

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 Core Network**

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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% |