



Take charge of your life.
Starting with your health care benefits.





You might be surprised at how much your health plan can do for you. Not just when you're sick, but every day of the year.

Day in. Day out. Year in. Year out. You can make the most of your health plan anytime. Your health plan – and all the health-related programs that go with it – is designed for your well being. We want you to think of us as the company that promotes good health.

To see what we mean, take a closer look at our programs that give you access to services you'll want to use—like our knowledgeable customer service and searching for a network doctor on our website. We also have network acupuncturists and nutritionists. Diabetes and asthma programs, too. Or, use our discount program for eye glasses, sports equipment or magazine subscriptions.

We're not taking your health insurance coverage lightly. You'll find that the large majority of doctors and specialists in our network are either board certified or board eligible. We also provide 24/7 access to our health care guidance line, where you can speak with live nurses. To take full advantage of your health plan, take a look at all we have to offer.

Terms you can use

Benefits package

All the services covered by a health plan.

Board Certified

A physician has taken and passed a medical specialty examination.

Board Eligible

A physician has completed the requirements for admission to a medical specialty board examination but has not taken and passed that examination.

Certificate of Coverage (COC)

A description of the benefits included in a person's plan.

Coinsurance

The amount of money you owe for health services after you have paid the deductible.

Complementary and alternative medicine

Forms of treatment that are used in addition to (complementary) or instead of (alternative) standard treatments.

Consumer-driven health plan

A kind of health plan that asks employees to pay for some of their medical, dental and vision costs out of a Health Reimbursement Account (HRA), Health Savings Account (HSA) or out of their own pockets. This encourages people to think about how they spend money on health care.

Copayment

Fee paid at the time of a visit for a doctor's appointment, hospital stay or other service; the money that you have to pay each time you see a doctor or fill a prescription.

Deductible

The amount of money you pay before your insurance starts to pay.

Eligibility

Language in a plan that says who can be covered. If you are not covered, you are ineligible and cannot have the insurance company pay for the service.

Explanation of Benefits (EOB)

A statement provided to the individual or health care provider. It explains the benefits provided, the reimbursement amounts allowed, deductibles, coinsurance or other adjustments taken, and the net amount paid.

In-network

A group of doctors, hospitals and other health care providers that have contracts with an insurance company to provide care at special agreed upon rates.

Member/Enrollee

An eligible person who is covered/insured by a health plan.

Out-of-network

A provider who does not contract with your health plan. Also known as a non-participating provider. Usually, you must pay your own health care costs to see a non-participating provider if you do not have out of network coverage.

Out-of-pocket maximum

The maximum amount you are required to pay for medical services.

Premium

The money you pay each month to the insurance company/health plan.

Primary care physician (PCP)

The main doctor who provides your care.

Specialist

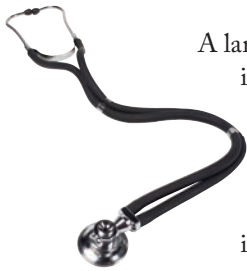
A doctor who has extra training in a special field.



Our Network

We know how important it is to find the right physician. That's why we offer one of the largest networks in the country and the Premium[®] designation program to help you feel at ease.

Never underestimate the value of a good doctor.



A large majority of the physicians in our network are either board certified or recently board eligible, so you can feel comfortable when receiving care from our in-network providers.

In the tri-state area of New York, New Jersey and Connecticut, our Freedom Network offers you access to more than 93,000 physicians and other health care professionals at more than 144,000 locations, and more than 200 hospitals.¹ So, there's a good chance that your physician is already in our network.

In New York and New Jersey, we also have a Liberty Network, which provides access to 64,000 physicians and other health care professionals at more than 99,000 office locations.¹ All Freedom Network physicians in Connecticut are considered in-network for New York and New Jersey members enrolled in a Liberty Network product – that adds another 15,400 Physicians.¹

Plus, when outside of the New York, New Jersey and Connecticut tri-state area,² most plans give you seamless access to our UnitedHealthcare Choice Plus Network, which is a national network of over 659,000³ physicians and 5,147³ hospitals. This greatly increases the chance that you will have in-network access to the doctor of your choice.

And don't forget to check out the information about our complementary and alternative medicine network, too. That's coming up in the next few pages.

You can also access The UnitedHealth Premium designation program.

This program provides you with important tools and data to help you make informed health care decisions. We identify area physicians whose services meet or exceed nationally developed, objective standards for quality and efficiency of care.³

If a physician has received a Premium designation, you will see one or two blue stars next to the physician's name:

* = **quality physician**

** = **quality + efficiency of care physician**

This program applies to certain specialists and not to all physicians. You can search for Premium designated physicians within our doctor search tool located on www.oxfordhealth.com/newmember.



Provider Search: Is your doctor in our network?

Maybe you want to find a doctor down the street from you. Maybe you want to find a doctor where you're going on vacation next week. Or, maybe you just want to see if your current doctor is in our network.

No matter the reason, we've made it easy for you to search for an in-network primary care physician (PCP), specialist, complementary and alternative medicine (CAM) provider, hospital or laboratory.

Step 1: Visit www.oxfordhealth.com to get started

Step 2: Click the "Search for an Oxford doctor" (or another type of provider) button along the bottom left side of the screen

Step 3: Enter Search Criteria

Step 4: View Your Results



Complementary and Alternative Medicine

Relax. Unwind. Stretch out.
We've got you covered in more ways than one.

There's more than one way to achieve a healthy spirit, mind and body.

So we created the tri-state area's first fully credentialed network dedicated to complementary and alternative medicine (CAM). Today, it includes over 4,100 providers in the following fields⁴:

- Nutrition
- Chiropractic Medicine
- Naturopathic Medicine (CT only)
- Massage Therapy
- Yoga
- Acupuncture

Out-of-pocket costs for CAM services are based on the "contracted rate" (an agreed upon price for a service between us and the provider), in- or out-of-network benefits associated with your plan or the Alternative Medicine Rider your employer may have chosen for your Oxford coverage. Check with your employer today to see how CAM benefits may apply to you.

Learn more about the Oxford CAM network, or search for a CAM provider, at www.oxfordhealth.com/newmember.

Our network is fully credentialed because our CAM providers must adhere to strict standards.

That means providers:

- Meet state licensure requirements
- Meet clinical experience requirements and commit to continuing education in their discipline
- Have specialty certifications, where applicable
- Meet malpractice requirements
- Become re-credentialed every three years





Oxford On-Call[®]

You may not always be able to reach your doctor, but questions about your health are always worth asking; no matter what time of day it is. That's why we created *Oxford On-Call*, our health care guidance line.

The wee hours of the morning. Lunchtime. The big holiday weekend. Who knows when you'll need some health care guidance?

Perhaps you can't reach your regular physician. It might be a child's fever in the middle of the night or a twisted ankle on vacation. It could even be a cold that doesn't seem important enough to make a doctor's appointment. Whatever the concern, as an Oxford member, you can turn to *Oxford On-Call* 24-hours a day, seven days a week for health care guidance.⁵

365 days a year, you can speak with knowledgeable registered nurses who can help guide you to the most appropriate source of care, chat online with a nurse about your general health questions or listen to recorded messages on more than 1,100 health topics.

General health information

Call about illness, injury, chronic conditions, prevention, healthy living, and men's, women's and children's health.

Deciding where to go for care

Not sure if your situation calls for a doctor visit? Wonder if you should go to an after-hours urgent care clinic or the emergency room? *Oxford On-Call's* nurses provide information that can help you choose care that is appropriate for your situation.

Choosing self-care measures

Registered nurses provide practical self-care tips to help you manage your condition at home. Nurses can also tell you about signs and symptoms that may indicate the need for a higher level of care.

Communicating with your health care provider

Call *Oxford On-Call* before you go to your appointment and a nurse can help you make a list of questions to ask your doctor.

Guidance for difficult decisions

Learn more about medical conditions, the possible risks and benefits of treatment options, and information to help you take medications safely. The more you know, the better prepared you'll be.

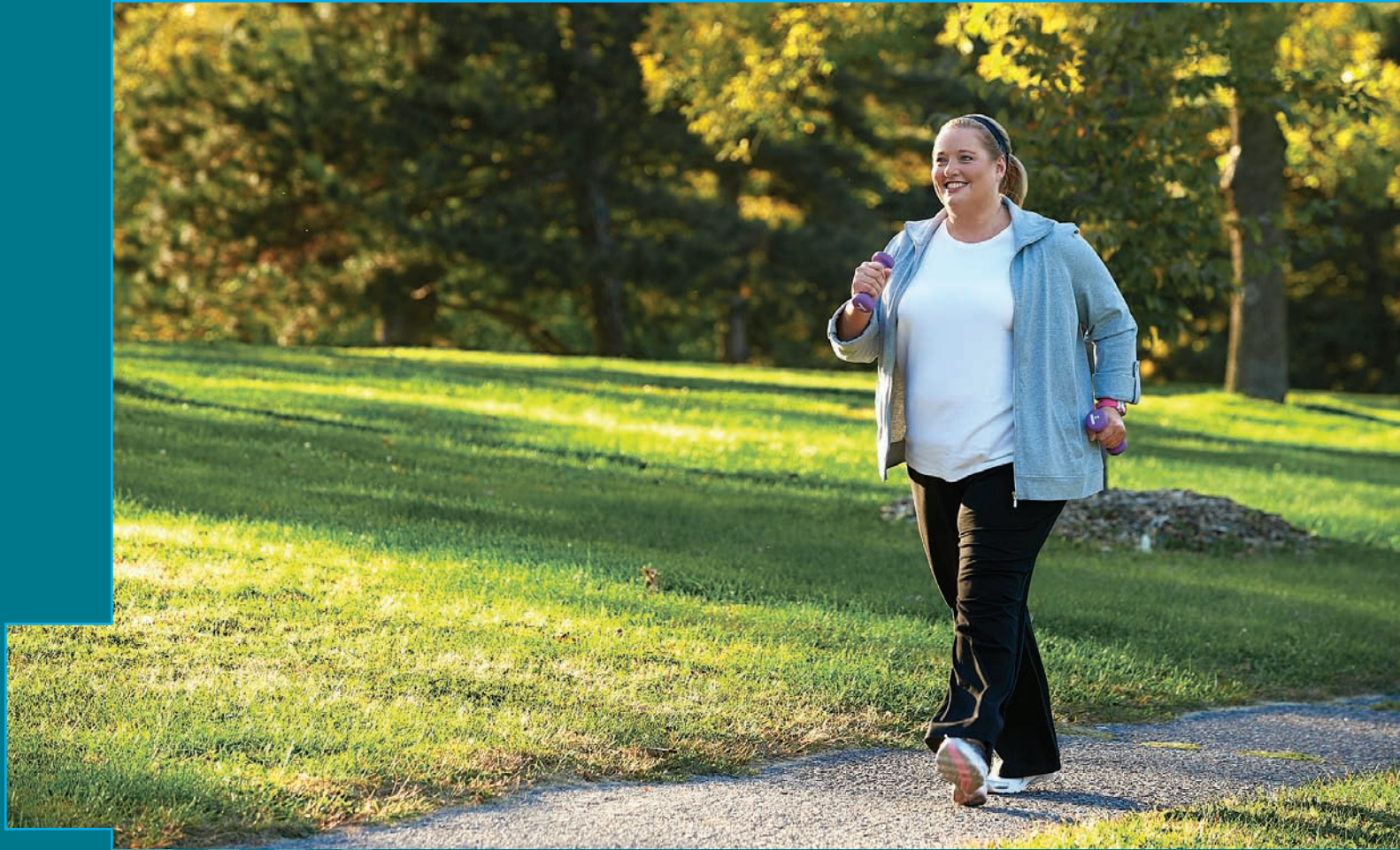


Live Web chat

Nurses are available to chat online about a variety of health topics and to confidentially guide you to online resources.

Visit www.oxfordhealth.com/newmember for more information or call ***Oxford On-Call*** today at 1-800-201-4911.





Disease Management

Education. Encouragement. Expertise. Support. More specifically, what you'll find in every one of our disease management programs.

Disease Management Self-Help LibrarySM

Our disease management programs are developed by clinical teams and led by Oxford Medical Directors. Through these programs, we focus on educating and encouraging members, as well as encouraging close communication between patient and physician. At the same time, we help keep our participating physicians informed of the latest treatments, clinical practices and preventive guidelines.

Active Care EngagementSM (ACE) program

This health management program is for high-risk members with congestive heart failure (CHF), coronary artery disease and/or diabetes. The program is designed to help members manage their condition to improve their health status and quality of life. Member support includes lifestyle modification, education on the disease process, symptom management and more.

Better Breathing[®] program

An educational program for children and adults with asthma. This program aims to help members learn more about asthma, the medications used to treat it, monitoring devices and how a healthy lifestyle can help keep asthma under control.

Heart SmartSM program

This program helps members with cardiovascular disease (CVD) and congestive heart failure (CHF) – who are not in the ACE program – understand and improve their health and quality of life. Materials are available to help educate members about hypertension, cholesterol management and lifestyle modification.

Living with DiabetesSM program

Designed to educate members with diabetes on their condition and to encourage them to work with their physician on a personal treatment plan to control their diabetes. This program promotes the use of the most recent American Diabetes Association[®] treatment guidelines and provides educational materials.

Oxford Cancer Support ProgramSM

Education plays an important role in the early detection of cancer. And it's no less important in the treatment phase. For this reason, we offer individualized case management for members with specific oncological diagnoses. As a part of the program, nurses and/or social workers regularly contact our members to provide information, support, telephonic assessments and educational materials. Nurses also work in concert with members' physicians to support and reinforce their treatment plans and emphasize symptom management.





Wellness

One of our top priorities is to help you understand your health status so you can learn how to make better choices and lead a healthier lifestyle.

Every Oxford membership includes access to wellness programs, materials and online resources designed to educate you about the importance of living a healthy lifestyle.

Programs and resources to help members stay healthy by empowering you to take an active role in your health.

When it comes to good health, we believe in the power of prevention — that by taking a little extra time to eat better, exercise and reduce stress, you can do a better job of staying on the path of wellness. Here are just a few of the programs to help you on your path to better health:

Preventive health guidelines – online tool

Routine checkups and screenings can help you avoid serious health problems, allowing you and your doctor to work as a team to manage your overall health. Access preventive care recommendations based on your age and gender to help you manage your health and make health decisions to reach your health and wellness goals.

Visit www.ubcpreventivecare.com/oxford and identify preventive care guidelines that may be right for you.

Active Partner® mailings

Preventive exams and screenings can provide you with either a clean bill of health and peace of mind, or early detection of a condition that may become more serious if left unchecked. To help you stay healthy, we will remind you to make appointments for:

- Childhood immunizations
- Flu vaccinations
- Adolescent well care
- Mammograms
- Pap smears
- Colorectal screenings

Health Assessment

Available on www.oxfordhealth.com, this is a comprehensive, confidential online health questionnaire designed to analyze lifestyle behavior and identify individual health risks. Participants receive a personalized health report, along with preventive steps and recommendations.

Online Health Coach Programs

Based on data from the online Health Assessment, the Online Health Coach creates a personalized health improvement plan that encourages behaviors that can lead to a healthier lifestyle. Complete with tracking tools and quizzes, the program offers modules on exercise, nutrition, weight management, smoking cessation, heart health and more.

Healthy Mind Healthy Body® magazine

Members receive the latest information on prevention, nutrition and exercise, as well as on important benefits and coverage information. It can be delivered by email monthly, or in print twice a year.

Oxford Healthy Mother, Healthy Baby®

This program complements the care expectant members receive from their doctors with educational information on prenatal and postnatal care, as well as childhood immunizations..





Healthy Bonus[®] Discount Programs

We know a good thing when we see it, and it seems you do, too. That's why we're always looking for new offers to add to our already popular Healthy Bonus program.⁶ Apparently, helping to keep you on your toes is what keeps us on ours.

Discounts to the gym. Discounts to the spa. With Oxford, staying in tip-top shape just became a little easier.

We understand that rising health care costs nationwide affect our members. So, we try to help you stretch your health care dollars by creating programs that aim to save you money while also improving your health.

The Healthy Bonus program offers you access to discounts and special offers on a wide variety of health-related products that can help you make the best kind of investment: a healthy lifestyle.

The Healthy Bonus program includes⁶:

Diabetes products

- Diabetic Care Services
- Diabetic Candy.com
- And more...

Fitness products

- Premier Martial Arts
- RunningShoes.com
- And more...

Kids products

- My Gym
- Safe Beginnings
- And more...

Magazine subscriptions

- Backpacker
- Yoga Journal
- And more...

Natural and organic products

- MotherNature.com
- Poland Spring
- And more...

Vision products

- 39dollarglasses.com
- General Vision Services (GVS)
- And more...

Weight management products

- Living Lean, LLC.
- Weight Watchers®
- And more...

For a current listing of our Healthy Bonus offers, including the discounts you receive as a member, please log on to www.oxfordhealth.com/newmember.





oxfordhealth.com

At www.oxfordhealth.com, members can search for a provider, check referrals, get a new Oxford member identification (ID) card, access their benefits and personalized health care information, and more. All with a few simple keystrokes.

You might be surprised at how much can be done with just a few simple keystrokes.

Benefit information to help you understand your plan

- Take a quick view of your plan benefits, including copayments, coinsurance, deductibles and out-of-pocket maximums
- View a claim and print an Explanation of Benefits (EOB)
- View your Certificate of Coverage (COC)
- Print a temporary member ID card

Provider information to help choose the physician that is right for you

- Search for a network primary care physician (PCP), specialist or CAM provider
- Search for a network hospital or other health care facility, including pharmacies
- Change your PCP or specialist
- View Premium designated physicians

Health and Wellness information to help you stay healthy

- Take a health assessment and view our Online Health Coaching programs
- Find helpful information for new and expectant parents through KidsHealth®
- View a wealth of information on managing diseases and preventive care
- Sign up for our award winning *Healthy Mind Healthy Body* e-newsletter

Pharmacy information: for the information you need about prescription medications⁷

- View our prescription drug list and check tier status of medications
- View a list of medications that require precertification
- View information about our mail-order pharmacy benefit
- Compare medication alternatives with our PharmAdvisor™ tool

Programs and tools to make your life easier

- Chat with a registered nurse on our 24-hour Live Nurse Chat
- Access our Healthy Bonus discounts
- Access forms, rosters and educational materials
- View our policies and privacy practices

To access all this information and more, members can log in to their member account on the www.oxfordhealth.com home page.

New users should click the “**Register Now**” button and follow the instructions, or visit www.oxfordhealth.com/newmember to explore our website.



Customer Service

Whether it's a simple question, a call in a time of stress, a call from the emergency room to check benefits or a call to ask questions about a claim, we want to respond quickly and accurately. When you call, you talk to someone specifically trained to handle your concerns.

Good old-fashioned customer service... With the emphasis on customer. And service.

Our members can get answers to their questions in two easy ways:

On the phone

- Our Customer Service Department is staffed with well trained Service Associates.
- Our *Oxford On-Call* program is available 24-hours a day, 365 days a year.⁵
- *Oxford Express*®, our interactive voice response (IVR) system, allows you to gain direct access to information you need, such as claims status, referral information and policy information.

Online

- Our website, www.oxfordhealth.com, gives you access to innovative tools and important health information such as benefit and policy information.
- Our 24-hour Live Nurse Chat allows you to talk with a Registered Nurse anytime.

At Oxford, all of our Service Associates undergo a rigorous training program and receive refresher courses on a regular basis.





1. Network Report, December 2010. Data represents all participating providers except ancillary providers and hospitals. Dental and complementary and alternative medicine providers are included (~6% of the total without chiropractors who are considered specialists). Providers who are multiple boarded are counted multiple times.
2. June 2011, UnitedHealth Networks, national network statistics.
3. As represented in the aggregated claims data.
4. Based on August 1, 2009 provider data. Restrictions may apply. Depending on a member's plan, a member may have access to CAM through paying a contracted rate (applies to nutritionists, naturopaths [in CT only], yoga instructors, chiropractors, massage therapists, and acupuncturists); standard in-network benefits (applies to chiropractors; applies to naturopaths only in CT); out-of-network benefits; or an alternative medicine rider if purchased by the employer. Members can check their Certificate of Coverage for the specifics of their plan. Learn more about the Oxford CAM network and search for a CAM provider at www.oxfordhealth.com.
5. Excluding periodic downtime for server maintenance.
6. These discounts are offered in addition to, and separate from, members' benefit coverage through us. These arrangements have been made for the benefit of members, and do not represent an endorsement or guarantee on our part. Discounts may change from time to time and without notice and are applicable to the items referenced only. We cannot assume any responsibility for the products or services provided by vendors or the failure of vendors referenced to make available discounts negotiated with us; however, members should report any failure to receive discounts to Customer Service by calling the telephone number on their Oxford member ID card.
7. The services listed are only available if your employer, or the person managing your benefits, chooses a pharmacy benefit.

