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November 15, 2016

Oxford Members¹ Have More Opportunities to Exercise for Rewards

Typical subscriber may get up to \$400 cash per year

Beginning this month, the gym reimbursement program, a hallmark of the medical benefit plans available to many Oxford members in New York and New Jersey, is being expanded. The new program, Sweat Equity, covers more types of exercises and allows members to combine their traditional gym workouts with group classes, making it easier for them to participate-more exercise options means more ways to meet the rule of 50 "workouts." The new program will also be extended to Oxford members in Connecticut.

| Oxford [®] Sweat Equity Program | |
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| Who's Eligible | When |
| New York large group (100+) fully insured customers | Beginning November 2016, upon the member's plan renewal date |
| New Jersey large group (51+) fully insured customers | Beginning November 2016, upon the member's plan renewal date |
| Connecticut large group (51+) fully insured customers | Beginning January 2017, upon the member's plan renewal date |
| New York small group (1-100) fully insured customers | Beginning January 2017, upon the member's plan renewal date |
| New Jersey small group (1-50) fully insured customers | Beginning January 2017, upon the member's plan renewal date |
| Connecticut small group (1-50) fully insured customers | Beginning January 2017, upon the member's plan renewal date |

20 ways to get fit and get rewarded

Cardiovascular (cardio) workouts and classes consistent with today's consumers' trends, such as boxing, kickboxing, crossfit, martial arts TRX and Zumba are among the 20-plus exercises qualifying for reimbursement under the new Sweat Equity program. Introducing yet another innovative component, a Citi Bike® membership is a qualifying reimbursable expense. Now, eligible Oxford members can travel New York City and Northern New Jersey, while getting fit and earning credits toward their Sweat Equity reimbursement goal. citibikenyc.com

Reimbursement

Members must complete 50 workouts (sessions using cardio equipment, fitness classes that promote cardiovascular wellness, a Citi Bike bike ride or a combination of these options) in a six-month period to be eligible for reimbursement. 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.

A note about members already using the standard program

Members already participating in the standard Oxford gym reimbursement program when they become eligible for the new, expanded Sweat Equity program on their plan renewal date can carry over their workouts to the new program. Exercises will qualify for reimbursement based on when they were completed.

Program communications

Descriptive program flyers for employers and members and a member claim form are posted on the Tools & Resources page of the oxfordhealth.com Employer and Member portals and included here for your convenience.

- Sweat Equity Employer Flyer
- Sweat Equity Member Flyer
- Sweat Equity Reimbursement Form

For more information about this good news, please contact your Oxford sales representative.

1 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/domestic partner or the actual cost of the qualifying fitness costs per six-month period, but the amount may vary by plan.

The Sweat Equity Program is a component of the fully insured medical benefit; there is no additional charge to members and participation is voluntary. The program is optional for self-funded groups.

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