



## Making choice simpler

Your guide to choosing a health coverage plan that fits your budget and your employees' health care needs

Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

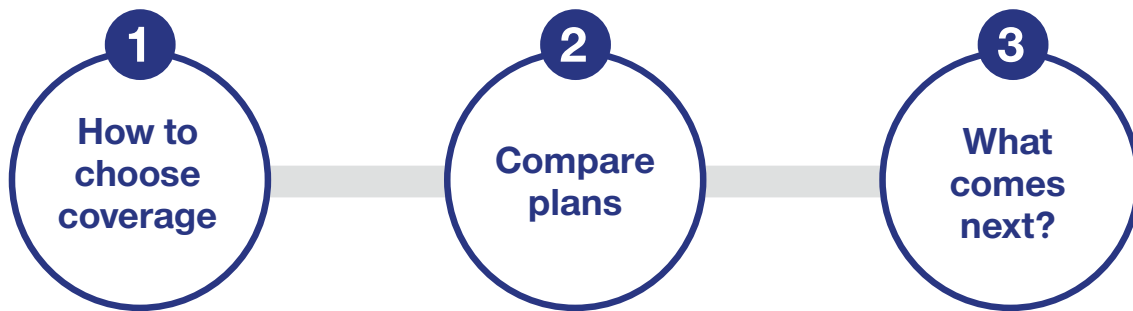
United  
Healthcare  
Oxford



# Welcome to Oxford New York plans

This guide will help you understand the plans we offer in New York through the NY State of Health (NYSOH) Small Business Health Options Program (SHOP).

## What's inside:



# 1 How to choose coverage

## See if your business is eligible

You'll need to meet the following 4 requirements before selecting a SHOP group health plan.

### Principal employee worksite

Your business must have an employee office or worksite in the Oxford New York service area.<sup>1</sup>

### Number of employees

You must have 100 or fewer full-time equivalent employees (FTEs). Get help calculating how many FTEs you have at [nystateofhealth.ny.gov/employer](http://nystateofhealth.ny.gov/employer).

### Offer health care coverage to all full-time employees

You'll need to offer coverage to any employee who works an average of 30 or more hours per week.

### Valid federal employer ID

You must have a valid federal employer identification number (EIN).

## Choose coverage options

You can offer your employees one plan or a choice of plans. There are 4 (metallic) tiers of plans.

	Bronze	Silver	Gold	Platinum
Monthly premium	\$	\$\$	\$\$\$	\$\$\$\$
Cost share (cost per visit/drug)	\$\$\$\$	\$\$\$	\$\$	\$
Is this plan category right for you?	Employees rarely see a doctor/and are willing to pay a higher cost share when they do.	Employees want to balance monthly premium, cost share and deductible costs. There are several choices between the Bronze and Platinum plans.		Employees see doctors more often and are willing to pay higher monthly premiums to lower their cost share. Platinum plans offer the richest benefit coverage.

## Questions?

Call 1-888-201-4216, visit [uhc.com/shopny](http://uhc.com/shopny) or contact your broker

## Narrow down your plan options

Consider what is most important to you and your employees.



### **Oxford EPO**

Provides network care within the Oxford Metro Network® and is available with or without a primary care provider (PCP). Oxford EPO plans that require a PCP will also require a referral for specialty visits.



### **Oxford EPO HSA**

Provides network care and is paired with a health savings account (HSA) for use with eligible medical and pharmacy expenses. Referrals are required for specialty visits with all Oxford EPO HSA plans.



### **Oxford EPO Zero Deductible**

Provides network care within the Oxford Metro Network. This plan offers no deductibles or coinsurance-only copayments, and PCP referrals are not required for specialty visits.

## Next, choose your plan features

With many plans to choose from, give your employees the control to pick deductible levels, HSA compatibility and cost-share levels that are right for them.



## Additional considerations

### See if you qualify for a tax credit

If you have fewer than 25 full-time equivalent employees (FTEs), you could be eligible for the small business health care tax credit worth up to 50% of your premium costs (up to 35% for nonprofit organizations). Plus, for-profit organizations can also deduct the remaining part of their premium on their taxes.

### Coverage in every plan

These plans cover essential health benefits, preventive care and pre-existing conditions, including:

- Prescriptions
- Lab tests
- Flu shots
- ER care
- Checkups
- Vaccinations

### Easy access to care

Your employees have access to top doctors, clinics and hospitals with our health plans. In fact, we screen providers and facilities for care quality and cost-efficiency. If employees have a question or need advice, they can call the phone number on their health plan ID card.

### Your employees can use tools to help manage their health and costs

Through online resources, mobile apps and [myuhc.com](https://myuhc.com)<sup>®</sup>, your employees will find:

- Apps, tools and programs to manage health
- A provider search tool
- 24/7 access to benefit information



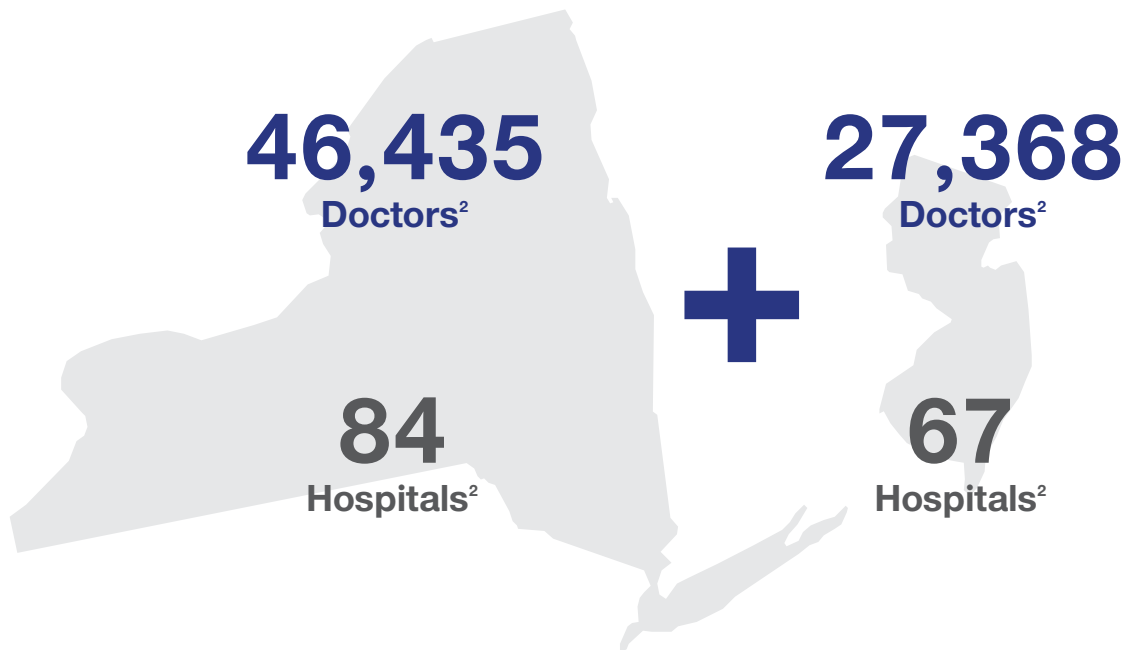
## 2 Compare plans

### The Oxford Metro Network

All available Oxford New York SHOP plans are offered with the Oxford Metro Network, providing local access to physicians and hospitals<sup>2</sup> within the Oxford New York service area<sup>1</sup> and New Jersey.

Providing cost-effective choices for your employees, the Oxford Metro Network plan only offers care from network physicians. A list of network providers can be found at [uhc.com/shopny](http://uhc.com/shopny).

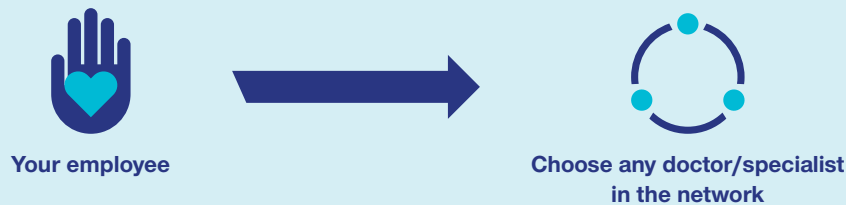
Within the network, employees can fill prescriptions at retail pharmacies, including Duane Reade™, Walgreens® and Walmart®. Prescriptions cannot be filled at CVS®, Target® or many non-chain pharmacies. Employees can find a list of eligible pharmacies at [uhc.com/shopny](http://uhc.com/shopny).



## Oxford EPO and Oxford EPO Zero-Deductible plans

Employees will need to check the details of their plan before visiting a doctor, clinic or hospital—the Oxford EPO plan will only pay for visits to network providers. If they see an out-of-network provider for non-emergency services, they will be responsible for all costs.

**Plans without a referral:** Your employees have the choice to see any network doctor or specialist without a referral.



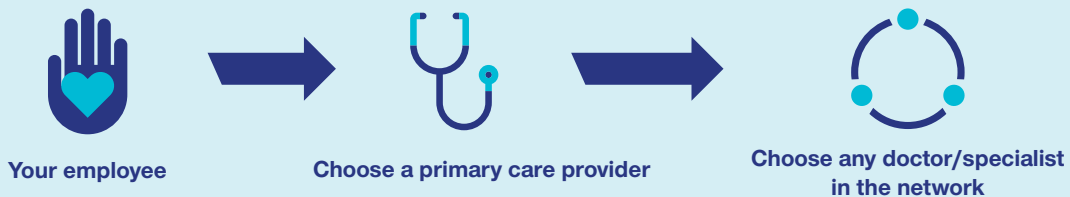
**Plans with a referral:** Your employees pick a PCP who will get to know them, manage their health care and refer them to specialists (if needed).



## Oxford EPO HSA

Oxford EPO HSA provides in-network care for members using the Oxford Metro Network of providers and is paired with a health savings account (HSA) for members to use for eligible medical and pharmacy expenses. Employees will need to check the details of their plan before visiting a doctor, clinic or hospital. PCP referrals are required for all specialty services.

Your employees pick a PCP who will get to know them, manage their health care and refer them to specialists (if needed).



## Questions?

Call 1-888-201-4216, visit [uhc.com/shopny](http://uhc.com/shopny) or contact your broker

# 3 What comes next?

**Make sure you're eligible**

Visit [nystateofhealth.ny.gov/employer](https://nystateofhealth.ny.gov/employer).

**Choose coverage for your employees\***

Compare options at [uhc.com/shopny](https://uhc.com/shopny) or call us at **1-800-201-1426**

**Learn about tax credits**

See if you are eligible for a tax credit at [nystateofhealth.ny.gov/employer](https://nystateofhealth.ny.gov/employer).

## Enter employee information

Use this simple sign-up checklist. Make sure to have everything ready for every employee you're covering.

- |  |   |
|--|---|
| <input type="radio"/> First and last name    | <input type="radio"/> Date of hire              |
| <input type="radio"/> Date of birth          | <input type="radio"/> Full- or part-time status |
| <input type="radio"/> Social Security number | <input type="radio"/> Email address             |

Please note, if you are offering dependent coverage, you will need to have this information for all covered dependents as well.

## Sign up

Work with a broker, navigator or directly with us to enroll your employees in health coverage.

Payment is due by the 12th of the month to start coverage on the first of the following month.

To learn more about applying for health insurance, including Medicaid, Child Health Plus, Essential Plan, and Qualified Health Plans through NY State of Health, The Official Health Plan Marketplace, visit [nystateofhealth.ny.gov](https://nystateofhealth.ny.gov) or call **1-855-355-5777**.





<sup>1</sup> Oxford downstate New York service area includes the following counties: Ulster, Sullivan, Dutchess, Orange, Putnam, Rockland, Westchester, Bronx, New York, Queens, Kings, Richmond, Nassau and Suffolk.

<sup>2</sup> Network Data and Analytics Reporting from E&I Counts Dashboard, June 2022. 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.

\*These policies may have exclusions, limitations or terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker, consultant or Oxford Representative.

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.

Si no es miembro de UHC, llame al 1-888-383-9253 (TTY 711).

**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。**

**如果您不是 UHC 會員，請撥打 888-383-9253。**

All policy numbers include the variations of the policies such as cost-share reduction plans. For costs and complete details of the coverage, call (or write) your insurance agent or the company. 85629NY0010469-01, 85629NY0010453-01, 85629NY0010493-01, 85629NY0010509-01, 85629NY0010597-01, 85629NY0010485-01, 85629NY0010573-01, 85629NY0010565-01, 85629NY0010701-01, 85629NY0010789-01.

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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.

To learn more about applying for health insurance including Medicaid, Child Health Plus, Essential Plan, and Qualified Health Plans through NY State of Health, The Official Health Plan Marketplace, visit [nystateofhealth.ny.gov](https://nystateofhealth.ny.gov) or call 1-855-355-5777.

Oxford insurance products are underwritten by Oxford Health Insurance, Inc.