

UnitedHealthcare Benefit Ally now available for select Oxford fully insured groups in New Jersey

Benefit Ally helps improve the experience and savings by combining Supplemental Health benefits with a medical plan.

Feb. 1, 2023

UnitedHealthcare Benefit Ally® is now available to be quoted for Oxford fully insured, new business large group (101+) customers in New Jersey with March 1, 2023, effective dates.

Benefit Ally is available with Oxford Freedom Network, Oxford Liberty Network or Oxford Metro Network medical plan designs offered in New Jersey.

About Benefit Ally

Benefit Ally combines Supplemental Health benefits—Accident Protection Plan (APP), Critical Illness Protection Plan (CIPP) and Hospital Indemnity Protection Plan (HIPP)—with a medical plan. Covered employees automatically receive a direct payment when a qualified medical event is identified, without the need to submit additional paperwork or claims. Examples of eligible events include:

- Emergency room visits related to an accident
- Cancer
- Heart attack
- Stroke
- Hospital admissions and intensive care unit and hospital stays

Benefit Ally aims to benefit customers by streamlining and bundling Supplemental Health products with medical plans and offering them as a single package. Products are quoted together and customers will receive a single invoice.

Benefit Ally aims to benefit members by simplifying and automating the claims payment of Supplemental Health benefits. Members then automatically receive a Supplemental Health benefit check when a qualifying event/diagnosis is identified via medical claims.

Availability

Currently, Benefit Ally is available to new fully insured Oxford New Jersey large group (101+) customers with March 1, 2023, effective dates, and will expand to existing Oxford large group

(101+) customers later in 2023.

Benefit Ally is already available to fully insured large group (101+) UnitedHealthcare customers in New Jersey.

Learn more

To learn more about Benefit Ally, contact your Oxford representative and [download this flier \(pdf\)](#) [↗](#).

Disclaimers

UnitedHealthcare Benefit Ally® offers Accident Protection, Critical Illness, and Hospital Indemnity products provided by UnitedHealthcare Insurance Company. Each product provides separate limited benefits. Accident Protection, Critical Illness and Hospital Indemnity coverages are NOT considered “minimum essential coverage” under the Affordable Care Act and therefore none of the products satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. These products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc.

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