



Health plans designed to give more at a competitive price

Oxford Level Funded health plans are designed to help meet the needs of rising health care costs by allowing your business more flexibility and options.



A variety of plan designs

- **HSA, PPO, POS and EPO plan portfolios with:**
 - \$0 primary care physician (PCP) network copays for kids under age 19 (EPO/PPO/POS)
 - Deductible range – \$0-\$6350
 - Coinsurance options range from 50%-100% (varies by state)
- Savings opportunities for plan sponsors and plan participants
- National pharmacy benefit manager with full Optum Rx® integration
- Exemption from many Affordable Care Act (ACA) regulations and some state insurance payment taxes
- **uBundle® program** – Ability to save on medical plan costs by bundling Level Funded medical plans with specialty benefits and financial protection plans
- **Packaged Savings® program** – Opportunity to save and bundle UnitedHealthcare specialty benefits
- Hearing benefit device discounts
- Survivorship Benefit
- **Real Appeal®** – An online program to help eligible participants manage their weight
- **Mineral™** – aids employer groups with Human Resources, compliance issues and ACA reporting
 - Monthly Employer Claims and Utilization Reporting Package



Wellness programs

- **UnitedHealthcare Rewards** – Earn rewards (up to \$1,000¹ Rewards Premium; \$300¹ Rewards Core) for reaching program goals and completing one-time activities, to help offset plan participant out-of-pocket costs with deposits into their health savings account (HSA) or health incentive account (HIA)
- **HealthiestYou™ Virtual Care** – Provides the ability to connect with doctors 24/7, shop and price prescriptions, and much more
- **Expert Medical Services** – A second-opinion service that helps plan participants make informed medical decisions
- **Virtual Care** – Connect plan participants with a provider 24/7. Speak to a doctor by video or phone* for help with non-emergency care – anytime, anywhere. Plan participants can also connect with a primary care provider or specialist for certain conditions.

*Data rates may apply.



Providing predictability and potential savings

Oxford Level Funded plans give plan sponsors the predictability of a fully insured plan, offering upfront cost savings.

	Fully insured plans	Level Funded plans
Adjusted Community Rating (ACR)	Yes	No
Individually underwritten	No	Yes
Fixed monthly payments	Yes	Yes
Financial protection if claims are higher than expected	Yes	Yes
Detailed claims reporting	No	Yes
Potential to share in surplus refund* if medical and pharmacy claims are lower than expected	No	Yes

* Please consult a tax and/or legal advisor to determine if by receiving this surplus refund, there are any restrictions or obligations. Surplus refund available only where allowed by law.

Oxford networks and resources

- Nationwide network of quality health care providers, including 1.8M+ physicians and care professionals and 5,600 hospitals and other care facilities²
- Provider search and cost transparency tools on myuhc.com[®] that allow plan participants to choose the care at the most competitive price
- Support from Oxford resources

Dedicated service

- Dedicated participant services including first-contact resolution and claim navigation
- Committed wellness team to help navigate wellness offerings

Robust tools

- Detailed claims and network utilization reporting to help manage your benefit plan
- 24/7 website access:
 - Plan participant website with access to benefit and claims information, along with the ability to order and print health plan ID cards
 - Plan sponsor website with the ability to manage plan participant information and enrollment

Questions?

Contact your Oxford representative for more information



¹ \$1,000 Rewards Premium: OXF LF in CT; \$300 Rewards Core: OXF LF in NJ. Per participant, per year.

² UnitedHealthcare internal analysis, March 31, 2025.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

HealthiestYou™ is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose and prescribe at their own discretion. HealthiestYou physicians provide cross-coverage and operate subject to state regulations. Physicians in the independent network do not prescribe controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state. HealthiestYou by Teladoc® and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual 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, or for all members. Check your benefit plan to determine if these services are available.

Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is 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, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

Virtual Specialists are services available with a provider or coach via video, chat, email, or audio-only where permitted under state law. It is not an insurance product or a health plan. Virtual Specialists 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, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

Telehealth services are available in Connecticut in addition to 24/7 Virtual Visits.

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.

Real Appeal is a voluntary weight management program that is offered to eligible participants at no additional cost 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. Results, if any, may vary. 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.

Minimum participation requirements may apply. Packaged Savings program is not available for all group sizes. Please consult your Level Funded representative for more details.

uBundle: Minimum participation requirements may apply for bundling programs. Benefits and programs may not be available in all states or for all group sizes. Components subject to change.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

UnitedHealthcare Hearing is provided through UnitedHealthcare, offered to existing participants of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services in excess of those defined in program materials are the member's responsibility. UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.

Mineral™ products and services are provided directly by Mineral, Inc., (a subsidiary of Mintratech Holdings, Inc.) and is headquartered at 6701 Koll Center Parkway, Suite 430, Pleasanton, California 94566. ThinkHR®, Mineral™, Mineral Intelligence and Mineral Platform™ are registered and unregistered trademarks of Mineral, Inc.

All trademarks are the property of their respective owners.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

Administrative services provided by Oxford Health Plans LLC. Stop loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.