



Choose a plan designed to help you focus on your health.

2020–2021 Open Enrollment Guide

welcometouhc.com/oxford

Knowing your benefits helps you make more informed choices.

By understanding your benefits, you can select the coverage that best fits your needs. In this guide, you'll find information about your options and programs to help make your choices easier.

Oxford is committed to providing you a smooth and simpler enrollment experience with the support you need.

Want more information?



welcometouhc.com/oxford

- Search for network providers.
- Learn about your benefits and more.



Toll-free **1-800-444-6222**, TTY **711**
Habla Español? Podemos ayudar.

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Helpful Highlights



Member Resources

Make using your plan easier.

Visit Member Resources to explore member resources and information even before your plan is active. Find tips and tools to help you choose a doctor, manage your costs, know your care options and more. Get started at uhc.com/memberresources.



UnitedHealthcare app

Download the UnitedHealthcare® app to your smartphone and you'll get quicker access to your health plan details. It also lets you:

- Search for a network doctor, clinic or hospital.
- Find options for quick care, such as a nearby clinic, urgent care or ER.
- Locate and share digital health plan ID cards.
- See provider reviews.
- View claims and account balances.



Virtual Doctor Visits

Get access to care online, at any time.

For non-emergency medical care, a virtual doctor visit can let you see and talk with a doctor from your mobile device* or computer. Doctors can diagnose and treat a wide range of non-emergency medical conditions such as pinkeye, the flu or a sore throat. They can even write a prescription.¹ In addition to saving you time, the cost of a virtual doctor visit is typically lower than being treated at a doctor's office, urgent care center or emergency room.

Consider a virtual doctor visit when:

- Your doctor isn't available.
- You become ill while traveling.
- You're considering an ER for a non-emergency.

* Data rates may apply.



**Manage your plan
online and on the go.**

Your member website: myuhc.com

¹Prescription services may not be available in all states.

Helpful Highlights



Rally®

Get support to help you meet your health goals.

The Rally program is an interactive, personalized health and wellness experience available when you become a health plan member. It includes a website and app, found on myuhc.com®, that gives you support and tools to help you achieve personal health goals. You'll start with a short survey, which gives you your Rally Age—a measure of your overall health. Then it puts you in charge with a personalized digital experience that includes missions, challenges and communities. You'll receive real-time feedback and ongoing encouragement to help you live a healthier life.



Real Appeal®

Get help losing weight and keeping it off.

Whether you want to lose a lot of weight or just a few extra pounds, Real Appeal is designed to help with simple steps and support along the way for lasting weight loss. As a benefit of your health plan, it includes:

- A personalized transformation coach who will help guide you and customize steps to fit your needs, personal preferences, medical history and goals.
- 24/7 online support and a mobile app to help you stay on track and help you reach your goals.
- A Success Kit featuring a personal blender, digital food scale and more.



Here to help you with 24/7 support.

Want to go running more... without running out of breath? The **Quit For Life**® program is here to help you reach your goals—at no additional cost to you. Since 1985, we've helped more than 2 million tobacco users. Now offering the latest online tools, like a mobile app and website, Quit For Life* is just like having a coach right at your fingertips—anytime you need support.

Start living tobacco-free. Enroll today at myuhc.com > [Health Resources](#) > [Quit For Life](#).

*Provided at no additional cost as part of your benefits plan.



**Manage your plan
online and on the go.**

Your member website: myuhc.com

Helpful terms to know when choosing a plan.

Coinsurance

Your share of the costs of a covered health care service, calculated as a percent.

Copayment or Copay

A fixed amount of money you'll pay for a covered doctor visit or prescription.

Covered Services

The portion of a medical expense that the plan has agreed to pay for or reimburse. They include:

- Doctor's office visits
- Prescription drugs (Pharmacy)
- Emergency services
- Hospital care
- Lab services
- Pregnancy care services
- Outpatient care services
- Wellness services

Deductible

The amount you'll need to pay before your plan will start to pay for covered services.

Network

A group of health care providers and facilities that have a contract with UnitedHealthcare and/or Oxford. Using the network may help lower your costs because these providers and facilities have agreed to provide services at a discount. If you use out-of-network providers, your costs may be higher.

Out-of-pocket Limit

The most you could pay during a coverage period (usually one year) for your share of the costs of covered services. After you meet this limit, the plan will usually pay 100% of the allowed amount. The out-of-pocket limit includes all of your network payments.

Preventive Care

Routine health care, including screenings, checkups and patient counseling to prevent or discover illness, disease or other health problems.

Network Access

We know how important it is to find the right doctor. To help you find one, we offer local and nationwide networks, and the UnitedHealth Premium® designation program.

We have a large network of providers and hospitals located throughout the tristate region. Participating (network) doctors, mental health professionals, hospitals, clinics and laboratories charge discounted rates, which typically saves you money (referrals from your primary care physician (PCP) may be required). If your plan offers out-of-area coverage, then you also have access to the national UnitedHealthcare Choice Plus network when traveling outside of the Oxford tristate area.

The network can help lower your costs.

To help you save money, we make it easier for you to find UnitedHealth Premium providers in our network. Search the network at welcometouhc.com/oxford.

Choose with confidence.

Using the UnitedHealth Premium designation program can help you locate quality and cost-efficient providers. This program measures physicians in various specialties using evidence-based medicine and national standardized measures. The cost-efficiency standards rely on local market benchmarks for the efficient use of resources in providing care. This program applies to certain specialists and some providers. You can search for Premium-designated providers within our doctor search tool on your health plan website, myuhc.com.¹

Depending on the plan or plans your employer chooses, you will have access to one or more of the following networks:

Freedom Network

Through our Freedom Network, you have access to **110,805 providers** and **200 hospitals** across the Oxford tristate region.²

Liberty Network

Through our Liberty Network, you have access to **104,237 providers** and **200 hospitals** across the Oxford tristate region.²

Garden State Network

Our Garden State network is available to groups in New Jersey. Through this network, you have access to **20,476 providers**, **48,697 specialists** and **63 hospitals**.²

Oxford Metro Network®

Our Metro network is available to groups in New York. Through this network, you have access to **20,549 providers**, **48,850 specialists** and **75 hospitals**.²

Broad national network

You have access to more than **937,524 physicians** and **5,888 hospitals** nationwide through the UnitedHealthcare Choice Plus Network.³

¹ For informational purposes only. Designations are displayed in online physician directories on myuhc.com. You should always visit your health plan website for the most current information. Premium designations are a guide to choosing a doctor and may be used as one of many factors you consider when choosing a doctor. If you already have a doctor, you may also wish to confer with him or her for advice on selecting other doctors. Doctor evaluations have a risk of error and should not be the sole basis for selecting a physician. Please visit myuhc.com for detailed program information and methodologies.

² Network Report, January 2019. The Oxford tristate region (service area) includes Connecticut, New Jersey and certain New York counties (Ulster, Sullivan, Dutchess, Orange, Putnam, Rockland, Westchester, Bronx, New York, Queens, Kings, Richmond, Nassau and Suffolk). This data represents all network providers except ancillary providers (i.e., 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.

³ There are certain UnitedHealthcare Choice Plus doctors who are not network providers for members enrolled in an Oxford plan, including but not limited to Mayo Clinic Arizona, Mayo Clinic Hospital (Rochester), Mayo Clinical Dialysis Centers, Mayo Clinic Hospital (AZ), Mayo Clinic Jacksonville doctors, Mayo Clinic Florida, Mayo Clinic Outpatient Dialysis Center, O'Connor Hospital (all locations), and Saint Luke's Hospital (FL). As of 3/31/19.

Pharmacy Benefit

Your covered medications.

Your Oxford plan uses OptumRx® for pharmacy care services. OptumRx is committed to helping provide you with safer, easier and lower-cost ways to get the medication you need.

The Oxford Prescription Drug List (PDL) is the list of medications that are covered by the plan. The PDL is organized by cost levels, known as tiers.¹ Choosing medications in the lower tiers may save you money.



Tier 1

Lower-cost Medications



Tier 2 & 3

Midrange-cost Medications



Tier 4

Higher-cost Medications

Find a network pharmacy on welcometouhc.com/oxford.

Save on your medications.

- Use home delivery. Up to a three-month supply of your medications will ship free to your home, often at a lower cost than retail. You also get 24/7 phone support, medication refill reminders and more. And it saves you trips to the pharmacy.
- Use network pharmacies. You will generally pay less out-of-pocket when using network pharmacies. Our network includes thousands of pharmacies across the country.
- Use Tier 1 drugs for the lowest out-of-pocket costs. Ask your doctor or check your PDL for lower-cost options. If you have a medication that is placed in a higher tier (Tier 3, for example), check to see if a lower-tier option is available.

Fill your prescriptions two ways.

1. Choose from thousands of network retail pharmacies.
2. Take advantage of the convenience of OptumRx home delivery.

Manage your pharmacy benefits on the go.

With myuhc.com and the UnitedHealthcare app you can:

- Enroll in home delivery.
- Find network pharmacies.
- Refill prescriptions and set up helpful reminders.
- Estimate and compare medication costs.
- Search your plan's PDL.

We're here to help.

Whether it's finding care or managing a complex health condition, you'll get help whenever you need it. Here are some of the programs and services that are available as part of your health plan with no additional cost to you.



Have a health plan question? Just ask.

We are here to help you find information and resources—plain and simple.

- Have questions about your health care benefits?
- Need help resolving a claim?
- Not sure where to go for care?
- Have questions about a recent screening or test?
- Can't find a doctor?

As a member, you can call the number on your health plan ID card.



Get access to the nation's leading health care facilities.

Our **Centers of Excellence** network provides access to leading health care facilities, physicians and services to support safe, specialized and cost-effective care.



Get help if you have congenital heart disease.

A team of specialized Congenital Heart Disease nurses will support you through all stages of treatment and recovery. They will help you make informed treatment decisions and guide you to top-performing **Centers of Excellence** providers.



Find support for dealing with cancer.

Many questions come up when you or a loved one has cancer. With the Cancer Support Program, dedicated cancer nurses will help you find information and emotional support for you and your family.



Get help if you have work-related or personal issues.

Your behavioral health benefit provides confidential support with:

- Depression, stress and anxiety
- Relationship difficulties
- Coping with grief and loss
- Alcohol and drug use recovery

Visit liveandworkwell.com to learn more.

What comes next?

Choose a plan.

As you consider your benefits, think about how often you go to the doctor and the total cost of your benefits, including how much you pay in monthly premiums.

Before coverage starts.

While we're setting up your health coverage:



SEARCH OUR NETWORK for providers near you at welcometouhc.com/oxford.

Once coverage begins.

Your coverage starts **on your plan effective date**.



WATCH THE MAIL for your welcome kit and ID card.



GET STARTED ONLINE at myuhc.com and download the UnitedHealthcare app to help manage your health and benefits.



START USING YOUR PLAN once your coverage starts.

1. Go to myuhc.com.
2. Click on Register Now.

Use your plan.

Here are some great ways to use your plan throughout the year:



SCHEDULE A PREVENTIVE EXAM, flu shot or other preventive screening service.



VIEW AVERAGE COSTS before you get care with myuhc.com or the UnitedHealthcare app.



USE OUR RESOURCES to help stay healthier and save money.



GET ON-THE-GO ACCESS to health and account info, tools and resources with the UnitedHealthcare app.



CALL US FOR HELP when you need us.



MANAGE YOUR PLAN AND HEALTH ONLINE at myuhc.com.

Do you need more help?



welcometouhc.com/oxford



Toll-free 1-800-444-6222, TTY 711
Habla Español? Podemos ayudar.

We do not treat members differently because of sex, age, race, color, disability or national origin. If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

Online: UHC_Civil_Rights@uhc.com

Mail: Civil Rights Coordinator. UnitedHealthcare Civil Rights Grievance. P.O. Box 30608, Salt Lake City, UT 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Phone: Toll-free 1-800-368-1019, 1- 800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201

We provide free services to help you communicate with us, such as letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (Vietnamese), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (Tagalog), may makukuha kang mga librang serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (Russian). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تنبيه: إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج على بطاقة التعريف الخاصة بك.

ATANSYON: Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat identifikasyon w.

ATTENTION : Si vous parlez français (French), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (Polish), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (Portuguese), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

ACHTUNG: Falls Sie Deutsch (German) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

注意事項：日本語 (Japanese) を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

توجه: اگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (Hindi) बोलते हैं, आपको भाषा सहायता सेवाएं, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយភាសាខ្មែរ (Khmer) សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតគិតថ្លៃដែលមាននៅលើអត្តសញ្ញាណប័ណ្ណរបស់អ្នក។

PAKDAAR: Nu saritaem ti Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yánití'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shqóqdí ninaaltsoos nítł'izí bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodiilnih.

OGOW: Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.

The information in this guide is a general description of your coverage. It is not a contract and does not replace the official benefit coverage documents which may include a Summary of Benefits and Coverage and Certificate of Coverage/Summary Plan Description.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct healthcare services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

The UnitedHealthcare Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

Access to virtual doctor visits and prescription services may not be available in all states or for all groups. Always refer to your plan documents for your specific coverage. Virtual doctor visits are not an insurance product, health care provider or a health plan. Virtual doctor visits are an internet-based service provided by contracted UnitedHealthcare providers that allow members to select and interact with independent physicians and other health care providers. It's the member's responsibility to select health care professionals. Care decisions are between the consumer and physician. Virtual doctor 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. Members have cost-share responsibility and all claims are adjudicated according to the terms of the member's benefit plan. Payment for virtual doctor visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately.

National network may not be available for all groups.

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

