

Your Medical Benefits



You have a choice of 3 medical plans through United Healthcare with Oxford.

Plan Provisions	UHC Direct Oxford Freedom		UHC EPO Oxford Liberty	UHC EPO Oxford Liberty Post
	In-Network	Out-of- Network	In-Network Only	In-Network Only
Deductible – Single	\$500	\$1,000	\$1,000	\$2,000
Deductible – Family	\$1,000	\$2,000	\$2,000	\$4,000
OOP Maximum – Single	\$2,500	\$5,000	\$4,000	\$6,350
OOP Maximum – Family	\$5,000	\$10,000	\$8,000	\$12,700



UHC Direct Oxford Freedom includes the choice of utilizing in network and out of network providers. The in network providers for this plan participate within the Oxford Freedom Network.

The EPO plans are in network only providers. The in-network providers participate within the Oxford Liberty network.

Outside NJ, Metro NY and CT, you have access to UHC National Network – **United Healthcare Choice Plus**

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Plan Provisions	UHC Direct Oxford Freedom		UHC Oxford EPO	UHC Oxford EPO Post
	In-Network	Out-of-Network	In-Network Only	In-Network Only
Preventive Care	No charge	Deductible & 30%	No charge	No charge
Virtual Visit	No charge	N/A	No charge	No charge
Office Visit	\$25	Deductible & 30%	\$30	\$30
Specialist Office Visit	\$40	Deductible & 30%	\$50	\$50
Radiology-Freestanding	Deductible & 10%	Deductible & 30%	Deductible & 20%	Deductible & 30% Hospital: Ded & 50%
Laboratory-Freestanding	No charge	Deductible & 30%	No charge	No charge
Urgent Care	\$40	Deductible & 30%	\$50	\$50
Emergency Room	\$100	\$100	\$100	\$100 then 30%
Outpatient Surgery-Freestanding	Deductible & 10%	Deductible & 30%	Deductible & 20%	Deductible & 30% Hospital: Deductible & 50%
Inpatient Hospital	Deductible & 10%	Deductible & 30%	Deductible & 20%	Deductible & 30%