



Making choice simpler

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

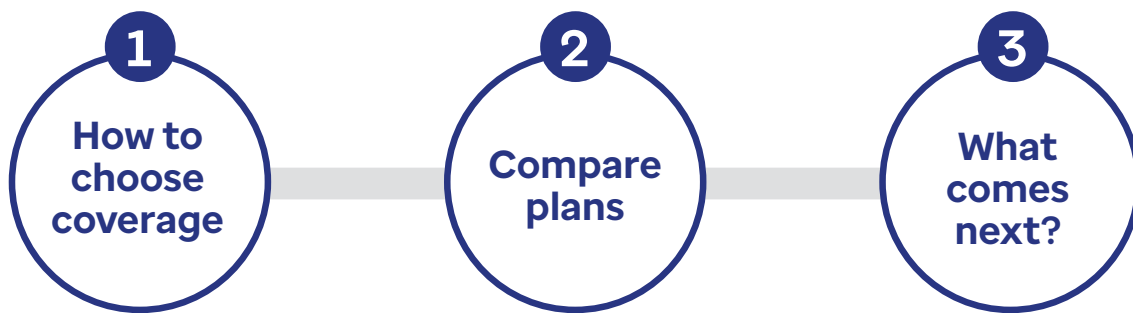
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Welcome to Oxford New York plans

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

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.¹

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.

Offer health care coverage to all full-time employees

You must 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 1 plan or a choice of plans. There are 4 (metallic) tiers of plans.

	Bronze	Silver	Gold	Platinum
Monthly premium	\$	\$\$	\$\$\$	\$\$\$\$
Member 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 within the Silver and Gold 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 or contact your broker

Plan options

Consider what is most important to you and your employees.



Oxford EPO

Provides network care 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 their deductible levels, HSA compatibility and cost-share levels.

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 may be able to 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 quality 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[®], your employees will find:

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

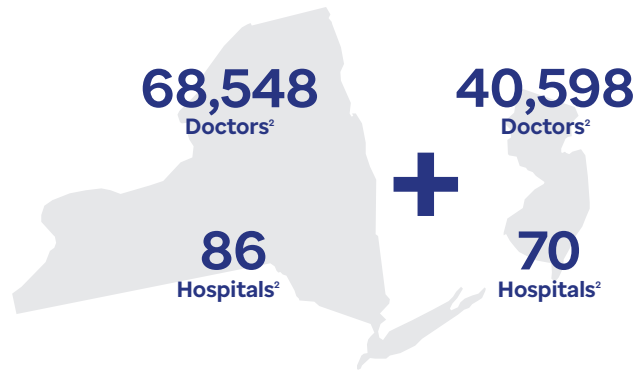


2 Compare plans

The Oxford Metro Network

There are 8 Oxford New York SHOP plans offered with the Oxford Metro Network®, providing local access to physicians and hospitals² within the Oxford New York service area¹ and New Jersey.

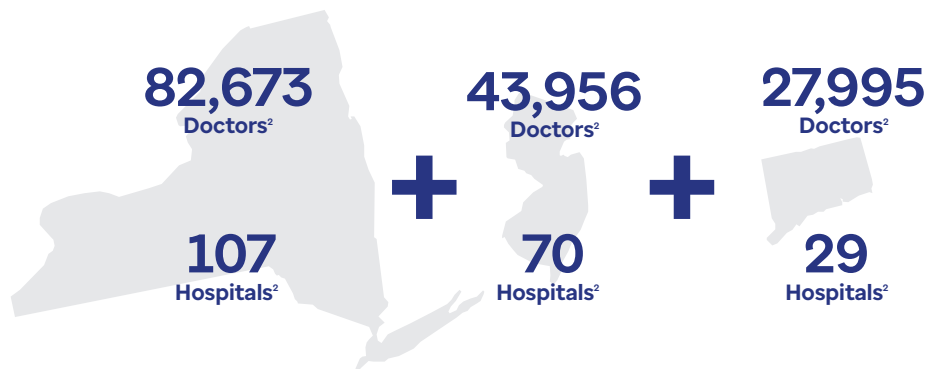
Providing cost-effective choices for your employees, the Oxford Metro Network plan only offers care from network physicians. To search for a list of network providers, go to uhc.com/shopny, select plan year 2025 and then choose “Search for a Doctor or Hospital” to begin a Metro network search.



The Oxford Freedom Network

There is 1 Oxford New York SHOP plan offered with the Oxford Freedom Network, our largest network option.

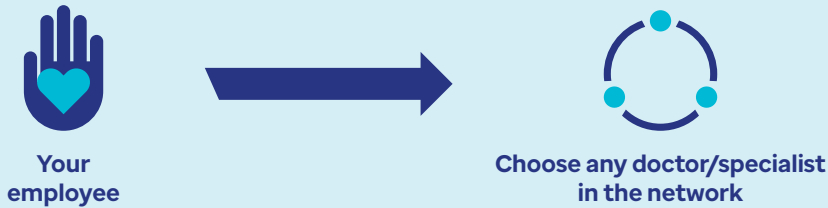
Members enrolled in Oxford Freedom Network plans have additional access to our national UnitedHealthcare Choice Plus network when traveling outside of the Oxford service area.



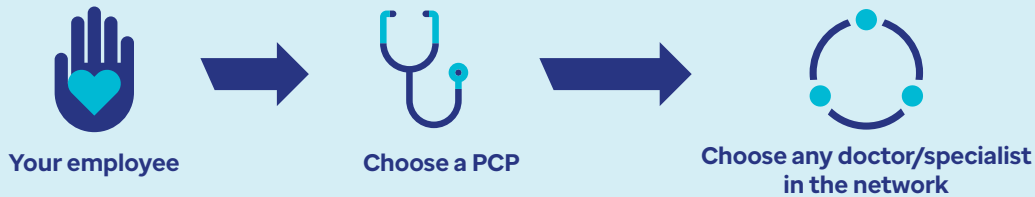
Oxford EPO and Oxford EPO Zero-Deductible plans

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 nonemergency 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.



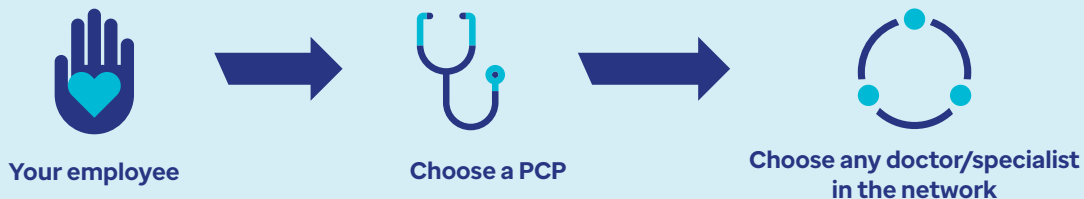
Plans with a referral: Your employees pick a PCP who will get to know them, manage their health care and refer them to specialists (if needed).



Oxford EPO HSA plans

Oxford EPO HSA provides 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 or contact your broker

3 What comes next?

Make sure you're eligible

Visit nystateofhealth.ny.gov/employer

Choose coverage for your employees*

Compare options at nystateofhealth.ny.gov/employer or call us at **1-888-201-4216**

Learn about tax credits

See if you are eligible for a tax credit at 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.

Payment is due by the 12th of the month to start coverage on the 1st 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/employer or call **1-855-355-5777**.

Sign up

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

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* 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.

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

² Network Data and Analytics Reporting from E&I Counts Dashboard, July 2024. 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.

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.

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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 an 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.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Members can access average cost data online or on the mobile app. None of the average costs are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing average cost data, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

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/employer or call 1-855-355-5777.

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