



# Oxford New Jersey Q4 Update

# Taking chances has its place... just not in your health plan.



## Oxford is a sure bet for your clients

### Stability

- ✓ Committed to the New Jersey market amongst carrier turmoil
- ✓ Over 30 years of experience
- ✓ 96% member service satisfaction

### Choice

- ✓ Freedom Network
- ✓ Liberty Network
- ✓ Garden State Network
- ✓ 50 plan design options: EPO, PPO, & HSA
- ✓ Specialty benefit offerings

### Flexibility

- ✓ New business submissions accepted at any point in the month - as long as it's on or before the effective date
- ✓ Multiple plan offerings allowed
- ✓ Best-in-class online group & member enrollment
- ✓ Industry leading service model

### Affordability

- ✓ Competitive rates
- ✓ Lower cost plan designs

# Oxford Fall Ad Campaign

## Don't take chances with your health plan



### Look for our ads in the following places:

- *NJ Biz, Commerce Magazine*
- NJBiz.com & roi-nj.com
- Exits 12 (Linden) & 17 (Ridgefield) on I-95 North
- New Jersey elevators & lobby screens
- Digital & Key Word Search Advertising



**Taking chances has its place ... just not in your health plan.**

Atlantic City is known for gambling. But when it comes to your health plan, you can do without the risk.

Although there are lots of changes happening in the New Jersey market, what has not changed is UnitedHealthcare's commitment to New Jersey. If you're a small business that is going to lose your current health insurance plan, you can find similar plans within our Oxford portfolio. And if you're thinking about switching now, we have a variety of options that may be just what you're looking for.

Play it smart. Switch to the company with a 30-year track record serving the needs of New Jersey businesses.

Visit [uhc.com/NJstability](http://uhc.com/NJstability) or call your broker.



**There's a place for games... just not in your health plan.**


**Switch to Oxford**  
[uhc.com/Oxford](http://uhc.com/Oxford)



\*Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc. No. 17-063

**Taking chances has its place ... just not in your health plan.**

**SWITCH NOW**





# The Ace Up Our Sleeve



**YOU**  
want it

A lower-cost option that doesn't sacrifice access from a company with a proven track record in New Jersey.

**WE'VE**  
got it

A network option that allows employers to balance costs with employee satisfaction.

**Jan. 1,  
2018**

**Oxford  
Garden State  
Network**

**Expanded  
access to  
New York Metro  
Network.**

# Oxford Garden State Network

## Present & Future



### Present



**22,000**

New Jersey physicians



**62**

New Jersey hospitals

### Jan. 1, 2018



**22,000**

New Jersey physicians

+

**28,000**

New York **Metro Network** physicians



**62**

New Jersey hospitals

+

**76**

New York **Metro Network** hospitals

*Strennus Network 360 data as of March 2017.*

More than **double** the physician access.

# Oxford Metro Network

## Physician & Hospital Overview

### New York access provided through The Oxford Metro Network

#### Oxford Metro Network Numbers by County

County	Primary Care	Specialist	Hospital
Bronx	1,517	1,803	10
Dutchess	288	331	3
Kings	1,366	2,130	11
Nassau	1,315	2,244	5
New York	2,233	4,866	11
Orange	385	572	4
Putnam	84	153	1
Queens	1,266	2,068	7
Richmond	180	345	1
Rockland	245	453	2
Suffolk	792	1,299	7
Sullivan	87	116	2
Ulster	92	118	3
Westchester	1,009	1,711	8

*Strennus Network 360 data as of March 2017.*

### Available in these New York Counties:

Bronx	Orange	Suffolk
Dutchess	Putnam	Sullivan
Kings	Queens	Ulster
Nassau	Richmond	Westchester
New York	Rockland	

### Major In-Network Hospitals



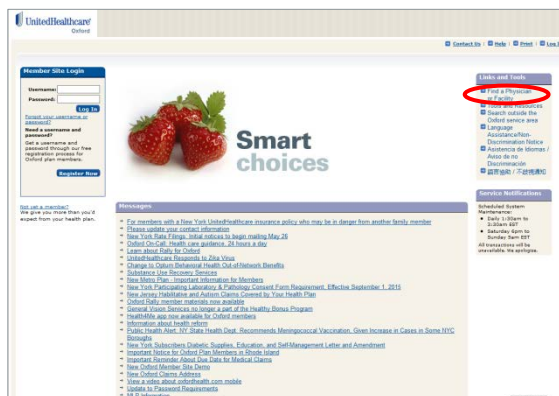
- Memorial Sloan Kettering
- Long Island Health Network
- Hospital for Special Surgery
- New York Presbyterian Health System
- Mount Sinai Health System
- Westchester Medical Center

Check [oxfordhealth.com](https://oxfordhealth.com) for full listing of doctors & in-network hospitals.

# Finding a Doctor or Hospital

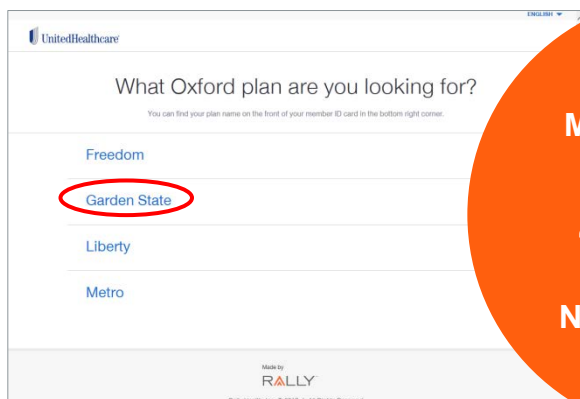
Search with or without an Oxford username and password

1 Go to oxfordhealth.com and click on “Member”



3 Enter the search location

2 Click on “Garden State”



Access to the Metro Network is seamless. Searching “Garden State” will bring up NJ/NY physicians and hospitals.

4 Complete search criteria and click search

# Oxford Garden State Network

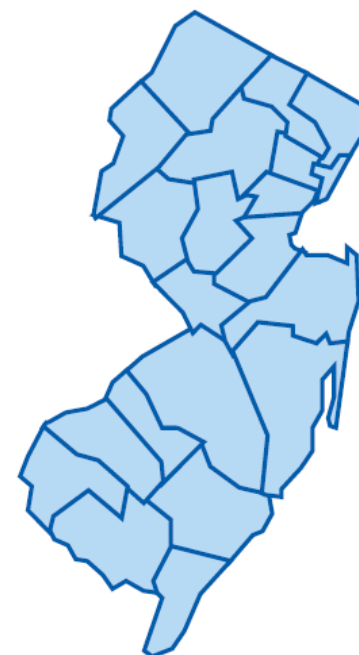
## Physician & Hospital Overview



### Oxford Garden State Network Numbers by County

County	Primary Care	Specialist	Hospital
Atlantic	278	421	3
Bergen	945	1,502	5
Burlington	586	847	3
Camden	889	1,070	5
Cape May	89	109	1
Cumberland	196	186	1
Essex	834	1,045	7
Gloucester	511	504	2
Hudson	509	558	2
Hunterdon	146	126	1
Mercer	366	611	4
Middlesex	870	1,255	6
Monmouth	653	873	5
Morris	552	774	4
Ocean	361	552	4
Passaic	365	463	1
Salem	128	129	2
Somerset	387	575	1
Sussex	137	139	1
Union	481	662	3
Warren	128	166	2

Check [oxfordhealth.com](http://oxfordhealth.com) for a full listing of doctors & in-network hospitals.



Access to the same  
**62 hospitals**  
as Freedom & Liberty Network  
members

*Strennus Network 360 data as of March 2017.*



# Oxford Garden State Network

## Top 5 Reasons it works



1

### Easy, no-tiered access

to more than 22,000 doctors and 62 hospitals in New Jersey.

2

### Delivers the lowest-priced plans

of all three Oxford network options available in New Jersey.

3

### Lets employers give their employees more choices

by setting a Garden State Network plan as the base plan of a dual-option offering.

4

### Helps employers manage costs better

through the choice of referral and non-referral plan designs.

5

### Now even MORE access

with the addition of New York doctors and hospitals on Jan. 1, 2018.

# Business Updates

# Transitional Relief

## What will happen in 2018



Transitional Relief policies **can be renewed in 2018**



Transitional Relief is **expected to expire** at the end of 2018



Oxford **will offer** transitional relief groups renewing April – October **an early renewal option**



If Transitional Relief (TR) is not extended past Dec. 31, 2018, **all TR groups** will be converted to an ACA plan **effective Jan. 1, 2019.**



# Out-of-Network Reimbursement

## Change to Reimbursement Amount (1-50)



## Out-of-Network Reimbursement

- Previous reimbursement amount = 140% CMS
- Upon renewal beginning Jan. 1, 2018 = 110% CMS

Affected Products	Effective Date	Exceptions
<ul style="list-style-type: none"><li>• <b>All</b> New Jersey small business PPO plan designs</li><li>• Freedom Network</li><li>• Liberty Network</li><li>• Garden State Network</li></ul>	<ul style="list-style-type: none"><li>• <b>Existing Groups:</b><ul style="list-style-type: none"><li>• <b>Upon renewal in 2018</b> (begins with Jan. 1, 2018 groups)</li></ul></li><li>• <b>New Groups:</b> Jan. 1, 2018</li></ul>	<ul style="list-style-type: none"><li>• Out-of-Network Lab: 50% of CMS</li><li>• Out-of-Network DME: 45% of CMS</li><li>• Other exceptions may apply</li></ul>

# 2018 Commission Schedule



**Effective Jan. 1, 2018**

Medical Case Size	Commissions as a percent of paid premium
All groups with up to 50 eligible employees	4.25% of paid premium



# **Raising the Stakes**

## Additional Product Offerings

# All Savers Alternate Funding

## How does it work?



### Traditional Fully Insured Plan

Fixed premium

Insurance covers

- Health care claims
- Administrative costs
- Commissions
- Taxes



Health Claims higher than expected covered by UnitedHealthcare

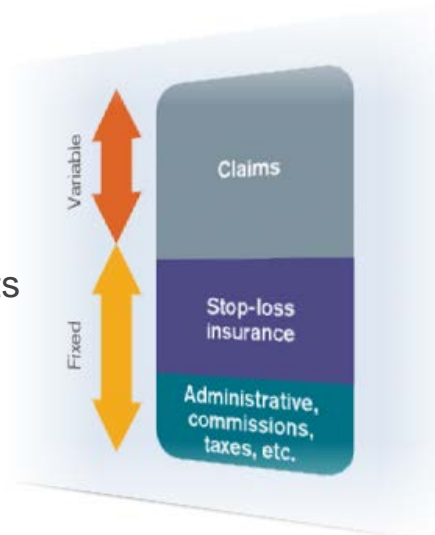
Health Claims lower than expected  
UnitedHealthcare keeps the difference

### All Savers Alternate Funding Plan

Level funded Premium

Insurance covers

- Expected claims
- Administrative costs
- Commissions
- Taxes



Higher than expected claims are covered by  
Stop Loss Policy (All Savers Insurance Company)

Lower than expected claims = Surplus Refund

# All Savers in a Nutshell

## Traditional Plan Designs

- Deductible ranges: \$500 to \$6,850
- Coinsurance options: 80% and 100%
- In-Network Only (EPO) Options
- Embedded deductibles (except for HSA plans with deductibles under \$2,600)
- Individual Stop Loss Limits: starting at \$15K

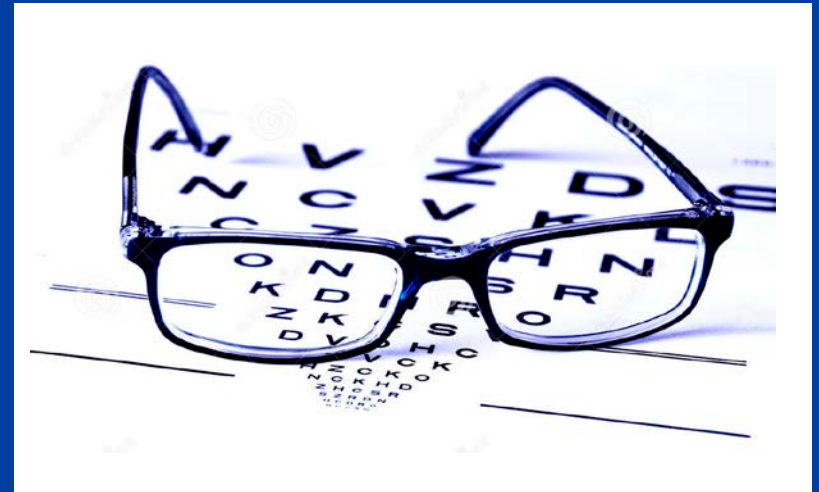


## Alternate Funding

- Savings relative to ACR and Shared Savings
- Choice Plus Provider Network for most plans

**NOTE:** Mayo Clinic is NOT part of any preferred networks for All Savers

# Specialty Benefits



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**Ashley Nitz**

Small Business Specialty Sales Consultant,  
New Jersey

# Specialty Benefits

## Oxford Benefit Management (OBM)



### OBM Package

- Dental (6 plan options)
- Vision (2 plan options)
- Health discounts
- \$25k flat employee life insurance

### Easy Submissions & 60 Second Quoting Tool

<https://www.uhc.com/obm/for-brokers/instant-rate-quote>

- No census required; simply enter the effective date, number eligible and zip code and in seconds you have an OBM quote
- Group Application, Employee apps & Quote
- No Binder Check & Tax Docs required if Oxford medical is in place

### Broker Commissions

- Flat 10% on all OBM plans

### Voluntary Products

- If TWO eligible, can write down to...
  - One enrolling in Vision
  - Two enrolling for Dental





## An innovative and convenient managed care product suite.

### UNIQUE NON-CAPITATED MODEL

- Hybrid fee-for-service / supplemental payment model (no capitation)
- No GD assignments required, no provider office rosters to verify eligibility
- Members can switch offices at any time with no wait – open access to care
- Easily secure authorization to see a specialist or go direct on a discounted basis
- No closed offices
- No waiting periods
- No maximums

### COMPREHENSIVE BENEFITS

- More than 450 procedures covered at a copayment level
- Pre Natal Benefits
- Oral Cancer Screening
- Cosmetic benefits at specific copayments / discounts
- Pediatric dentistry up to age 16
- Discount on procedures not listed on the Schedule of Benefits
- Aligns with our wellness model and Bridge2Health



**CONSUMER-  
FOCUSED DESIGN**

# Specialty Benefits

## UBundle



**Want to reduce the medical premium for your 51+ fully insured clients? Add specialty.**

Bundling specialty coverages with fully insured medical coverage will reduce medical premiums by:



**Dental = 1%**



**Vision = 0.5%**



**Basic Life +  
Supplemental Life +  
LTD/STD = 1.0 %**

**Combine all three for a total savings of 2.5%**

Savings apply as long as medical and specialty remain in force.



## Specialty Benefits

### Warby Parker Eyewear



## Effective Jan. 1, 2018:

The Warby Parker logo, featuring the brand name in a white, sans-serif font on a blue background. The word "WARBY" is in all caps, and "PARKER" is in all caps. Below "PARKER" is the word "eyewear" in a smaller, lowercase, sans-serif font. A dark blue curved shape is visible at the bottom left of the logo area.

**Warby Parker  
doesn't accept  
any other  
insurance**



Access to affordable, designer eyewear in-store or online.

# Specialty Benefits

## 2017 Broker Bonus Program

### Program Guidelines

- **New Business Bonus:** Qualification and bonus payment based on annualized premium for groups with effective dates from Jan. 1, 2017 through Jan. 1, 2018.
- **Net Change in Premium:** Full block of business (new business and renewal premium) net change in premium must be 90% to qualify for a new business and retention bonus.
- **Retention Bonus:** Must qualify for a new business bonus and meet the net change in premium requirements.

### Eligible Groups / Coverages

- Groups with 2+ eligible lives.
- Both employer-paid and voluntary lines of coverage are eligible
- Eligible coverages include dental, vision, base life, supplemental life, STD, LTD, critical illness, accident and hospital indemnity.

New Business	Coverages & Premium	Bonus %
	15 and \$150K	2%
	20 and \$225K	3%
	25 and \$250K OR 10 and \$750K	4%
	30 and \$300K or 10 and \$1.125M	5%
	35 and \$350K OR 10 and \$1.5M	6%
	Full BOB must meet premium net change of 90%	
Net Change	Premium Net Change %	Factor
	100%+	1.0
	90.00% - 99.99%	0.8
	< 90.0%	No Bonus
Retention	25 Coverages & \$750K Premium	Bonus %
	80.0 - 87.49% premium persistency	1%
	87.5 - 94.99% premium persistency	3%
	95.0%+ premium persistency	5%
	Must qualify for new business bonus to qualify for retention bonus.	

# Small Business Product Update

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**John Apuzzio**  
Market Vice President, Product  
UnitedHealthcare, New Jersey



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Play it smart. Switch to the company with a 20-year track record serving 800,000s of New Jersey businesses.

Visit [uhc.com/NJstability](http://uhc.com/NJstability) or call your broker.

 **UnitedHealthcare**  
Oxford



# Naming convention for SG 2018

## IDEA, Group app, SOCs, and SBCs

State	Metal	Network	Plan Design	INded/ INCoins/Copay	Benefit availability	HSA/HRA eligible	Plan Year	Modifier
2 Digit State Code	SG Metallic level values  <u>Values:</u> <b>P</b> = Platinum  <b>G</b> = Gold  <b>S</b> = Silver  <b>B</b> = Bronze	Abbreviated Network name	Whether it is gated or non-gated  <u>Values:</u> <b>GT</b> = Gated  <b>NG</b> = Non-Gated  <b>ACO</b> = ACO	In-network values for:  <ul style="list-style-type: none"> <li><b>deductible</b></li> <li><b>coinsurance</b></li> <li><b>copay</b> (if \$ amount)</li> </ul>	If there are only in-network benefits or also out-of- network  <u>Values:</u> <b>INONLY</b> <b>INN/OON</b>	If this is an HRA or HSA eligible plan  <u>Values:</u> <b>HSA</b> <b>HRA</b>	Which plan year was this filed?  If plan is modified mid- year, potential for modifier  <b>i.e. 17a, 17b</b>	In case of duplicates  <u>Values:</u> <b>1, 2, 3 +</b>
NY	P	FRDM	NG	\$0/100%/\$5	INN/OON		18	
NJ	B	GDST	NG	\$3000/50%	INONLY	HSA	18	

**Note:** LG plans are TBD on timing and will NOT include the metallic level in their plan name. ID cards do not reflect this naming convention.

# NJSG Plan Changes: Platinum & Gold

## Effective Jan. 1, 2018



Platinum Plans		Gold Plans	
2017 Plan Name	2018 Plan Change	2017 Plan Name	2018 Plan Change
P PPO \$15/\$45 NG OHI (F/L)	Increased OOPM <u>to</u> \$2,750 <u>from</u> \$2,500	G EPO \$50 \$600D NG OHI (F/L)	<ul style="list-style-type: none"> <li>ER <u>to</u> \$100/Ded/Coins <u>from</u> \$100/Coins</li> <li>OOPM <u>to</u> \$4,500 <u>from</u> \$4,000</li> </ul>
P EPO \$10/\$40 NG OHI (GSP)	Decreased OOPM <u>to</u> \$2,500 <u>from</u> \$3,000	G PPO \$25/\$40 \$1,000D L NG OHI	<ul style="list-style-type: none"> <li>ER <u>to</u> \$100/Ded/Coins <u>from</u> \$100/Coins</li> <li>OOPM <u>to</u> \$4,800 <u>from</u> \$3,500</li> </ul>
P EPO \$20/\$40 NG OHI (GSP)			
P PPO \$20/\$40 \$200IP NG OHI (F/L)	<ul style="list-style-type: none"> <li>OP Freestanding <u>to</u> \$10 <u>from</u> 100%</li> <li>IP Copay <u>to</u> \$200 per day/\$1,000 max per admission/\$2,000 max per plan year <u>from</u> 100%</li> </ul>	G EPO \$25/\$40 \$1,250D L NG OHI	<ul style="list-style-type: none"> <li>ER <u>to</u> \$100/Ded/Coins <u>from</u> \$100/Coins</li> <li>OP Freestanding Copay <u>to</u> \$50 <u>from</u> \$40</li> <li>OOPM <u>to</u> \$4,200 <u>from</u> \$3,750</li> </ul>

# NJSG Plan Changes: Silver & Bronze

## Effective Jan. 1, 2018



Silver Plans		Bronze Plans	
2017 Plan Name	2018 Plan Change	2017 Plan Name	2018 Plan Change
S EPO \$40/\$75 \$2,500D NG OHI (L)	<ul style="list-style-type: none"> <li>ER <u>to</u> \$100/Ded/Coins <u>from</u> \$100/Coins</li> <li>Lab to \$20 from 100%</li> </ul>	ALL BRONZE PLAN DESIGNS	ER <u>to</u> Ded/\$100/50% Coins <u>from</u> Ded/50%
PPO \$50/\$75 \$2,500D NG OHI (F/L)	<ul style="list-style-type: none"> <li>ER <u>to</u> \$100/Ded/Coins <u>from</u> \$100/Coins</li> <li>Lab <u>to</u> \$20 <u>from</u> 100%</li> <li>OOPM <u>to</u> \$7,200 <u>from</u> \$6,250</li> </ul>		
S EPO HSA \$2,000D \$30/\$50 NG OHI (L)	ER <u>to</u> Ded/\$100/Coins <u>from</u> Ded/\$100		
S EPO \$40/\$75 \$2,000D NG OHI (GSP)	<ul style="list-style-type: none"> <li>Lab <u>to</u> \$20 <u>from</u> 100%</li> <li>Deductible <u>to</u> \$2,250 <u>from</u> \$2,000</li> <li>OOPM <u>to</u> \$7,100 <u>from</u> \$6,850</li> </ul>		

# NJSG Plan Eliminations

## Effective Jan. 1, 2018



Plan Name	G EPO \$30/\$60 \$2000D L NG OHI	G PPO Flex \$25/\$40 \$2000D L NG OHI
<b>Metal</b>	Gold	Gold
<b>Network</b>	Liberty	Liberty
<b>Gatekeeper</b>	Non-gated	Non-gated
<b>Rx Benefit</b>	\$25/\$50/\$75	\$10/\$25/\$50
<b>PCP</b>	\$30	\$25
<b>Specialist</b>	\$60	\$40
<b>INN Deductible</b>	\$2,000	\$2,000
<b>INN Coinsurance</b>	50%	80%
<b>INN OOPM</b>	\$3,500	\$4,000
<b>Map Plan</b>	G EPO \$30/\$50 \$2,000D L NG OHI	G PPO \$25/\$40 \$1,000D L NG OHI

# New Plan Designs

## Effective Jan. 1, 2018

Plan Name	G LBTY NG 30/50/70 PPO 18	G LBTY NG 20/40/1500/70 EPO 18	G LBTY NG 35/60/1500/70 PPO 18	G LBTY NG 30/50/2000/50 EPO 18	S LBTY NG 20/40/2000/60 PPO HSA 18
<b>Metal</b>	Gold	Gold	Gold	Gold	Silver
<b>Network</b>	Liberty	Liberty	Liberty	Liberty	Liberty
<b>Gatekeeper</b>	Non-Gated	Non-Gated	Non-Gated	Non-Gated	Non-Gated
<b>Rx Benefit</b>	\$20/\$50/\$75	\$20/\$50/\$75	\$20/\$50/\$75	\$20/\$50/\$75	Med Ded then \$20/\$50/\$75
<b>PCP</b>	\$30	\$20	\$35	\$30	D/\$20
<b>Specialist</b>	\$50	\$40	\$60	\$50	D/\$40
<b>Urgent Care</b>	\$50	\$40	\$60	\$50	D/\$40
<b>ER</b>	\$100/Coins	\$100/Coins (Ded waived)	\$100/Coins (Ded waived)	\$100/Coins (Ded waived)	Ded/\$100
<b>Deductible</b>	N/A	\$1,500	\$1,500	\$2,000	\$2,000
<b>INN Coinsurance</b>	70%	70%	70%	50%	60%
<b>INN OOPM</b>	\$6,000	\$5,000	\$7,150	\$7,150	\$6,000



# Primary Advantage

## Simplicity and cost savings.



### A win-win health plan for employers and their employees

- Emphasis on the patient-doctor relationship.
- Copays for primary care physician (PCP) visits and Tier 1 Rx
- Copays for other covered benefits after deductible is satisfied
- Full network access to either the Liberty or Garden State Network

Plan Name	Prim Adv \$25/\$50 \$1,000D GSP EPO NG OHI	Prim Adv \$40/\$60 \$2,000D GSP EPO NG OHI	S Prim Adv \$30/\$60 \$2,000D L EPO NG OHP
<b>Metal</b>	Gold	Silver	Silver
<b>Network</b>	Garden State	Garden State	Liberty
<b>Gatekeeper</b>	Non-gated	Non-gated	Non-gated
<b>PCP</b>	\$25	\$40	\$30
<b>Rx Benefit</b>	Tier 1: \$10	Tier 1: \$25	Tier 1: \$10
	Tier 2/3: Ded then \$40/\$70	Tier 2/3: Ded then \$50/\$75	Tier 2/3: Ded then \$40/\$70
<b>Specialist</b>	D/\$50	D/\$60	D/\$60
<b>Urgent Care</b>	D/\$75	D/\$60	D/\$60
<b>ER</b>	Ded/\$100/Coins	Ded/\$100/Coins	Ded/\$100/Coins
<b>INN Deductible</b>	\$1,000	\$2,000	\$2,000
<b>INN Coinsurance</b>	90%	90%	90%
<b>INN OOPM</b>	\$3,000	\$6,600	\$5,900

# Connecticut Liberty Network

## Effective Jan. 1, 2018



### Slightly smaller network, big on opportunity

- Effective Jan. 1, 2018 for both Small Business and Key Accounts
- All 28 Oxford Connecticut network hospitals
- Easy access to 19,810 physicians statewide
- Same 4-Tier pharmacy designs and formulary as Freedom plans with \$250D on T3/T4
- Variety of deductibles and coinsurance options
- Options available with HSA accounts



### Lower-cost, flexible plan options

- 14 plans that deliver some of the lowest-priced Oxford options in CT portfolio
- PCP selection and referral required
- ValueRx network which includes major chains Walgreens, Rite Aid and Walmart
  - No impact to NY and NJ Liberty members filling Rx prescriptions in CT
- Plans do not have national access



### New York and New Jersey access

- CT Liberty members will have access to 51,177 providers in New York and 24,900 providers in New Jersey
- NY and NJ Liberty members will have access to the CT Liberty Network and will no longer have in-network access to CT Freedom network providers

**\$0 PCP Copayments for all non HSA Plans**



# Healthy Savings®

# What's Healthy Savings?

## Healthy Savings makes healthy food more affordable

### HEALTHY SAVINGS

- Over 200 participating brands
- Brands are pre-qualified by a third party (*Guiding Stars*)
- 30-40 new promotions each week
- Promotions run 2 weeks
- Stackable – can be combined with other discounts
- Includes staples – milk, bread, yogurt, cheese, cereal, lean meats

**Over \$1,500 in savings on qualified healthy foods**



# How does it work?

1. Ready-to-use Healthy Savings cards are mailed to subscribers at home
2. Subscribers register via the website or mobile app to receive notifications
3. Accounts are pre-loaded with discounts each week

**Note:** The employer provides a monthly eligibility file with added/deleted employees



## Welcome to Healthy Savings!

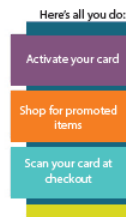
Welcome to the new Healthy Savings program sponsored by UnitedHealthcare. It's a program that provides you with access to exclusive savings on healthy foods at multiple grocery retailers. You can start saving over \$150 per month on pre-qualified healthy food items from brands you recognize and trust. This new program is available to you at no extra cost; it is simply designed to make eating healthy easier and more affordable.

To get started, activate the attached Healthy Savings card and begin saving today. Each week, your Healthy Savings card will be pre-loaded with new offers. Just shop at your favorite Copps, Metro Market and Pick'n Save grocery store for each week's promotional items. Then scan your card at the checkout to save instantly.

Providing another way for you to live healthier,  
Healthy Savings Team - sponsored by UnitedHealthcare

## Get started saving today!

Activate your card at [www.uhcvlhealthysavings.com](http://www.uhcvlhealthysavings.com). Once registered, you will receive a weekly email highlighting the promotional offers for the week.



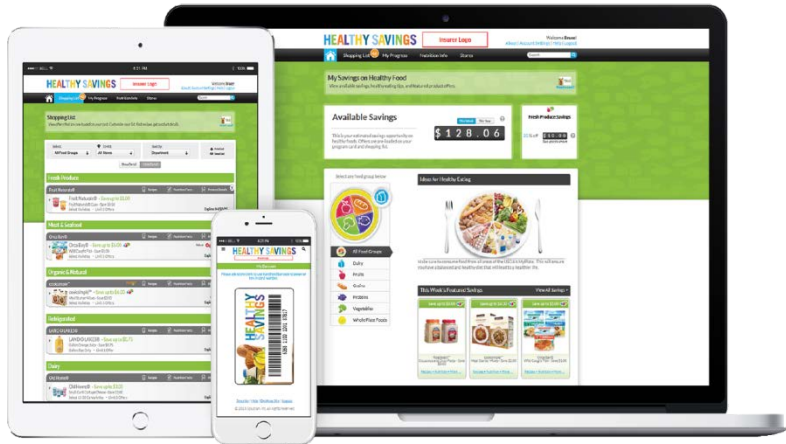
For complete program details, terms and conditions, go to [www.uhcvlhealthysavings.com](http://www.uhcvlhealthysavings.com)



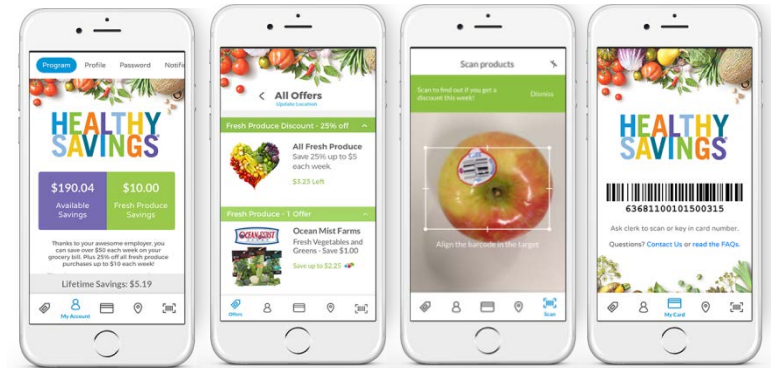


# Convenient Reminders & Tools

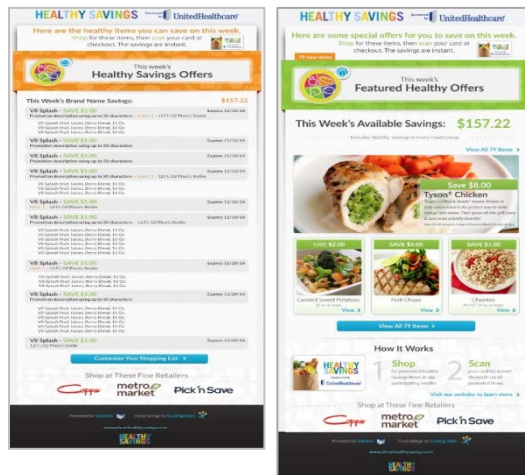
## Website



## Mobile App



## Weekly emails



## In-store signage



# Where you can use it

Participating retailers in/around New Jersey & New York

Retailers ready for launch in NY and NJ



National chains for out-of-area members



# Who's eligible & when can they use it?

Program launches **upon renewal**  
beginning Jan. 1, 2018

- New Jersey – 51+ fully-insured employers
- New York – 101+ fully-insured employers
- UnitedHealthcare & Oxford platforms
- All UnitedHealthcare & Oxford subscribers of fully-insured groups situated in New Jersey & New York will receive cards

## 1. Shop



## 2. Scan



## 3. Save





There's a place for  
games... just not in  
your health plan.



Switch to Oxford  
[uhc.com/Oxford](https://uhc.com/Oxford)



Oxford HMO products are underwritten by Oxford Health Plans, Inc.  
Oxford Insurance products are underwritten by Oxford Health Insurance, Inc.  
NU17-050

# Member Wellness Programs

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**Bob Benkert**

**VP Sales & Account Management,  
New Jersey**

## Now your employees can get their **health plan to go.**

The free UnitedHealthcare Health4Me® mobile app helps members access their Oxford benefits and coverage information, manage their accounts and find a provider anywhere, anytime.



**Manage** claims and pay providers.

**Estimate** procedure costs.

**Locate** and map directions to a clinic.

**View** and share health plan ID card.

**Interface** with Fitbit®.

**Access** personal health record.

**2**  
**Million**  
Downloads\*

\*UnitedHealthcare internal usage reports, 2014.  
Results shown are not a guarantee of future performance.



### Help create a path toward better. Give your employees Rally®.

Build a culture of wellness and health ownership for your employees. **Rally**, a digital health and wellness experience, gives them:

- An intuitive health survey.
- Access via [oxfordhealth.com](http://oxfordhealth.com) or mobile device.
- Action plans called “missions.”
- Rally coin rewards.

**96%**  
of Rally experience  
users complete a  
health survey.\*

**RALLY®**  
experience rewards can  
help boost employee  
engagement.\*

**64%**  
of enrollees sign up  
for missions.\*



#### Potential benefits for you:

- Help increase engagement through health promotion and targeted Rally communications to promote health ownership.
- Track employee engagement and progress through integrated reporting (Key Accounts only).

\*Based on Rally experience results, 2014. Results shown are not a guarantee of future performance.

# Oxford Sweat Equity

## Fitness Reimbursement Program

## The only thing better than getting in shape is getting rewarded for it.

The new Oxford Sweat Equity program offers members more types of qualifying exercises and the option to combine fitness facility visits with physical fitness classes to reach the required 50 “workouts” in a six-month period.

Aerobics	Boot camps	Boxing/Kickboxing
CrossFit	Pilates	Indoor rock climbing
Martial arts	Pure Barre	Personal training
Swimming	TRX	Tennis/Racquetball
Zumba	Yoga	Weight/Resistance
Standard gym ( <i>including YMCA &amp; community centers where fitness services are offered</i> )		

Also includes  
Citi Bike®  
membership



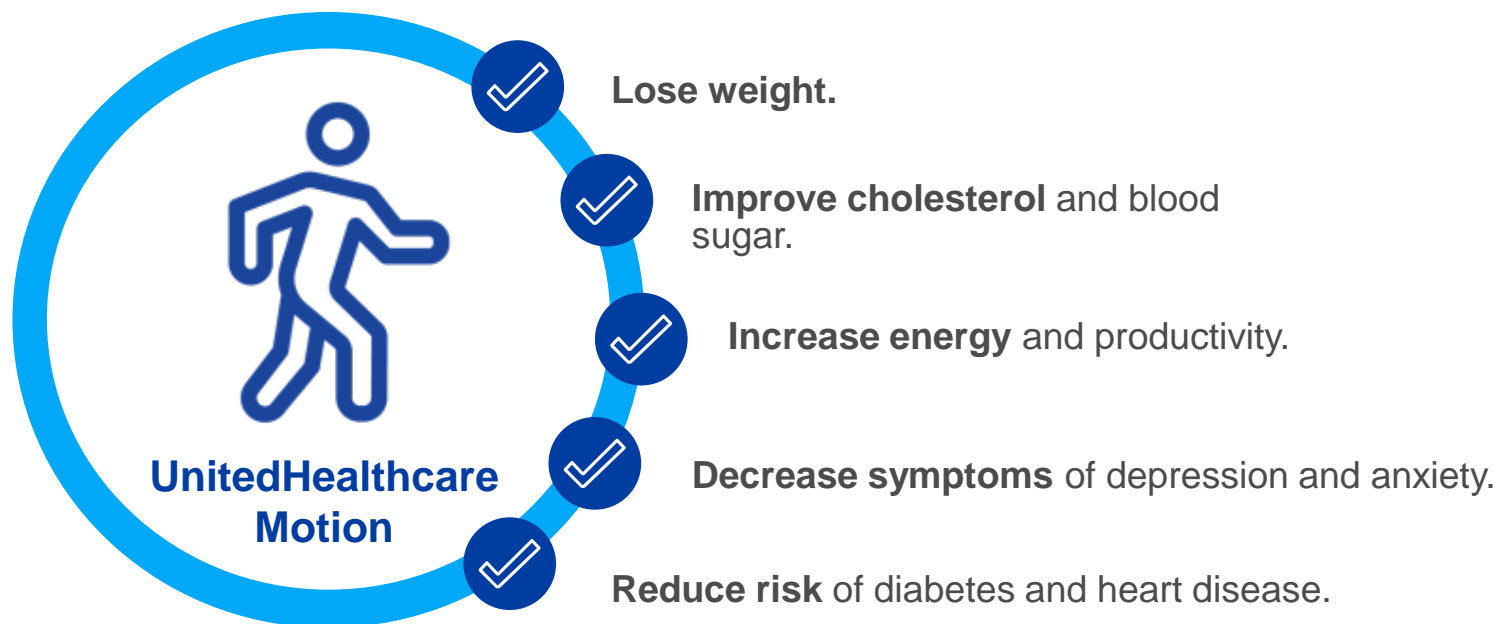
### Most plans provide eligible Oxford members with reimbursement of:

- Up to \$200 for subscribers
- Up to \$100 for spouses



## UnitedHealthcare Motion is **simply effective.**

UnitedHealthcare Motion helps provide incentives and inspiration to encourage a healthier lifestyle. This easy-to-implement, easy-to-use walking program can help employees:



**NEW**

**for UnitedHealthcare groups sized 51 – 100 on Jan. 1, 2018**

## Frequency, Intensity and Tenacity spell success.

Three ways to earn		HSA
F	<b>Frequency.</b> 500 steps in seven minutes; six times a day, at least one hour apart.	\$1.00
I	<b>Intensity.</b> 3,000 steps in 30 minutes.	\$1.00
T	<b>Tenacity.</b> 10,000+ total daily steps.	\$1.00
		<b>\$3/day \$1,095/year</b>

# UnitedHealthcare Motion

## Maximum Renewal Increase



## How the maximum renewal increase works.

(for clients with 51 to 100 employees)

To achieve the maximum renewal increase (9%) an AVERAGE of 60% of the eligible population needs to hit all goals.

Use this calculation for a one-month example:

Number of members issued a device = **200**

Days in month = **30**

3 FIT goals x 30 days = **90**

90 x 200 walkers = **18,000 total goal opportunities**

10,800 goals met = **60% participation**

5,400 goals met = **30% participation**

Note: The renewal guarantee does not include any potential known or unknown federal and state taxes and assessments from Patient Protection and Affordable Care Act (PPACA). The incremental cost of a PPACA expenses, as well as any other taxes or assessments will be added to this rate cap.

# Key Takeaways

Play it smart. Choose Oxford.



1

## Oxford Garden State Network + Oxford Metro Network

More than double the provider access.

2

## Transitional Relief: Early renewal offer

Transitional Relief expected to expire on Dec. 31, 2018

3

## Specialty Benefits

OBM, NJ DHMO, UBundle, Broker Bonus

4

## Healthy Savings

Making healthy food more affordable

5

## Member Wellness Programs

Health4Me, Rally, Oxford Sweat Equity & UnitedHealthcare Motion



# Disclaimer



- Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc.
- 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. Administrative services provided by Dental Benefit Providers, Inc., DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. The 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.
- 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. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. The 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.
- UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and in New York by Unimerica Life Insurance Company of New York. Life products are provided on policy forms LASD-POL (05/03) et al. and Disability products are provided on policy forms UHCLD-POL 2/2008 et al. In New York, the Life Insurance product is provided on Form LASD-POL-LIFE NY (05/03) and the Disability product on Form LASD-POL-ADD/DIS NY (05/03). UnitedHealthcare Insurance Company is located in Hartford, CT, and Unimerica Life Insurance Company of New York in New York, NY. Participation requirements for Life and Disability Insurance may be different than those stated. 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.
- UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company on policy forms UHIHIP-POL-TX, et al. and UHIHIP-CERT-TX, et al. in Texas and UHIHIP-POL-VA, et al. and UHIHIP-CERT-VA, et al. in Virginia. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policy has 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. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.