

The Oxford Freedom Network

The Oxford¹ Freedom Network has been our premiere provider network for access in Connecticut for more than three decades. Plans offered with this network generally have richer benefits. Members* enrolled in these plans have national network access when traveling outside of the Oxford tri-state service area.² Highlights of these plans include virtual weight loss and wellness coaching, \$0 copay for 24/7 Virtual Visits and up to \$700 earning potential for reaching wellness goals.

Features



Local access: The Oxford Freedom Network is our largest network option, providing access to more than 147,558 providers across Connecticut, New York and New Jersey.³

- Connecticut physicians: 27,381
- New York physicians: 78,800
- New Jersey physicians: 41,377



National access: Members enrolled in Oxford Freedom Network plans have additional access to our national UnitedHealthcare Choice Plus network³ when traveling outside of the Oxford service area.²

- Physicians and health care professionals: 1,563,177
- Hospitals: 5,897



Pharmacy: Broad network with more than 67,000 retail pharmacies nationwide, including major chains, mass merchants and supermarkets.

- Examples of network pharmacies include Costco, CVS®, Rite Aid, Stop & Shop, Walgreens® and Walmart®

How to find an Oxford Freedom Network provider

Medical

1. Go to myuhc.com[®]
2. Click **Find a Provider > Medical Directory > Employer & Individual Plans > Oxford Health Plans > Freedom**
3. Enter additional criteria and click **Search**

Pharmacy

1. Go to myuhc.com
2. Click **Find a Pharmacy**
3. Enter search criteria (e.g., pharmacy name or ZIP code) and click **Search**

Oxford Freedom Network numbers by county³

County	Providers	Hospitals
Fairfield	8,202	6
Hartford	10,494	7
Litchfield	1,936	3
Middlesex	1,798	1
New Haven	9,698	6
New London	2,506	2
Tolland	1,310	2
Windham	1,105	2

continued



Many savings opportunities

Freedom Network plans offer benefits your employees have come to expect with an Oxford plan, along with other useful options to help them lower their out-of-pocket costs.

- **\$0** cost-share for insulin and emergency use drugs, such as albuterol, epinephrine, glucagon and naloxone
- **\$0** copay for 24/7 Virtual Visits, including HSA plans
- **Up to \$300** per year for reaching daily program goals and completing one-time activities through UnitedHealthcare Rewards
- **Up to \$400** per year in reimbursement for qualifying fitness expenses through Sweat Equity
- **\$200** for individual coverage or **\$500** for family coverage provided annually on a pre-funded debit card to use toward certain eligible medical expenses through Care Cash®. Included with all small group (1–50) non-HSA products. This program is an optional buy-up for large group employers.
- **Discounts to thousands of gyms** for small group (1–50) members with no long-term contracts or annual gym registration fees through One Pass Select™.

Products available with the Connecticut Oxford Freedom Network

PPO	HMO	PPO HSA	HMO HSA
<ul style="list-style-type: none"> • PPO plans offered with the Freedom Network provide members with network and out-of-network coverage • Members are able to access the national network when traveling outside of the Oxford service area • These products do not require a PCP referral for specialist visits 	<ul style="list-style-type: none"> • When seeking care in the Oxford service area, members enrolled in these HMO plans have access to network care only within the Oxford Freedom Network • Members are able to access the national network when traveling outside of the Oxford service area • Employers can choose these products with or without a PCP referral for specialist visits 	<ul style="list-style-type: none"> • PPO plans paired with an HSA for employees to use for eligible medical and pharmacy expenses • Network and out-of-network coverage is available • Members are able to access the national network when traveling outside of the Oxford service area • These products do not require a PCP referral for specialist visits 	<ul style="list-style-type: none"> • HMO plans paired with an HSA for employees to use for eligible medical and pharmacy expenses • When seeking care in the Oxford service area, members enrolled in these HMO plans have access to network care only within the Oxford Freedom Network • Members are able to access the national network when traveling outside of the Oxford service area • Employers can choose these products with or without a PCP referral for specialist visits

Learn more

Contact your broker or Oxford representative for additional information



*Also refers to participants of a self-funded plan administered by Oxford.

¹ Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. Administrative services provided by Oxford Health Plans LLC.

² Oxford service are includes Connecticut, New Jersey and certain New York counties (Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester).

³ Network Data and Analytics Reporting from E&I Counts Dashboard, June 2023. Provider count includes Physicians (Degree = MD, DO) Advanced Practice Providers (Degree = APRN, NP, PA) and Allied Health Providers (Degree = NOT MD, DO). Only one specialty is counted per provider. Provider may be counted more than once if they practice in multiple states or counties. National network may not be available for all groups. Members should sign in to myuhc.com to search for UnitedHealthcare Choice Plus network providers.

One Pass Select is a voluntary program featuring a subscription based nationwide gym network. 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. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships under this program. One Pass Select is not available in HI, KS, VT and Puerto Rico for fully insured groups.

24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. 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.

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.

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.

Sweat Equity reimbursement is generally limited to the lesser of \$200 (subscriber)/\$100 (covered spouse/partner/dependent down to age 13) or the actual amount of the qualifying fitness costs of 50 visits per 6-month period, but the reimbursement may vary by plan. Subscribers should refer to their benefits documents or check with their benefits administrator to find out how much they may be reimbursed. Subscribers should also consult with an appropriate tax professional to determine if there are any tax obligations from receiving reimbursement under this program.

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.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker or Oxford sales representative.