Oxford Metro Network
Frequently Asked Questions

The Oxford Metro Network is our latest network option available to businesses based in New York. The Oxford Metro Network was developed specifically for the needs of New York employers and is made up of physicians and other health care professionals in New York and New Jersey.

1. **What kind of access does the Oxford Metro Network provide?**
   The Oxford Metro Network consists of over 29,000 physicians and 75 hospitals throughout the Oxford New York service area. Members enrolled in an Oxford Metro Network plan will also have access to over 22,000 physicians and 62 hospitals in New Jersey.

2. **Is the Oxford Metro Network available to small (1-100) and large (101+) group employers in New York?**
   Yes, the Oxford Metro Network plan designs are available to both small and large group employers.

3. **What types of plan designs are available with the Oxford Metro Network?**
   There are ten gated and two non-gated network-only plan designs. The same plan designs are available for large and small groups.

4. **What license are Oxford Metro Network plans written on?**
   Oxford Metro Network plans are written on the Oxford Health Insurance, Inc. (OHI) license.

5. **Can we offer this product alongside other Oxford products?**
   Yes, you can offer Liberty and Freedom Network plan designs, which include options with out-of-network benefits, alongside Oxford Metro Network plan designs. You can use our online enrollment tool to enroll in these plan designs.

6. **Do my employees have to live in New York to enroll in a product offered with the Oxford Metro Network?**
   Employees must live within the Oxford New York or New Jersey service area and work for a New York-based company.

7. **Is there coverage outside of the service area?**
   No, these plan designs offer access to Oxford Metro Network providers in the service area only. When enrolled in these plans, members will not have access to the UnitedHealthcare Choice Plus national network. Emergency care is covered, in or out of the Oxford Metro Network service area.
**How does the non-embedded family deductible benefit work?**

Oxford Metro Network health savings account (HSA) plan designs will include a non-embedded family deductible. When a member enrolls in family, couple or parent/child coverage, the entire family has one deductible that must be met before full insurance benefits begin. The deductible can be met by one family member or by a combination of family members. Once the family deductible is met, all family members will be considered as having satisfied their deductible for the remainder of the benefit year.

**Do Oxford Metro Network plan designs require referrals?**

All gated Oxford Metro Network plan designs require referrals. Upon enrolling in an Oxford Metro Network gated plan, members will need to select a participating primary care physician (PCP) to coordinate their care.

**Are specialty products like dental and vision available with the Oxford Metro Network?**

Yes, pre-packaged specialty benefit options through Oxford Benefit Management (OBM) or stand-alone dental, vision and disability products may be purchased with Oxford Metro Network plan designs. For ease of administration, we do not require tax documentation or a binder check when groups add specialty lines of coverage if they have Oxford medical benefits. Only two enrolled subscribers are needed for voluntary dental, and one enrolled subscriber for voluntary vision.

**How can my employees find a participating Oxford Metro Network provider?**

There are several ways that employees can search for a participating Oxford Metro Network physician.

*If they already have a username and password for oxfordhealth.com:*

1. Log in to the oxfordhealth.com member website.
2. Click on “Find a Physician or Facility” on the home page.
3. On the next page, click the “Network” drop-down menu and choose “Metro.”
4. Enter additional criteria and click “Search.”

*If they do not have a username and password, or want to search without logging in:*

1. Go to oxfordhealth.com and click on “Members.”
2. Click on the “New Metro Plan – Important information for members” link.
3. On the next page, click the “Provider Search” link.
4. On the “Find a Physician” page, click the “Network” drop-down menu and choose “Metro.”
5. Enter additional criteria and click “Search.”

*OR:*

1. Go to oxfordhealth.com and click the “Browse our Provider/Facility Resources: Search for an Oxford doctor, hospital or lab” link at the bottom of the home page.
2. Under “It’s in the details” on the right-hand side, click on “Doctor Search.”
3. On the next page “Find a Physician”, click the “Network” drop-down menu and choose “Metro.”
4. Enter additional criteria and click “Search.”

Employees currently enrolled in an Oxford plan may also call the toll-free phone number on their health plan ID card to find out if a physician is participating or **1-800-444-6222** to have a paper copy of the directory mailed to them. TTY users can dial **711**. Members can also call **1-800-303-6719** for help in Chinese, **1-888-201-4746** for help in Korean, or the toll-free phone number on their ID card for help in English and other languages.
What pharmacies are available with the Oxford Metro Network?
The Oxford Metro Network provides access to retail pharmacies including major chains, mass merchants
and supermarkets. Duane Reade, Walgreens and Walmart are just some of the pharmacies where Oxford
Metro Network members can fill prescriptions. Prescriptions cannot be filled at CVS, Target or many non-
chain pharmacies. The most current list of eligible pharmacies can be found on oxfordhealth.com.

How can my employees find a participating pharmacy?
Employees can search for a participating pharmacy from the oxfordhealth.com member website by
following the steps below:
1. Go to oxfordhealth.com and click on “Members.”
2. Click on the “New Metro Plan – Important information for members” link.
3. On the next page, click the “Pharmacy Search” link.
4. Enter search criteria on the following “Find a Pharmacy” page and click “Search.”
Employees currently enrolled in an Oxford plan may also call the toll-free phone number on their health
plan ID card or 1-800-444-6222 to find out if a pharmacy is participating. TTY users can dial 711.
Members can also call 1-800-303-6719 for help in Chinese, 1-888-201-4746 for help in Korean, or the
toll-free phone number on their ID card for help in English and other languages.

What other resources and tools are available to members enrolled in an Oxford
Metro Network plan?
• oxfordhealth.com offers a convenient, secure way for members to search for doctors, check referrals,
  get a new ID card access personalized claims and benefit information, improve their health with our
  award-winning health and wellness programs, and more.
• The Rally® interactive health and wellness experience on oxfordhealth.com gives members lifestyle
  plans that focus on goals, competition, tracking progress and healthy living. Rally offers a personalized
  interactive experience with step-based Challenges, online discussion Communities, individual action
  plans called Missions, health information and more.
• Oxford On-Call® nurses are available 24 hours a day, seven days a week by phone to give members
  helpful information about illness or injury.
• Members have access to a fully-credentialed network dedicated to complementary and alternative
  medicine that includes more than 5,900 providers.³
• The gym reimbursement program, a staple of the Oxford medical plans available to members in New
  York for many years, is now even better. The newly expanded Oxford Sweat Equity program covers
  more types of exercises and allows members to combine their traditional gym workouts with group
  classes, making it easier to participate. A typical subscriber may receive up to the lesser of $200 or the
  actual cost of his or her qualifying fitness expenses in a six-month period after completing the required
  50 workouts.⁴
• The UnitedHealthcare Health4Me® mobile app helps members easily access their health care
  information on the go. Everything from estimating costs and managing claims, to finding and mapping
care is at their fingertips.
For more information on the Oxford Metro Network, please contact your broker or sales representative.

1 Source: Strennus Network 360 data as of March 2017. National network access is not available with the Oxford Metro Network.

2 The Oxford New York service area includes Ulster, Sullivan, Dutchess, Orange, Putnam, Rockland, Westchester, Bronx, New York, Queens, Kings, Richmond, Nassau and Suffolk counties.

3 Source: Strennus Network 360 data as of March 2017. National network access is not available with the Oxford Garden State Network.

4 Reimbursement benefit is available to the subscriber and the subscriber's covered spouse or domestic partner; no other dependents are eligible. For the subscriber's spouse or domestic partner to be eligible for this benefit, he or she must also be enrolled in an Oxford product. Reimbursement is generally limited to the lesser of $200 subscriber/$100 covered spouse/partner or the actual cost of the qualifying fitness costs per six-month period, but the amount may vary by plan.

Oxford Benefit Management, Inc. acts as the distribution company for products. Oxford Benefit Management packages are not available in all states and state-specific requirements may cause limitations or variations to the plans. Packaged Savings is not available for this product. Benefit options may vary by group size. Components subject to change. Oxford Benefit Management products are provided by UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. The New York Select Managed Care Plan is underwritten by UnitedHealthcare Insurance Company of New York, located in Islandia, New York. UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Life and Disability products are provided by Unimerica Life Insurance Company of New York. Life and Disability products are provided on policy forms LASD-POL-LIFE NY (05/03) and LASD-POL-ADD/DIS NY (05/03). Unimerica Life Insurance Company of New York is located in New York, New York. These policies may include exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company.

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