



## **2014 New Jersey Large Group (51+) Health Plan Portfolio (Oxford Product Offerings)**

**Robust Benefits, Broad Network,  
Innovative Online Tools**

*Offering a variety of plan designs,  
ranging from open access to  
primary care-centric*

## Giving you comprehensive benefits, freedom and flexibility

Businesses today are faced with a lot of difficult decisions. Finding the right health care benefits plan should not be one of them. Shopping for value does not mean you have to settle for average.

We're committed to finding solutions to fit the health care needs of New Jersey small group (51+) employers. Our Oxford portfolio includes a variety of products with a wide range of affordable and flexible health plan solutions. Choose from open access plans, referral-based plans, in-network only options or consumer-driven products.

We also have a variety of specialty benefit options for employers to couple with our medical plans so you have the ability to offer your employees a comprehensive benefit package.

## Delivering on what you value most

You value:	Oxford plans offer:
A national network for care	Most plans give your employees seamless access to our national UnitedHealthcare Choice Plus Network of more than 726,000 physicians, 5,600 hospitals and 65,000 pharmacies <sup>1</sup> when they are outside the tri-state area <sup>2</sup> of New Jersey, New York and Connecticut.
Premiere local provider network	There are two provider networks available in New Jersey - Freedom Network and Liberty Network. See below for network details.
Access to programs and services designed to enhance employee health	Personal services that offer support through nurses, counselors, care managers and online wellness programs.
Outstanding customer service	Reliable, personal service and support for employers and employees.
Tools that simplify administration for employers	Self-service and online administration available through oxfordhealth.com. Benefits administrators can check employee eligibility, enroll employees or dependents, and perform monthly bill inquiries, among many other time saving functions.

### Valued Specialty Benefits

With our Specialty Benefits, including dental, vision, life and disability, members have:

- ▶ Plan designs to meet diverse needs
- ▶ Online resources for maximum freedom and flexibility

### Reliable Support Program

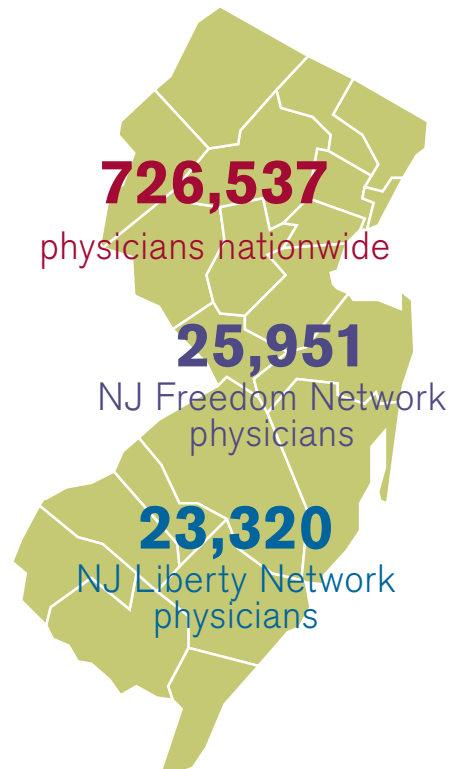
*Oxford On-Call*<sup>®</sup> provides nurses that are available 24 hours a day, seven days a week by phone to help manage illness or injury.

### Broad National Network

Our network provides the right access to the right care and covers 99 percent of the U.S. population in 96 percent of all U.S. counties.

### Premier Local Network

- ▶ The Freedom Network offers your employees access to more than 104,000 physicians and other health care professionals at more than 173,000 locations in the tri-state region of New Jersey, New York and Connecticut - of which nearly 26,000 of those physicians have their practice in New Jersey.<sup>3</sup>
- ▶ The Liberty Network, a subset of our Freedom Network, tends to be a more affordable option for many employers in New Jersey and New York and provides access to over 70,000 physicians and other health care professionals at more than 121,000 office locations.<sup>3</sup>



# New Jersey Large Group Plan Highlights

## PRODUCTS WITH LOW LEVEL OF MEMBER INVOLVEMENT

### Freedom Plan<sup>®</sup> Access/ Liberty Plan<sup>SM</sup> Access

These products offer combined in- and out-of-network coverage, do not require a referral for specialist visits and specialist copayments are set at a higher rate than primary care physician (PCP) copayments. These plans also provide access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area.

### Freedom Plan<sup>®</sup> Direct/ Liberty Plan<sup>SM</sup> Direct

These products offer combined in- and out-of-network coverage, do not require referrals for specialist visits, include an in-network deductible and coinsurance and provide access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area.

## PRODUCTS WITH MODERATE LEVEL OF MEMBER INVOLVEMENT

### Freedom Plan<sup>®</sup> POS/ Liberty Plan<sup>SM</sup> POS

These products offer combined in- and out-of-network coverage, referrals for specialist visits and provide access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area.

### Freedom Plan<sup>®</sup> Classic/ Liberty Plan<sup>SM</sup> Classic

These products offer combined in- and out-of-network coverage, referrals for specialist visits and specialist copayments are set at a higher rate than primary care physician (PCP) copayments. These plans also provide access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area.

## PRODUCTS WITH HIGH LEVEL OF MEMBER INVOLVEMENT

### Oxford Exclusive Plan (Liberty Network)

These products offer in-network only coverage, do not require a referral for specialist visits and provide access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area. In New Jersey, these plans are offered with the Liberty Network only.

### Oxford Ease (Freedom Network/Liberty Network)

These products offer in-network only coverage, do not require a referral for specialist visits and provide access to the national UnitedHealthcare Choice Plus Network when outside the Oxford service area.

### HMO Select (Freedom Network/Liberty Network)

We offer traditional HMO plans for those who like to stay in-network and have their care coordinated by a primary care physician (PCP). Our HMO Select plans allow members to receive covered services from the participating PCP of their choice and do not require a referral for specialist visits.

## PRODUCTS WITH HIGHEST LEVEL OF MEMBER INVOLVEMENT

### HMO (Freedom Network/ Liberty Network)

We offer traditional HMO plans for those who like to stay in-network and have their care coordinated by a primary care physician (PCP). Our HMO Select plans allow members to receive covered services from the participating PCP of their choice and do require a referral for specialist visits.

### Primary Advantage (Freedom Network/ Liberty Network)

These products put an emphasis on benefits where health care encounters are most prevalent: preventive care, services provided by a primary care physician (PCP) or OB/GYN, and Tier 1 prescription drugs, which are available through low copayments and not subject to a deductible. If a higher level of care is required, Primary Advantage plans provide members access to comprehensive coverage through a vast network of specialists and hospitals. These services are subject to a deductible; however, once the deductible has been met, benefits are covered through clearly defined copayments, a feature designed to add predictability to health care spending.

### Oxford HMO HSA (Freedom Network/ Liberty Network)

These products are a great choice for those who like to stay in-network and have their care coordinated by a primary care physician (PCP). This plan couples a traditional HMO with a Health Savings Account (HSA). With this plan, members can open and deposit money, before taxes, into an HSA, which is their own personal savings account. Members can use the money to pay for eligible medical and pharmacy expenses, including their deductible, or save it for future expenses. Members enrolled in the Oxford HMO HSA are required to obtain a referral for specialist visits.

### Oxford HSA Direct (Freedom Network/ Liberty Network)

These consumer driven products are made up of two parts: a high deductible health plan and a Health Savings Account (HSA). With this plan, members can open and deposit money, before taxes, into an HSA, which is their own personal savings account. Members can use the money to pay for eligible medical and pharmacy expenses, including your deductible, or save it for future expenses. This plan also gives members the choice to go in- or out-of-network for care, and referrals are not required for specialist visits.



# A Complete and Flexible Health Plan Portfolio

## 2014 NEW JERSEY LARGE GROUP (51+) HEALTH PLAN PORTFOLIO

You want to offer benefits that attract employees and keep them healthy. UnitedHealthcare, and its Oxford products, provide a variety of health plans that help you achieve your goals while educating and engaging employees in making wise health care choices to help control costs. Think about what you value most in a health plan and use the grid below to help you determine which Oxford product has the features and benefits you are looking for.

Increasing Level of Member Involvement

Member Role / Level of Member Involvement	Low				Moderate				High					Highest								
	Freedom Plan® Access	Freedom Plan® Direct	Liberty Plan <sup>SM</sup> Select	Liberty Plan <sup>SM</sup> Direct	Freedom Plan® POS	Freedom Plan® Classic	Liberty Plan <sup>SM</sup> POS	Liberty Plan <sup>SM</sup> Classic	Oxford Ease (Freedom Network)	HMO Select (Freedom Network)	Oxford Exclusive Plan (Liberty Network)	Oxford Ease (Liberty Network)	HMO Select (Liberty Network)	HMO (Freedom Network)	Primary Advantage (Freedom Network)	Oxford HMO HSA (Freedom Network)	Oxford HSA Direct (Freedom Network)	HMO (Liberty Network)	Primary Advantage (Liberty Network)	Oxford HMO HSA (Liberty Network)	Oxford HSA Direct (Liberty Network)	
Network Coverage	●	●	◐	◐	●	●	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐	◐
Out-of-Network Coverage	✓	✓	✓	✓	✓	✓	✓	✓														
Cost Efficient Network			✓	✓			✓	✓			✓	✓	✓					✓	✓	✓	✓	
Account-based Plan																✓	✓			✓	✓	
Primary Care Physician (PCP) Referrals Required					✓	✓	✓	✓						✓				✓				
Online Tools and Technology	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Member Support Programs	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Health & Wellness Programs	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
No-Fee UnitedHealthcare Benefit Services (FSA, Pre-Tax, COBRA for 2-99)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Relative Premium	\$\$\$\$	\$\$\$\$	\$\$\$	\$\$\$	\$\$\$	\$\$\$	\$\$	\$\$	\$\$	\$\$	\$\$	\$\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

KEY						
Our Best, Largest	Better Plus	Better, More	Good	Basic	Not Available	Included
●	◐	◑	◒	◓		✓

**Our Best, Largest:** Freedom Network with access to the national UnitedHealthcare Choice Plus Network

**Better Plus:** Liberty Network with access to the national UnitedHealthcare Choice Plus Network



## Supporting the health of your organization

What if you could help improve your employees' health and well-being, increase productivity and job performance, and increase employee satisfaction and retention... all at no additional cost to you? Understanding and identifying the health risks of your employees is the first step in creating a comprehensive wellness strategy that can address behavior change.

### Personalized content and tools

Making the best health care decisions is important, so we provide easy-to-understand health information, tools and trackers on the Health & Wellness tab on the Member portal of **oxfordhealth.com** from a variety of credible sources. Based on an employee's age, gender, health and claims records, they'll see messages, reminders and online health programs personalized for their health status.

Members can manage their medical records online at **oxfordhealth.com** using the secure Personal Health Record to track their personal medical history. This enables them to more effectively manage their health and have more meaningful discussions with their physician.

### oxfordhealth.com mobile

From the convenience of their smartphone, Oxford plan members can have instant access to important benefit coverage information. Whether in the doctor's office, traveling or other occasions when members may not have access to a computer, they can simply enter **oxfordhealth.com** into their smartphone browser and log in for information about their Oxford benefits. The mobile site can be used to find doctors, hospitals, urgent care centers or convenient care clinics, view ID cards, check claims or update profile settings.

### Health assessment<sup>4</sup>

The health assessment, available on the Member portal of **oxfordhealth.com** in English and in Spanish, is a widely recognized health awareness tool from the University of Michigan Health Management Research Center that assesses individual health status. It is a comprehensive, confidential online health questionnaire designed to analyze lifestyle behavior and identify individual health risks. Upon completion of the questionnaire, individuals receive a personalized health report that provides preventive steps and recommendations to improve or maintain overall health and well-being.

### Online health programs

Using data extracted from the Personal Health Record, the online programs create personalized health improvement plans that help activate and encourage individuals to embrace behaviors that can lead to a healthier lifestyle. Plus, the online programs offer tracking tools, quizzes and behavioral resources designed to help the individual achieve positive outcomes. These are the online programs that address the following:

- ▶ exercise
- ▶ weight management
- ▶ smoking cessation
- ▶ diabetes lifestyle
- ▶ nutrition
- ▶ stress management
- ▶ heart health lifestyle

### Oxford Healthy Mother, Healthy Baby<sup>®</sup>

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

### Health discount program

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. Our *Healthy Bonus*<sup>®</sup> discount program offers members access to discounts and special offers on a wide variety of health-related products that can help them make the best kind of investment: a healthy lifestyle. For a current listing of our *Healthy Bonus* offers and discounts, visit [www.oxfordhealth.com/newmember](http://www.oxfordhealth.com/newmember).



### Research Supports Wellness Programs

A study on costs and savings associated with workplace disease prevention and wellness programs found that medical costs fall by about \$3.27 for every dollar spent on wellness programs and that absenteeism costs fall by about \$2.73 for every dollar spent.

(National Business Group on Health Studies)



## Oxfordhealth.com for Employers

Get things done quickly, conveniently and on your own time

You'll be surprised how much can be done with just a few simple keystrokes. Our website, **oxfordhealth.com**, is designed to make it easy for you to keep track of your company's health care coverage, download forms, conduct real-time transactions and provide members the online tools they need to take control of their health.

From the **Transactions** tab you have the ability to perform the typical, day-to-day functions that come with managing your company's health care coverage. All of this can be done on your own time, when it's most convenient for you. Use the **Transactions** tab to:

- **Check:** Billing, eligibility and benefits
- **Enroll:** Employees, dependents and spouses, as well as to terminate members
- **Request:** Subscriber and member lists, usernames, materials and ID cards
- **Change:** Member information, email addresses, usernames and passwords

The **Tools & Resources** tab is where you can find the information you need on Oxford policies, forms and benefit offerings. You can also use this tab to find materials that your employees rely on to help them get the care they need, stay healthy and make the most of their Oxford benefits. When you refer your employees to our online resources, you're helping them to take part in managing their health benefits and take advantage of the health and wellness information on the site.

# Insights Drive Simplicity and Affordability

We use insights from our extensive experience to continually drive simplicity, efficiency and value for your business.

## UnitedHealth Premium®

### Designation Program:

The incremental savings between a Premium-designated physician and non-designated physician is 17 percent.<sup>5</sup>

17%

## Employee Decisions:

Individual lifestyle and health care decisions drive 50 percent to 75 percent of health care costs.<sup>6</sup>

75%

## Wellness Programs:

Medical costs fall by about \$3.27 for every \$1 spent on wellness programs, and absenteeism costs fall by about \$2.73 for every \$1 spent.<sup>7</sup>

\$3.27

## PCP-Centered Health Plans:

People with a PCP rather than a specialist as a personal physician had 33% lower annual health care spending and 19 percent lower mortality.<sup>8</sup>

33%

## Comparing Costs:

The cost of an Ambulatory Surgical Center procedure was an average of 84 percent that of a hospital outpatient department procedure.<sup>9</sup>

84%

## Value-Based Payments:

By 2017, \$50 billion in spend will be tied to value-based contracts that reward care providers for increased collaboration, outcome-based results and improved cost-efficiency.<sup>10</sup>

\$50 billion



**For more information, please contact your broker or Oxford sales representative.**



1. As of Q1 2013. UnitedHealth Networks national network statistics.
2. Tri-state 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).
3. As of Dec. 31, 2012; represents all participating providers except ancillary providers. Dental and complementary and alternative medicine providers are included (~6 percent of the total without chiropractors who are considered specialists). Providers who are multiple boarded are counted multiple times.
4. Participation in the health assessment is strictly voluntary. Any health information collected as part of the assessment will be kept confidential in accordance with the Notice of Privacy Practices; be used only for health and wellness recommendations or for payment, treatment or health care operations; and be shared with your health plan, but not with your employer.
5. 2011 UnitedHealthcare Network (Par) Claims analysis for 21 specialties and 147 markets.
6. Centers for Disease Control. "Healthy Communities." [http://www.cdc.gov/chronicdisease/resources/publications/aag/healthy\\_communities.htm](http://www.cdc.gov/chronicdisease/resources/publications/aag/healthy_communities.htm). Accessed June 2013.
7. U.S. Library of Medicine National Institutes of Health. [http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2873731/#b2-bth07\\_1p029](http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2873731/#b2-bth07_1p029). Accessed May 2013.
8. P. Franks and K. Fiscella. "Primary Care Physicians and Specialists as Personal Physicians: Health Care Expenditures and Mortality Experience." *Journal of Family Practice*. 47, no. 2 (1998): 105–109.
9. GAO Report to Congressional Committees. "Medicare: Payment for Ambulatory Surgical Centers Should Be Based on the Hospital Outpatient Payment System." GAO-07-86, Nov 2006. Available at: [www.gao.gov/cgi-bin/getrpt?GAO-07-86](http://www.gao.gov/cgi-bin/getrpt?GAO-07-86).
10. UnitedHealthcare Broker Connection, July 24, 2013. "UnitedHealthcare to Increase Accountable Care Contracts to \$50 Billion by 2017" 2011 UnitedHealthcare Network (Par) Claims analysis for 21 specialties and 147 markets.

Insurance coverage provided by or through: UnitedHealthcare Insurance Company or their affiliates. Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

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