 70% | Ded + 70% | Ded + 70% | Ded + 70% | Ded + 70% | Emb | Sep | CT B FRDM NG 7500/70 PPO 24 | \$250 ded T3/T4; \$5/\$60/50% to \$500 max/50% to \$750 | Bronze |
| Oxford Freedom PPO NG | \$8,000 | 80% | \$9,450 | 100% | N/A | \$40 | N/A | \$85 | \$85 | Ded + 50% | \$40 | \$75 | Ded + 80% | Ded + 80% | Ded + 80% | Emb | Sep | CT S FRDM NG 40/85/8000/80 PPO PRO 24 | \$250 ded T3/T4; \$5/\$60/50% to \$500 max/50% to \$750 | Silver |



Health Plan Product Offering

Connecticut Oxford
1-50 Fully Insured Eligible Employees

Oxford Freedom PPO Health Savings Account (HSA) Non-Gated (Insurance)

[Click for Plan Descriptions](#)

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|---------------------------|-------------------|---------------|-------------|---------------|------------|------------|------------|------------|-------------|-------------|------------|------------|----------------------|-------------|-----------------------------------|---------------------|-----------------|--|---|----------------|
| | | | | | Designated | Network | Designated | Network | | | | | | | | | | | | |
| Oxford Freedom PPO HSA NG | \$1,600 | 90% | \$6,500 | 100% | N/A | Ded + 90% | N/A | Ded + 90% | Ded + 90% | Ded + 90% | Ded + 90% | Ded + 90% | Ded + 90% | Ded + 90% | Ded + 90% | Ded NonEmb/OOPM Emb | Comb | CT G FRDM NG 1600/90 PPO HSA 24 | \$10/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Freedom PPO HSA NG | \$2,000 | 100% | \$7,900 | 100% | N/A | Ded + 100% | N/A | Ded + 100% | Ded + 100% | Ded + \$350 | Ded + 100% | Ded + 100% | Ded + 100% | Ded + 100% | Ded + \$500 Admit | Ded NonEmb/OOPM Emb | Comb | CT G FRDM NG 2000/100 PPO HSA 24 | \$10/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Freedom PPO HSA NG | \$2,500 | 100% | \$7,900 | 100% | N/A | Ded + \$35 | N/A | Ded + \$75 | Ded + \$75 | Ded + \$400 | Ded + \$25 | Ded + \$75 | Ded + \$75 | Ded + \$450 | Ded + \$750/day up to \$3,000 max | Ded NonEmb/OOPM Emb | Comb | CT S FRDM NG 35/75/2500/100 PPO HSA 24 | \$10/\$60/50% to \$500 max/50% to \$750 | Silver |
| Oxford Freedom PPO HSA NG | \$3,200 | 80% | \$7,900 | 100% | N/A | Ded + 80% | N/A | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Emb | Comb | CT S FRDM NG 3200/80 PPO HSA 24 | \$10/\$60/50% to \$500 max/50% to \$750 | Silver |
| Oxford Freedom PPO HSA NG | \$3,500 | 90% | \$7,300 | 100% | N/A | Ded + 90% | N/A | Ded + 90% | Ded + 90% | Ded + 50% | Ded + 90% | Ded + 90% | Ded + 90% | Ded + 90% | Ded + 90% | Emb | Comb | CT S FRDM NG 3500/90 PPO HSA 24 | \$10/\$60/50% to \$500 max/50% to \$750 | Silver |
| Oxford Freedom PPO HSA NG | \$4,500 | 100% | \$7,300 | 100% | N/A | Ded + 100% | N/A | Ded + 100% | Ded + 100% | Ded + \$350 | Ded + 100% | Ded + 100% | Ded + 100% | Ded + 100% | Ded + 100% | Emb | Comb | CT S FRDM NG 4500/100 PPO HSA 24 | \$10/\$60/50% to \$500 max/50% to \$750 | Silver |
| Oxford Freedom PPO HSA NG | \$6,000 | 50% | \$7,300 | 100% | N/A | Ded + 50% | N/A | Ded + 50% | Ded + 50% | Ded + 50% | Ded + 50% | Ded + 50% | Ded + 50% | Ded + 50% | Ded + 50% | Emb | Comb | CT B FRDM NG 6000/50 PPO HSA 24 | \$10/\$60/50% to \$500 max/50% to \$750 | Bronze |
| Oxford Freedom PPO HSA NG | \$6,700 | 90% | \$7,300 | 100% | N/A | Ded + 90% | N/A | Ded + 90% | Ded + 90% | Ded + 90% | Ded + 90% | Ded + 90% | Ded + 90% | Ded + 90% | Ded + 90% | Emb | Comb | CT B FRDM NG 6700/90 PPO HSA 24 | \$10/\$60/50% to \$500 max/50% to \$750 | Bronze |



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Connecticut Oxford
1-50 Fully Insured Eligible Employees

Oxford Freedom HMO Non-Gated (HMO)

[Click for Plan Descriptions](#)

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|-----------------------|-------------------|---------------|-------------|---------------|------------|---------|------------|---------|-------------|-------------|------|-----------|----------------------|-------------|-----------------------------------|--------------|-----------------|------------------------------------|---|----------------|
| | | | | | Designated | Network | Designated | Network | | | | | | | | | | | | |
| Oxford Freedom HMO NG | \$1,000 | 100% | \$9,100 | 100% | N/A | \$25 | N/A | \$50 | \$50 | Ded + \$350 | \$15 | \$50 | \$75 | \$500 | \$750/day up to \$3,000 max | Emb | Sep | CT G FRDM NG 25/50/1000/100 HMO 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Freedom HMO NG | \$2,500 | 100% | \$6,500 | 100% | N/A | \$25 | N/A | \$50 | \$50 | Ded + \$350 | \$10 | \$50 | \$75 | Ded + \$350 | Ded + \$750 Admit | Emb | Sep | CT G FRDM NG 25/50/2500/100 HMO 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Freedom HMO NG | \$2,500 | 50% | \$6,000 | 100% | N/A | \$25 | N/A | \$50 | \$50 | Ded + 50% | \$10 | \$50 | \$75 | Ded + 50% | Ded + 50% | Emb | Sep | CT G FRDM NG 25/50/2500/50 HMO 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Freedom HMO NG | \$6,500 | 50% | \$9,450 | 100% | N/A | \$35 | N/A | \$85 | \$85 | Ded + 50% | \$50 | \$75 | 50% | Ded + 50% | Ded + 50% | Emb | Sep | CT S FRDM NG 35/85/6500/50 HMO 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Silver |
| Oxford Freedom HMO NG | \$6,700 | 75% | \$9,450 | 100% | N/A | \$35 | N/A | \$75 | \$75 | Ded + 75% | \$35 | Ded + 75% | Ded + 75% | Ded + 75% | Ded + 75% | Emb | Sep | CT S FRDM NG 35/75/6700/75 HMO 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Silver |
| Oxford Freedom HMO NG | \$7,500 | 100% | \$9,450 | 100% | N/A | \$45 | N/A | \$85 | \$85 | Ded + \$400 | \$45 | \$75 | \$75 | Ded + \$500 | Ded + \$750/day up to \$2,250 max | Emb | Sep | CT S FRDM NG 45/85/7500/100 HMO 24 | \$250 ded T3/T4; \$5/\$60/50% to \$500 max/50% to \$750 | Silver |

Oxford Freedom HMO Health Savings Account (HSA) Non-Gated (HMO)

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|---------------------------|-------------------|---------------|-------------|---------------|------------|------------|------------|------------|-------------|-------------|------------|------------|----------------------|-------------|-------------------|--------------|-----------------|--|---|----------------|
| | | | | | Designated | Network | Designated | Network | | | | | | | | | | | | |
| Oxford Freedom HMO HSA NG | \$3,500 | 100% | \$7,900 | 100% | N/A | Ded + \$30 | N/A | Ded + \$75 | Ded + \$75 | Ded + \$400 | Ded + \$20 | Ded + \$60 | Ded + 100% | Ded + 100% | Ded + 100% | Emb | Comb | CT S FRDM NG 30/75/3500/100 HMO HSA 24 | \$10/\$60/50% to \$500 max/50% to \$750 | Silver |
| Oxford Freedom HMO HSA NG | \$3,500 | 80% | \$7,500 | 100% | N/A | Ded + 80% | N/A | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Emb | Comb | CT S FRDM NG 3500/80 HMO HSA 24 | \$10/\$60/50% to \$500 max/50% to \$750 | Silver |
| Oxford Freedom HMO HSA NG | \$4,500 | 80% | \$6,500 | 100% | N/A | Ded + 80% | N/A | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Emb | Comb | CT S FRDM NG 4500/80 HMO HSA 24 | \$10/\$60/50% to \$500 max/50% to \$750 | Silver |
| Oxford Freedom HMO HSA NG | \$6,250 | 100% | \$7,300 | 100% | N/A | Ded + \$40 | N/A | Ded + \$60 | Ded + \$60 | Ded + \$350 | Ded + \$10 | Ded + \$50 | Ded + \$75 | Ded + \$500 | Ded + \$700 Admit | Emb | Comb | CT B FRDM NG 40/60/6250/100 HMO HSA 24 | \$10/\$60/50% to \$500 max/50% to \$750 | Bronze |



Health Plan Product Offering

Connecticut Oxford
1-50 Fully Insured Eligible Employees

Oxford Liberty HMO Non-Gated (HMO)

[Click for Plan Descriptions](#)

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|-----------------------|-------------------|---------------|-------------|---------------|------------|---------|------------|---------|-------------|-------|------|-------|----------------------|---------|-------------|--------------|-----------------|----------------------------|---|----------------|
| | | | | | Designated | Network | Designated | Network | | | | | | | | | | | | |
| Oxford Liberty HMO NG | N/A | 100% | \$5,000 | 100% | 100% | \$25 | \$40 | \$60 | \$60 | \$300 | 100% | \$50 | \$75 | \$250 | \$500 Admit | Emb | Sep | CT P LBTY NG 40/100 HMO 24 | \$250 ded T3/T4; \$5/\$60/50% to \$500 max/50% to \$750 | Platinum |

Oxford Liberty HMO Gated (HMO)

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| | | | | | Designated | Network | Designated | Network | | | | | | | | | | | | |
| Oxford Liberty HMO GT | \$2,500 | 80% | \$7,500 | 100% | 100% | \$25 | \$45 | \$70 | \$70 | Ded + 50% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Emb | Sep | CT G LBTY GT 45/2500/80 HMO PRO 24 | \$250 ded T3/T4; \$5/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Liberty HMO GT | \$3,000 | 100% | \$6,500 | 100% | 100% | \$25 | \$45 | \$70 | \$70 | Ded + \$350 | Ded + 100% | Ded + 100% | Ded + 100% | Ded + 100% | Ded + 100% | Emb | Sep | CT G LBTY GT 45/3000/100 HMO 24 | \$250 ded T3/T4; \$5/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Liberty HMO GT | \$3,000 | 90% | \$7,000 | 100% | 100% | \$25 | \$45 | \$70 | \$70 | Ded + 90% | Ded + 90% | Ded + 90% | Ded + 90% | Ded + 90% | Ded + 90% | Emb | Sep | CT G LBTY GT 45/3000/90 HMO 24 | \$250 ded T3/T4; \$5/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Liberty HMO GT | \$3,500 | 100% | \$7,500 | 100% | 100% | \$25 | \$45 | \$70 | \$70 | Ded + \$300 | Ded + 100% | Ded + 100% | Ded + 100% | Ded + 100% | Ded + 100% | Emb | Sep | CT G LBTY GT 45/3500/100 HMO 24 | \$250 ded T3/T4; \$5/\$60/50% to \$500 max/50% to \$750 | Gold |
| Oxford Liberty HMO GT | \$6,250 | 100% | \$9,450 | 100% | 100% | \$40 | Ded + \$70 | Ded + \$85 | \$85 | Ded + \$400 | \$25 | \$75 | Ded + \$75 | Ded + \$500 | Ded + \$750/day up to \$3,000 max | Emb | Sep | CT S LBTY GT 70/6250/100 HMO 24 | \$250 ded T3/T4; \$5/\$60/50% to \$500 max/50% to \$750 | Silver |
| Oxford Liberty HMO GT | \$6,500 | 80% | \$9,450 | 100% | \$15 | \$40 | \$65 | \$85 | \$85 | Ded + 50% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Emb | Sep | CT S LBTY GT 15/65/6500/80 HMO PRO 24 | \$250 ded T3/T4; \$5/\$60/50% to \$500 max/50% to \$750 | Silver |
| Oxford Liberty HMO GT | \$8,500 | 100% | \$9,450 | 100% | 100% | \$40 | \$70 | \$85 | \$85 | Ded + 100% | Ded + 100% | Ded + 100% | Ded + 100% | Ded + 100% | Ded + 100% | Emb | Sep | CT S LBTY GT 70/8500/100 HMO 24 | \$250 ded T3/T4; \$5/\$60/50% to \$500 max/50% to \$750 | Silver |



Health Plan Product Offering

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| | | | | | Designated | Network | Designated | Network | | | | | | | | | | | | |
| Oxford Liberty HMO HSA GT | \$3,200 | 100% | \$7,300 | 100% | Ded + 100% | Ded + \$40 | Ded + \$60 | Ded + \$85 | Ded + \$85 | Ded + \$400 | Ded + \$25 | Ded + \$60 | Ded + \$75 | Ded + \$500 | Ded + \$750 Admit | Emb | Comb | CT S LBTY GT 60/3200/100 HMO HSA 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Silver |
| Oxford Liberty HMO HSA GT | \$3,500 | 80% | \$7,500 | 100% | N/A | Ded + 80% | N/A | Ded + 80% | Ded + 80% | Ded + 50% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Emb | Comb | CT S LBTY GT 3500/80 HMO HSA 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Silver |
| Oxford Liberty HMO HSA GT | \$4,500 | 100% | \$7,900 | 100% | N/A | Ded + 100% | N/A | Ded + 100% | Ded + 100% | Ded + \$400 | Ded + 100% | Ded + 100% | Ded + 100% | Ded + 100% | Ded + 100% | Emb | Comb | CT S LBTY GT 4500/100 HMO HSA 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Silver |
| Oxford Liberty HMO HSA GT | \$6,700 | 80% | \$7,900 | 100% | N/A | Ded + 80% | N/A | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Ded + 80% | Emb | Comb | CT B LBTY GT 6700/80 HMO HSA 24 | \$5/\$60/50% to \$500 max/50% to \$750 | Bronze |



Plan Descriptions – Oxford Freedom

Connecticut Oxford
1-50 Fully Insured Eligible Employees

For all Oxford Freedom Plans | [Click to see Plan Grids](#)

- National UnitedHealthcare network access when traveling outside of the service area
- No PCP selection or referrals required to see a network specialist
- Members receive the highest level of plan benefits when they receive Lab services from a Designated Diagnostic Provider (DDP)

Oxford Freedom PPO NG:

- In-network and out-of-network benefit access within the Oxford Freedom Network

Oxford Freedom PPO HSA NG:

- In-network and out-of-network benefit access within the Oxford Freedom Network
- Combines a qualified high-deductible health plan with a tax-advantaged account that employers or members may contribute to help pay for member health costs
- Member responsible for copays and/or coinsurance after deductible for covered services
- Federally qualified HSAs with account administration available through Optum Bank®
- HSA plans are not HRA eligible

Oxford Freedom HMO HSA NG:

- In-network only benefit access within the Oxford Freedom Network
- Combines a qualified high-deductible health plan with a tax-advantaged account that employers or members may contribute to help pay for member health costs
- Member responsible for copays and/or coinsurance after deductible for covered services
- Federally qualified HSAs with account administration available through Optum Bank®
- HSA plans are not HRA eligible

Oxford Freedom HMO NG:

- In-network only benefit access within the Oxford Freedom Network



Plan Descriptions – Oxford Liberty

Connecticut Oxford
1-50 Fully Insured Eligible Employees

For all Oxford Plans | [Click to see Plan Grids](#)

- In-network only benefit access within the Oxford Liberty Network
- Access to our UnitedHealthcare Core network when traveling outside of the Oxford service area

- Members receive the highest level of plan benefits when they receive Lab services from a Designated Diagnostic Provider (DDP)
- Enhanced benefits apply when seeking care from preferred providers, such as Tier 1 or UnitedHealth Premium providers

Oxford Liberty HMO NG:

- No PCP selection or referrals required to see a network specialist

Oxford Liberty HMO GT:

- PCP selection and referrals required to see a network specialist

Oxford Liberty HMO HSA GT:

- PCP selection and referrals required to see a network specialist
- Combines a qualified high-deductible health plan with a tax-advantaged account that employers or members may contribute to help pay for member health costs
- Member responsible for copays and/or coinsurance after deductible for covered services
- Federally qualified HSAs with account administration available through Optum Bank®
- HSA plans are not HRA eligible



- Unless otherwise noted, product availability is national/statewide.
- All plans are ACA compliant.
- 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 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.
- Refer to the complete Certificate of Coverage and/or Benefit Summary documents for additional benefit plan design details. Benefit Summaries can be found by visiting www.UHCeServices.com.
- Please Note: The information in this grid is provided for informational purposes only and is not intended for use as a contract. For a complete listing of coverage and exclusions please refer to the Certificate of Coverage or talk to your Oxford representative for additional details that could impact the benefits.
- UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.
- Care Cash provides a pre-loaded debit card which can be used for certain health care expenses. If the card is used for ineligible 213(d) expenses, individuals may incur tax obligations and should consult an appropriate tax professional to determine if they have such obligations. The information provided in connection with Care Cash is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them.
- 24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.
- Telehealth services are available in Connecticut in addition to 24/7 Virtual Visits.
- Different Oxford plans may have varying approaches to whether pharmacy costs are included or excluded from the medical deductible.
- All coinsurance listed reflects Oxford coinsurance.
- Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc.

