## 2024 New Jersey Small Group (2-50) Oxford Products

This guide is for informational purposes only. We reserve the right to modify this quote and benefits
described if needed, once final approval is received, and to correct any typographical errors. For a complete
listing of all New Jersey small group (2-50) products, please contact your sales representative.

| $\begin{aligned} & 2023 \\ & \text { Plan } \\ & \text { Name } \end{aligned}$ | $\begin{aligned} & 2024 \\ & \text { Plan } \\ & \text { Name } \end{aligned}$ | $\begin{gathered} \text { UHC } \\ \text { Rewards } \end{gathered}$ | Deductible |  | Coinsurance |  | Out-of-Pocket Maximum |  | Benefits |  |  |  |  |  |  |  |  |  |  |  | $\begin{aligned} & \text { Med } \\ & \text { Ded } \\ & \text { Type } \end{aligned}$ | $\underset{\text { Med Type }{ }^{\text {B }}}{\text { Med Rx }}$ | $\begin{gathered} \text { Rx Plan(S) }{ }^{4} \\ \text { (Mail Order is } \\ 2 \times \text { retail amount) } \end{gathered}$ | Retail Pharmacy Networ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Out-of- <br> Network <br> Individual <br> (Family is 2 X ) | Network | Out-ofNetwork | $\left\{\begin{array}{c} \text { Network } \\ \text { Individual } \\ (\text { Family is } 2 \mathrm{x}) \end{array}\right.$ | Out-of- <br> Network <br> Individual <br> (Family is $2 x$ ) | $\int_{\text {Visit }}^{24 / 7 \text { Virtual }}$ | PCP ' | Specialist | $\begin{aligned} & \text { Urgent } \\ & \text { Care } \end{aligned}$ | Emergency Room | $\begin{gathered} \text { ER } \\ \text { yer-Occur } \\ \text { Copay } \end{gathered}$ | $\underset{\text { FS/HOSP }}{\text { Lab }}$ | $\underset{\text { FS/Hosp }}{\stackrel{\text { Xray }}{ }}$ | $\begin{aligned} & \text { MRI, CT } \\ & \text { FS/HOSP } \end{aligned}$ | Outpatient Surgery FS/HOSP | Inpatient Hospital ${ }^{2}$ | $\underset{\text { Max }}{\text { IP Copay }}$ |  |  |  |  |
| Pratinum Plans |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| NJ P FRDM NG 20/40/100 PPO 23 | $\begin{aligned} & \text { NJ P FRDM NG } \\ & \text { 20/40/100 } \\ & \text { PPO } 24 \end{aligned}$ | Core | N/A | \$4,000 | 100\% | 70\% | \$3,500 | \$8,000 | 100\% | \$20 | \$40 | \$50 | \$100 | N/A | Oxford PLN: 100\% FS: \$60 HOSP: \$60 | $\begin{aligned} & \text { FS: 100\% } \\ & \text { HOSP: 100\% } \end{aligned}$ | $\begin{gathered} \text { FS: } \$ 10 \\ \text { HOSP: } \$ 10 \end{gathered}$ | $\begin{gathered} \text { FS: } \$ 10 \\ \text { HOSP: } \$ 500 \end{gathered}$ | \$200 | \$1,000 | Emb | Sep | \$5/\$25/\$50 SpRx:\$5/20\% to \$150/50\% to \$150 | Broad |
| $\begin{aligned} & \text { NJ P FRDM NG } \\ & \text { 15/40/100 } \\ & \text { EPO } 23 \end{aligned}$ | $\begin{gathered} \text { NJ P FRDM NG } \\ \text { 15/40/100 } \\ \text { EPO } 24 \end{gathered}$ | Core | N/A | N/A | 100\% | N/A | \$3,500 | N/A | 100\% | \$15 | \$40 | \$50 | \$100 | N/A | $\begin{gathered} \text { Oxford PLN: } 100 \% \\ \text { FS: } \$ \$ 000 \\ \text { HOSP: } \$ \$ 00 \end{gathered}$ | $\begin{aligned} & \text { FS: } 100 \% \\ & \text { HOSP: } 100 \% \end{aligned}$ | $\begin{gathered} \text { FS: } \$ 10 \\ \text { HOSP: } \$ 10 \end{gathered}$ | $\begin{aligned} & \text { FS: } \$ 10 \\ & \text { HOSP: } \$ 500 \end{aligned}$ | \$250 | \$1,250 | Emb | Sep | \$5/\$25/\$50 SpRx:\$5/20\% to \$150/50\% to \$150 | Broad |
| $\begin{gathered} \text { NJ P LBTY NG } \\ 15 / 45 / 100 \\ \text { PPO } 23 \end{gathered}$ | NJ PLBTY NG <br> 15/45/100 PPO 24 | Core | N/A | \$4,000 | 100\% | 70\% | \$3,500 | \$8,000 | 100\% | \$15 | \$45 | \$50 | \$100 | N/A | Oxford PLN: 100\% FS: \$60 HOSP: \$60 | $\begin{aligned} & \text { FS: } 100 \% \\ & \text { HOSP: } 100 \% \end{aligned}$ | $\begin{gathered} \text { FS: \$10 } \\ \text { HOSP: } \$ 10 \end{gathered}$ | $\begin{aligned} & \text { FS: } \$ 10 \\ & \text { HOSP: } \$ 500 \end{aligned}$ | \$300 | \$1,500 | Emb | Sep | \$5/\$25/\$50 SpRx:\$5/20\% to \$150/50\% to \$500 | Broad |
| NJP LBTYNG 15/40/100 EPO 23 | $\begin{gathered} \text { NJ P LBTY NG } \\ \text { 15/40/100 } \\ \text { EPO } 24 \end{gathered}$ | Core | N/A | N/A | 100\% | N/A | \$3,500 | N/A | 100\% | \$15 | \$40 | \$50 | \$100 | N/A | $\begin{aligned} & \text { Oxford PLN: } 100 \% \\ & \text { FS: } \$ 60 \\ & \text { HOSP: } \$ 60 \end{aligned}$ | $\begin{aligned} & \text { FS: } 100 \% \\ & \text { HOSP: } 100 \% \end{aligned}$ | $\begin{gathered} \text { FS: } \$ 10 \\ \text { HOSP: } \$ 10 \end{gathered}$ | $\begin{aligned} & \text { FS: } \$ 10 \\ & \text { HOSP: } \$ 500 \end{aligned}$ | \$300 | \$1,500 | Emb | Sep | $\$ 5 / \$ 25 / \$ 50$ SpRx:\$5/20\% to $\$ 150 / 50 \%$ to $\$ 500$ | Broad |
| $\begin{gathered} \text { NJ P MTRO NG } \\ 10 / 40 / 100 \\ \text { EPO } 23 \end{gathered}$ | $\begin{gathered} \text { NJ P MTRO NG } \\ \text { 10/40/100 } \\ \text { EPO } 24 \end{gathered}$ | Core | N/A | N/A | 100\% | N/A | \$3,500 | N/A | 100\% | \$10 | \$40 | \$50 | \$100 | N/A | $\begin{gathered} \text { Oxtord PLN: } 100 \% \\ \text { FS: } \$ 60 \\ \text { HOSP: } \$ 60 \end{gathered}$ | $\begin{aligned} & \text { FS: } 100 \% \\ & \text { HOSP: } 100 \% \end{aligned}$ | $\begin{gathered} \text { FS: } \$ 10 \\ \text { HOSP: } \$ 10 \end{gathered}$ | $\begin{gathered} \text { FS: } \$ 10 \\ \text { HOSP: } \$ 500 \end{gathered}$ | \$200 | \$400 | Emb | Sep | $\$ 100$ D T $2 / 3$ \$5/\$35/\$60 SpRx:\$5/20\% to \$150/50\% to \$150 | Standard Select |
| NJ G MTRO NG 30/60/2000/70 EPO 23 | NJ P MTRO GT 5/75/100 EPO 24 | Core | N/A | N/A | 100\% | N/A | \$3,000 | N/A | 100\% | \$5 | \$75 | \$50 | 50\% | N/A | $\begin{gathered} \text { Oxford PLN: } 100 \% \\ \text { FS: } \$ 60 \\ \text { HOSP: } \$ 60 \end{gathered}$ | $\begin{gathered} \text { FS: } \$ 30 \\ \text { HOSP: } \$ 30 \end{gathered}$ | $\begin{gathered} \text { FS: } \$ 10 \\ \text { HOSP: } \$ 10 \end{gathered}$ | $\begin{gathered} \text { FS: } \$ 10 \\ \text { HOSP: } 50 \% \end{gathered}$ | \$500 | \$2,500 | Emb | Sep | $\$ 100$ D T2/3 \$5/\$25/\$60 SpRx:\$5/20\% to $\$ 150 / 50 \%$ to $\$ 150$ | $\begin{aligned} & \text { Standard } \\ & \text { Select } \end{aligned}$ |
| Gold Plans |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| NJ G FRDM GT 50/75/100 EPO ZD 23 | NJ G FRDM GT $50 / 75 / 100$ EPO ZD 24 | Core | N/A | N/A | 100\% | N/A | \$7,250 | N/A | 100\% | \$50 | \$75 | \$50 | \$100 | N/A | $\begin{gathered} \text { Oxford PLN: } 100 \% \\ \text { FS: } \$ 60 \\ \text { HOSP: } \$ 60 \end{gathered}$ | $\begin{aligned} & \text { FS: \$50 } \\ & \text { HOSP: } \$ 50 \end{aligned}$ | $\begin{aligned} & \text { FS: } \$ 100 \\ & \text { HOSP: } \$ 100 \end{aligned}$ | $\begin{aligned} & \text { FS: } \$ 150 \\ & \text { HOSP: } \$ 500 \end{aligned}$ | \$500 | \$2,500 | Emb | Sep | $\$ 100$ D T2/3 $\$ 7 / \$ 35 / \$ 75$ SpRx:\$7/20\% to $\$ 150 / 50 \%$ to $\$ 500$ | Broad |
| $\begin{aligned} & \text { NJ G FRDM NG } \\ & \text { 50/75/1000/100 } \\ & \text { EPO } 23 \end{aligned}$ | NJ G FRDM NG 50/75/1000/100 EPO 24 | Core | \$1,000 | N/A | 100\% | N/A | \$6,500 | N/A | 100\% | \$50 | \$75 | \$75 | 50\% | \$100 | $\begin{gathered} \text { Oxford PLN: 100\% } \\ \text { FS: 50\% }{ }^{1} \\ \text { HOSP: 50\% }{ }^{1} \end{gathered}$ | $\begin{aligned} & \text { FS: } 100 \% \\ & \text { HOSP: } 100 \% \end{aligned}$ | $\begin{aligned} & \text { FS: } \$ 100 \\ & \text { HOSP: } \$ 100 \end{aligned}$ | $\begin{aligned} & \text { FS: } \$ 100 \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | \$500 | \$2,500 | Emb | Sep | \$15/\$35/\$75 SpRx: $\$ 15 / 20 \%$ to \$150/50\% to \$150 | Broad |
| NJ G FRDM NG 25/60/1250/80 PPO 23 | NJ G FRDM NG 25/60/1250/80 PPO 24 | Core | \$1,250 | \$4,000 | 80\% | 60\% | \$5,500 | \$8,000 | 100\% | \$25 | \$60 | \$75 | 50\% | \$100 | $\begin{gathered} \text { Oxford PLN: 100\% } \\ \text { FS:50\% } 501 \\ \text { HOSP: } 50 \%{ }^{2} \end{gathered}$ | $\begin{aligned} & \text { FS: } 80 \%{ }^{1} \\ & \text { HOSP: } 80 \%{ }^{1} \end{aligned}$ | $\begin{aligned} & \text { FS: } \$ 100 \\ & \text { HOSP: } \$ 100 \end{aligned}$ | $\begin{aligned} & \text { FS: } \$ 100^{1} \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | 80\%' | N/A | Emb | Sep | \$15/\$35/\$75 SpRx: \$15/20\% to \$150/50\% to \$150 | Broad |
| NJ G FRDM NG 30/75/1500/80 PPO 23 | NJ G FRDM NG 30/75/1500/80 PPO 24 | Core | \$1,500 | \$4,000 | 80\% | 60\% | \$5,000 | \$9,000 | 100\% | \$30 | \$75 | \$75 | 50\% ' | \$100 | $\begin{gathered} \text { Oxford PLN: } 100 \% \\ \text { FS: 50\% }{ }^{1}{ }^{1} \\ \text { HOSP: } 50 \%{ }^{1} \end{gathered}$ | $\begin{gathered} \text { FS: } 80 \%{ }^{1} \\ \text { HOSP: } 80 \%{ }^{1} \end{gathered}$ | $\begin{aligned} & \text { FS: } \$ 100 \\ & \text { HOSP: } \$ 100 \end{aligned}$ | $\begin{gathered} \text { FS: } \$ 100 \\ \text { HOSP: } 50 \%{ }^{1} \end{gathered}$ | 80\% ${ }^{\prime}$ | N/A | Emb | Sep | \$15/\$35/\$75 SpRx $\$ 15 / 20 \%$ to $\$ 150 / 50 \%$ to $\$ 150$ | Broad |
| NJ G LBTY NG 50/75/1000/100 EPO 23 | Nu Glbty ng 50/75/1000/100 EPO 24 | Core | \$1,000 | N/A | 100\% | N/A | \$6,500 | N/A | 100\% | \$50 | \$75 | \$75 | 50\% | \$100 | Oxford PLN: 100\% <br> FS: 50\% ${ }^{1}$ HOSP: 50\% | $\begin{aligned} & \text { FS: } 100 \% \\ & \text { HOSP: } 100 \% \end{aligned}$ | $\begin{aligned} & \text { FS: } \$ 100 \\ & \text { HOSP: } \$ 100 \end{aligned}$ | $\begin{gathered} \text { FS: } \$ 100 \\ \text { HOSP: } 50 \%{ }^{1} \end{gathered}$ | \$500 | \$2,500 | Emb | Sep | \$15/\$35/\$75 SpRx: $\$ 15 / 20 \%$ to \$150/50\% to \$150 | Broad |
| NJ G LBTY GT <br> 15/75/1000/50 EPO 23 | NJ G LBTY GT <br> 15/75/1000/50 EPO 24 | Core | \$1,000 | N/A | 50\% | N/A | \$8,500 | N/A | 100\% | \$15 | \$75 | \$75 | 50\% | \$100 | $\begin{gathered} \text { Oxford PLN: 100\% } \\ \text { FS: 50\% } \\ \text { HOSP: } 50 \% \text { ' } \end{gathered}$ | $\begin{aligned} & \text { FS: 50\% }{ }^{1} \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | $\begin{aligned} & \text { FS: } \$ 100 \\ & \text { HOSP: } \$ 100 \end{aligned}$ | $\begin{gathered} \text { FS: } \$ 100 \\ \text { HOSP: } 50 \%{ }^{1} \end{gathered}$ | 50\% ${ }^{\prime}$ | N/A | Emb | Sep | $\$ 100$ D T2/3 \$5/\$35/\$75 SpRx: \$5/20\% to $\$ 150 / 50 \%$ to $\$ 500$ | Broad |
| Nu g LBTY GT 50/75/1000/100 EPO 23 | $\begin{aligned} & \text { NJ G LBTY GT } \\ & 50 / 75 / 1000 / 100 \\ & \text { EPO } 24 \end{aligned}$ | Core | \$1,000 | N/A | 100\% | N/A | \$6,500 | N/A | 100\% | \$50 | \$75 | \$75 | 50\% | \$100 | Oxford PLN: 100\% FS: 50\% HOSP: 50\% ${ }^{1}$ | $\begin{aligned} & \text { FS: } 100 \% \\ & \text { HOSP: } 100 \% \end{aligned}$ | $\begin{aligned} & \text { FS: \$100 } \\ & \text { HOSP: } \$ 100 \end{aligned}$ | $\begin{aligned} & \text { FS: } \$ 100 \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | \$500 | \$2,500 | Emb | Sep | \$15/\$35/\$75 SpRx: \$15/20\% to \$150/50\% to \$150 | Broad |

2024 New Jersey Small Group (2-50) Oxford Products

| $\begin{aligned} & 2023 \\ & \text { Plan } \\ & \text { Name } \end{aligned}$ | $\begin{aligned} & 2024 \\ & \text { Plan } \\ & \text { Name } \end{aligned}$ | $\begin{aligned} & \text { UHC } \\ & \text { Rewards } \end{aligned}$ | Deductible |  | Coinsurance |  | Out-ot-Pocket Maximum |  | Benefits |  |  |  |  |  |  |  |  |  |  |  | $\begin{gathered} \text { Med } \\ \text { Ded } \\ \text { Dype } \end{gathered}$ | $\underset{\text { Ded Type }^{\text {B }}}{\text { Med Rx }}$ | $\underset{\substack{\text { Bx Plan(s) } \left.)^{4} \\ \text { (Mail arder is } \\ \text { retail amount) }\right)}}{ }$ | $\begin{array}{\|c\|c\|} \text { Retail } \\ \text { Pharmacy } \\ \text { Network } \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | $\begin{gathered} \text { Network } \\ \text { Individual } \\ \text { (Family is 2x) } \end{gathered}$ | Out-of- <br> Network <br> Individual <br> (Family is 2 X ) | Network | $\text { k\| } \left.\begin{gathered} \text { Out-of- } \\ \text { Network } \end{gathered} \right\rvert\,$ | Network Individual $($ Family is 2x) | Out-of- <br> Network <br> Individual <br> (Family is 2 x ) | $\begin{gathered} \text { 24/7 Virtual } \\ \text { Visit } \end{gathered}$ | PCP | Specialist | $\begin{array}{\|l\|l\|} \text { Urgent } \\ \text { Care } \end{array}$ | Emergency Room | $\begin{array}{\|c} \text { ER } \\ \text { Per-Occur } \\ \text { Copay } \end{array}$ | $\underset{\text { FS/HOSP }}{\text { Lab }}$ | $\begin{gathered} \quad \text { Xray }_{\text {FS/HOSP }} \end{gathered}$ | $\underset{\text { FS/HOSP }}{\substack{\text { MRI, CT }}}$ FS/HOSP | Outpatient Surgery FS/HOSP | Inpatient Hospital ${ }^{2}$ | $\left\lvert\, \begin{aligned} & \text { IP Copay } \\ & \text { Max } \end{aligned}\right.$ |  |  |  |  |
| NJ G LBTY NG <br> 25/50/1250/50 EPO 23 | NJ G LBTY NG <br> 25/50/1250/50 <br> EPO 24 | Core | \$1,250 | N/A | 50\% | N/A | \$5,500 | N/A | 100\% | \$25 | \$50 | \$75 | 50\% | \$100 | Oxford PLN: 100\% <br> FS: 50\% ${ }^{1}$ <br> HOSP: 50\% | FS: 50\% ${ }^{1}$ HOSP: 50\% | $\begin{gathered} \text { FS: } \$ 100 \\ \text { HOSP: } \$ 100 \end{gathered}$ | $\begin{aligned} & \text { FS: } \$ 100 \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | 50\%' | N/A | Emb | Sep | $\$ 15 / \$ 35 / \$ 75$ SpRx: \$15/20\% to \$150/50\% to \$150 | Broad |
| $\begin{aligned} & \text { NJ G LBTY NG } \\ & \text { 30/75/1500/80 } \\ & \text { EPO } 23 \end{aligned}$ | NJ G LBTY NG <br> 30/75/1500/80 <br> EPO 24 | Core | \$1,500 | N/A | 80\% | N/A | \$5,500 | N/A | 100\% | \$30 | \$75 | \$75 | 50\% ' | \$100 | $\begin{gathered} \text { Oxtord PLN: 100\% } \\ \text { FS: 50\% } \\ \text { HOSP: } 50 \%{ }^{1} \end{gathered}$ | FS: $80 \%{ }^{1}$ <br> HOSP: 80\% ${ }^{1}$ | $\begin{aligned} & \text { FS: } 80 \%{ }^{1}{ }^{1} \\ & \text { HOSP: } 80 \%{ }^{1} \end{aligned}$ | $\begin{aligned} & \text { FS: } 80 \%{ }^{1} \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | 80\% ' | N/A | Emb | Sep | $\$ 75$ D T2/3 \$5/35/75 SpRx: \$5/20\% to $\$ 150 / 50 \%$ to $\$ 500$ | Broad |
| NJ G LBTY NG 25/60/1500/70 EPO 23 | NJ G LBTY NG 25/60/1500/70 EPO 24 | Core | \$1,500 | N/A | 70\% | N/A | \$5,500 | N/A | 100\% | \$25 | \$60 | \$75 | 50\% ' | \$100 | $\begin{gathered} \text { Oxford PLN: 100\% } \\ \text { FS. 50\% } \\ \text { HOSP: } 50 \% \text { ' } \end{gathered}$ | $\begin{gathered} \text { FS: } \$ 40 \\ \text { HOSP: } \$ 40 \end{gathered}$ | $\begin{aligned} & \text { FS: 70\% } \\ & \text { HOSP: 70\% } \end{aligned}$ | $\begin{aligned} & \text { FS: 70\% }{ }^{1}{ }^{1} \\ & \text { HOSP: 70\% }{ }^{1} \end{aligned}$ | 70\% ${ }^{\prime}$ | N/A | Emb | Sep | $\$ 100$ D T $2 / 3$ \$5/\$35/\$75 SpRx: $\$ 5 / 20 \%$ to $\$ 150 / 50 \%$ to $\$ 500$ | Broad |
| NJ G LBTY NG 25/60/1500/80 EPO 23 | NJ G LBTY NG <br> 25/60/1500/80 EPO 24 | Core | \$1,500 | N/A | 80\% | N/A | \$5,000 | N/A | 100\% | \$25 | \$60 | \$75 | 50\% ' | \$100 | $\begin{gathered} \text { Oxford PLN: 100\% } \\ \text { FSS.50\% } \\ \text { HOSP: } 50 \% \text { ' } \end{gathered}$ | FS: $80 \%{ }^{1}$ HOSP: 80\% | $\begin{gathered} \text { FS: } \$ 100 \\ \text { HOSP: } \$ 100 \end{gathered}$ | $\begin{aligned} & \text { FS: } \$ 100 \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | 80\%' | N/A | Emb | Sep | \$75 D T2/3 \$5/35/75 SpRx: \$5/20\% to $\$ 150 / 50 \%$ to $\$ 500$ | Broad |
| NJ G LBTY NG 30/65/1500/80 PPO 23 | NJ G LBTY NG 30/65/1500/80 PPO 24 | Core | \$1,500 | \$4,000 | 80\% | 60\% | \$5,500 | \$9,000 | 100\% | \$30 | \$65 | \$75 | 50\% ' | \$100 | $\begin{gathered} \text { Oxford PLN: 100\% } \\ \text { FS: 50\% }{ }^{1} \\ \text { HOSP: } 50 \%{ }^{1} \end{gathered}$ | $\begin{aligned} & \text { FS: } 80 \%{ }^{1} \\ & \text { HOSP: } 80 \%{ }^{1} \end{aligned}$ | FS: $\$ 100$ HOSP: $\$ 100$ | $\begin{aligned} & \text { FS: } \$ 100 \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | 80\% ' | N/A | Emb | Sep | $\$ 75$ D T2/3 \$5/35/75 SpRx: \$5/20\% to $\$ 150 / 50 \%$ to $\$ 500$ | Broad |
| NJ G LBTY NG <br> EPO HSA PR 23 | NJ G LBTY NG <br> EPO HSA PR 24 | Premium | \$1,600 | N/A | 90\% | N/A | \$5,000 | N/A | 100\% | 90\% ${ }^{\prime}$ | 90\%' | 90\% | 50\% ' | \$100 | $\begin{gathered} \text { FS: } 90 \%{ }^{1} \\ \text { HOSP: } 90 \% \text { ' } \end{gathered}$ | FS: $90 \%{ }^{1}$ HOSP: 90\% | $\begin{aligned} & \text { FS: } 90 \%{ }^{1}{ }^{1} \\ & \text { HOSP: } 90 \%{ }^{1} \end{aligned}$ | $\begin{aligned} & \text { FS: } 90 \%{ }^{1}{ }^{1} \\ & \text { HOSP: } 90 \%{ }^{1} \end{aligned}$ | 90\% ${ }^{\prime}$ | N/A | Ded NonEmb/ OOPM Emb | Comb | $\begin{gathered} \$ 100 \mathrm{D} \\ \$ 5 / \$ 35 / \$ 75 \\ \text { SpRR }: \times 5 / 20 \% / 0 \\ \$ 150 / 50 \% \text { to } \$ 150 \end{gathered}$ | Broad |
| NJ G LBTY NG 30/50/2000/50 EPO 23 | NJ G LBTY NG 30/50/2000/50 EPO 24 | Core | \$2,000 | N/A | 50\% | N/A | \$6,000 | N/A | 100\% | \$30 | \$50 | \$75 | 50\% ' | \$100 | $\begin{aligned} & \text { Oxford PLN: 100\% } \\ & \text { FS: 50\% }{ }^{1} \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | FS: $50 \%{ }^{1}$ HOSP. $50 \%$ | $\begin{aligned} & \text { FS: 50\% } \\ & \text { HOSP: 50\% } \end{aligned}$ | $\begin{aligned} & \text { FS: 50\% }{ }^{1}{ }^{1} \\ & \text { HOSP: 50\% } \end{aligned}$ | 50\%' | N/A | Emb | Sep | \$75 D T2/3 \$5/35/75 SpRx: \$5/20\% to $\$ 150 / 50 \%$ to $\$ 500$ | Broad |
| NJ G LBTY NG 35/60/2000/70 PPO 23 | NJ G LBTY NG 35/60/2000/70 PPO 24 | Core | \$2,000 | \$4,500 | 70\% | 50\% | \$7,500 | \$10,000 | 100\% | \$35 | \$60 | \$75 | 50\% ' | \$100 |  | $\begin{gathered} \text { FS: } \$ 50 \\ \text { HOSP: } \$ 50 \end{gathered}$ | $\begin{aligned} & \text { FS: 50\% } \\ & \text { HOSP: } 50 \% \end{aligned}$ | $\begin{aligned} & \text { FS: 70\% }{ }^{1}{ }^{1} \\ & \text { HOSP: 70\% }{ }^{1} \end{aligned}$ | 70\% ${ }^{\prime}$ | N/A | Emb | Sep | \$75 D T2/3 \$5/35/75 SpRx: $\$ 5 / 20 \%$ to $\$ 150 / 50 \%$ to $\$ 500$ | Broad |
| NJ G LBTY GT 50/75/100 EPO ZD 23 | NJ G LBTY GT 50/75/100 EPO ZD 24 | Core | N/A | N/A | 100\% | N/A | \$7,250 | N/A | 100\% | \$50 | \$75 | \$50 | \$100 | N/A | $\begin{gathered} \text { Oxtord PLN: } 100 \% \\ \text { FS: } \$ 60 \\ \text { HOSP: } \$ 60 \end{gathered}$ | $\begin{gathered} \text { FS: } \$ 50 \\ \text { HOSP: } \$ 50 \end{gathered}$ | FS: $\$ 100$ HOSP: $\$ 100$ | FS: $\$ 150$ HOSP: $\$ 500$ | \$500 | \$2,500 | Emb | Sep | $\$ 100$ D T2/3 \$7/\$35/\$75 SpRx:\$7/20\% to $\$ 150 / 50 \%$ to $\$ 500$ | Broad |
| NJ G MTRO GT 25/75/1250/80 EPO 23 | $\begin{aligned} & \text { NJ G MTRO GT } \\ & \text { 25/75/1250/80 } \\ & \text { EPO } 24 \end{aligned}$ | Core | \$1,250 | N/A | 80\% | N/A | \$6,000 | N/A | 100\% | \$25 | \$75 | \$75 | 50\% ' | \$100 | $\begin{gathered} \text { Oxford PLN: 100\% } \\ \text { FSS5:50\% } \\ \text { HOSP: } 50 \%{ }^{1} \end{gathered}$ | $\begin{aligned} & \text { FS: } 100 \%{ }^{1}{ }^{\prime} \\ & \text { HOSP: } 100 \%{ }^{1} \end{aligned}$ | $\begin{aligned} & \text { FS: } \$ 100^{1} \\ & \text { HOSP: } \$ 100^{1} \end{aligned}$ | $\begin{aligned} & \text { FS: } \$ 200{ }^{1} \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | 80\% ' | N/A | Emb | Sep | $\$ 100$ D T2/3 \$5/\$25/\$60 SpRx: $\$ 5 / 20 \%$ to $\$ 150 / 50 \%$ to $\$ 150$ | $\begin{aligned} & \text { Standard } \\ & \text { Select } \end{aligned}$ |
| NJ G MTRO NG 25/50/1000/50 EPO 23 | NJ G MTRO NG <br> 25/50/1250/50 EPO 24 | Core | \$1,250 | N/A | 50\% | N/A | \$5,500 | N/A | 100\% | \$25 | \$50 | \$75 | 50\% ' | \$100 | $\begin{gathered} \text { Oxtord PLN: 100\% } \\ \text { FS: 50\% } \\ \text { HOSP: } 50 \%{ }^{1} \end{gathered}$ | FS: $50 \%{ }^{1}$ HOSP: 50\% | FS: $\$ 100$ HOSP: $\$ 100$ | $\begin{gathered} \text { FS: } \$ 100 \\ \text { HOSP: } 50 \% \end{gathered}$ | 50\% ' | N/A | Emb | Sep | \$100 D T2/3 \$10/\$40/50\% SpRx:\$10/20\% to $\$ 150 / 50 \%$ to $\$ 500$ | $\begin{gathered} \text { Standard } \\ \text { Select } \end{gathered}$ |
| NJ G MTRO NG <br> 25/60/1500/80 EPO 23 | NJ G MTRO NG 25/60/1500/80 EPO 24 | Core | \$1,500 | N/A | 80\% | N/A | \$5,000 | N/A | 100\% | \$25 | \$60 | \$75 | 50\% ' | \$100 | $\begin{aligned} & \text { Oxtord PLN: } 100 \% \\ & \text { FS: 50\% } \\ & \text { HOSP: } 50 \% \text { ' } \end{aligned}$ | $\begin{aligned} & \text { FS: } 80 \%{ }^{1} \\ & \text { HOSP: } 80 \%{ }^{1} \end{aligned}$ | FS: $\$ 100$ HOSP: $\$ 100$ | $\begin{gathered} \text { FS: } \$ 100 \\ \text { HOSP: } 50 \% \text { ' } \end{gathered}$ | 80\% ' | N/A | Emb | Sep | $\$ 100$ D T $2 / 3$ \$10/\$40/50\% SpRX: $1010 / 20 \%$ to $\$ 150 / 50 \%$ to $\$ 500$ | $\begin{aligned} & \text { Standard } \\ & \text { Select } \end{aligned}$ |
| NJ G MTRO GT 30/60/1300/100 EPO 23 | NJ G MTRO GT 30/60/1800/100 EPO 24 | Core | \$1,800 | N/A | 100\% | N/A | \$9,100 | N/A | 100\% | \$30 | \$60 | \$75 | \$100 | N/A | $\begin{gathered} \text { FS: } \$ 60^{1} \\ \text { HOSP: } \$ 60^{1} \end{gathered}$ | $\begin{aligned} & \text { FS: } 100 \% \\ & \text { HOSP: } \$ 100 \end{aligned}$ | $\begin{aligned} & \text { FS: } \$ 100 \\ & \text { HOSP: } \$ 100^{1} \end{aligned}$ | $\begin{gathered} \text { FS: } \$ 50^{1}{ }^{\prime} \\ \text { HOSP: } 50 \%{ }^{1} \end{gathered}$ | \$500 ${ }^{\text {' }}$ | \$2,500 | Emb | Sep | \$15/\$50/50\% SpRx:\$15/20\% to $\$ 150 / 50 \%$ to $\$ 150$ | $\begin{gathered} \text { Standard } \\ \text { Select } \end{gathered}$ |
| NJ G MTRO NG 30/60/1300/100 EPO 23 | NJ G MTRO NG 30/60/1800/100 EPO 24 | Core | \$1,800 | N/A | 100\% | N/A | \$9,100 | N/A | 100\% | \$30 | \$60 | \$75 | \$100 | N/A | $\begin{gathered} \text { FS: } \$ 60^{1} \\ \text { HOSP: } \$ 600^{1} \end{gathered}$ | $\begin{aligned} & \text { FS:100\% } \\ & \text { HOSP: } \$ 100 \end{aligned}$ | $\begin{aligned} & \text { FS: } \$ 100 \\ & \text { HOSP: } \$ 100^{1} \end{aligned}$ | $\begin{gathered} \text { FS: } \$ 500^{\prime} \\ \text { HOSP: } 50 \% \end{gathered}$ | \$500 | \$2,500 | Emb | Sep | \$15/\$50/50\% SpRx:\$15/20\% to \$150/50\% to \$150 | $\begin{gathered} \text { Standard } \\ \text { Select } \end{gathered}$ |

## 2024 New Jersey Small Group (2-50) Oxford Products

| $\begin{gathered} \left.\begin{array}{c} 2023 \\ \text { NPan } \\ \text { Name } \end{array}\right) \end{gathered}$ | $\begin{gathered} 024 \\ \substack{2024 \\ \text { Name }} \end{gathered}$ | ${ }_{\text {Rewards }}^{\text {UHC }}$ | Deducitile |  | Coinsurance |  | Outot.Pocket Maximum |  | Benefits |  |  |  |  |  |  |  |  |  |  |  | $\begin{gathered} \text { Med } \\ \text { Tod } \\ \text { Type } \end{gathered}$ | Med RxDed Type ${ }^{3}$ | Rx Plan(s) ${ }^{4}$(Mail Order is2x retail amount) | $\begin{gathered} \text { Retail } \\ \text { Pharmacy } \\ \text { Network } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | $\left.\begin{gathered} \text { Network } \\ \text { Individual } \\ (\text { Family is } 2 x) \end{gathered} \right\rvert\,$ |  | Nelwork | Outior- |  | $\begin{gathered} \text { Out-of. } \\ \text { Network } \\ \text { Indiviul } \\ (\text { Family is 2x) } \end{gathered}$ | $\begin{aligned} & \text { 24/7 Virtual } \\ & \text { Visit } \end{aligned}$ | PCP' | Specialist | $\pm$ | (income |  | ${ }_{\text {FS/Hosp }}^{\text {Lab }}$ | ${ }_{\text {FS/Hosp }}^{\text {x/fy }}$ | MRI, CT FS/HOSP | Outpatient Surgery FS/HOSP | Inpatient Hospital $^{2}$ | $\left.\right\|_{\text {Pax }} ^{\text {copay }}$ |  |  |  |  |
| $\begin{aligned} & \text { NJ G MTRONG } \\ & \text { 2000/ } 100 \\ & \text { EPO HSA } 23 \end{aligned}$ | NJ G MTRO NG <br> 2000/100 EPO HSA 24 | Core | \$2,00 | N/A | 100\% | N/A | \$6,000 | N/A | 100\% | 0\%' | \% | \%\%' | 50\% | $\$ 100$ | $\begin{gathered} \text { Fs: }: 92^{\prime} \\ \text { HOSPR: } 820^{\prime} \end{gathered}$ | $\begin{aligned} & \text { Fs: } 100 \%{ }^{\prime} \text { ' } \mathrm{Hosp:} \mathrm{100} \mathrm{\%} \text { ' } \end{aligned}$ | $\begin{aligned} & \text { Fs: } 100 \% \text { ' } \\ & \text { Hosp: } 100 \% \text { ' } \end{aligned}$ | FS: $100 \%{ }^{1}$ HOSP: $100 \%$ | 100\%' | N/A | Ded NonEmb/ OOPM Emb | Comb | \$100 D SpRx: $\$ 10 / 50 \%$ \$150/50\% to \$150 | Standard |
| $\begin{gathered} \text { NJ G MTRO GT } \\ 5 / 75 / 2000 / 50 \\ \text { EPO } 23 \end{gathered}$ | NJ G MTRO GT <br> 5/75/2000/50 EPO 24 <br> EPO 24 | Core | \$2,00 | N/A | 50\% | N/A | 87,500 | N/A | 100\% | ${ }^{4} 5$ | ${ }^{575}$ | \$75 | 50\% | N/A | Oxford PLN: $100 \%$ FS: $50 \%{ }^{1}{ }^{1}$ HOSP: 50\% | $\begin{gathered} \text { Fs: } 530 \\ \text { Hosp: }: 830 \end{gathered}$ | $\begin{aligned} & \text { FS.S. } 100^{1} \\ & \text { HOSP: } \$ 100 \end{aligned}$ | $\begin{aligned} & \text { Fs: } 55000 \\ & \text { Hosp: } 85000^{\prime} \end{aligned}$ | 50\%' | N/A | Emb | Sep | $\begin{gathered} \$ 100 \text { DTT/3 } \\ \$ 5 \$ 52 / / 560 \\ \text { SpR } \times \$ 5 / 20 \% \text { to } \\ \$ 150 / 50 \% \text { to } \$ 150 \end{gathered}$ | $\begin{gathered} \text { Standard } \\ \text { Selectect } \end{gathered}$ |
| Siver Plans |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| NJ S FRDM NG $2500 / 80$ PPO HSA 23 | NJ S FRDM NG $2500 / 75$ PPO HSA 24 | Core | \$2,500 | \$5,000 | 75\% | 50\% | \$8,00 | \$13,700 | 100\% | 75\%' | 75\%' | 75\%' | 50\% | \$100 | FS: $75 \%{ }^{1}$ HOSP: $75 \%$ | $\begin{aligned} & \text { FS: 75\% } \\ & \text { HOSP: } 75 \% \text { ' } \end{aligned}$ |  | FS: $75 \%{ }^{1}$ HOSP: $50 \%$ | \$500' | \$2,500 | Ded NonEmb/ OOPM Emb | Comb | $\begin{gathered} \$ 100 \mathrm{D} \\ \$ 5 / \$ 35 / \$ 75 \\ \text { SpRR } \times 5 / 20 \% / 0 \\ \$ 150 / 50 \% \text { to } \$ 150 \end{gathered}$ | Broad |
| NJ S FRDM NG 50/75/2500/50 PPO 23 | NJ S FRDM NG 50/75/2500/50 PPO 24 | Core | \$2,500 | \$5,000 | 50\% | 50\% | \$9,450 | \$12,500 | 100\% | \$50 | \$75 | \$75 | 50\% | \$100 | Oxford PLN: 100\% <br> FS: 50\% ${ }^{1}$ <br> HOSP: 50\% | $\begin{aligned} & \text { Fs: 50\%' } \\ & \text { Hosp: 50\% ' } \end{aligned}$ | $\begin{aligned} & \text { Fs:\$100 } \\ & \text { Hosp: } 50 \% \end{aligned}$ | FS: $\$ 500{ }^{\prime}$ HOSP: $50 \%$ | 50\%' | N/A | Emb | Sep | $\$ 250$ D T2/3 \$25/\$50/50\% \$150/50\% to \$500 | Broad |
| NJSLBTYNG 50/75/2500/50 PPO 23 | NJ S LBTY NG 50/75/2500/5 PPO 24 | Core | \$2,500 | \$5,000 | 50\% | 50\% | \$9,450 | \$12,500 | 100\% | \$50 | \$75 | \$75 | 50\% | \$100 | Oxford PLN: 100\% FS: 50\% ${ }^{1}$ HOSP: 50\% | Fs. $50 \%{ }^{1}$ HOSP: $50 \%$ | FS: $\$ 100^{1}$ HOSP: $50 \%$, | Fs. 5 s500 HOSP: $50 \%$ | 50\%' | N/A | Emb | Sep | $\$ 250$ D T2/3 $\$ 25 / \$ 50 / 50 \%$ \$150/50\% to \$500 +250 T T | Broad |
| NJ S LBTY GT $30 / 75 / 2500 / 50$ EPO 23 | NJ LBTY GT $30 / 75 / 2500 / 50$ EPO 24 | Core | \$2,500 | N/A | 50\% | N/A | 88,700 | n/A | 100\% | \$30' | \$75' | \$75' | 50\% | $\$ 100$ | Oxford PLN: $100 \%$ FS: $50 \%^{1}$ HOSP: $50 \%^{1}$ | $\begin{aligned} & \text { FFS:50\%' } \\ & \text { HOSP: 5\%\%' } \end{aligned}$ | $\begin{aligned} & \text { FS:\$100 }{ }^{1} \text {, } \\ & \text { HOSP: } \$ 100{ }^{\prime} \end{aligned}$ | Fs: $5100^{1}$ HOSP: $50 \%$ | 50\% | N/A | Emb | Sep | \$250 D T2/3 \$5/\$50/50\% SpRx: $\$ 5 / 20 \%$ to \$150/50\% to \$500 | Brad |
| NJ S LBTY NG 50/75/2500/50 EPO 23 | NJ S LBTY NG 50/75/2500/50 EPO 24 | Core | \$2,500 | N/A | 50\% | N/A | 99,450 | N/A | 100\% | \$50 | \$75 | \$75 | 50\% | $\$ 100$ | Oxford PLN: $100 \%$ FS: $50 \%{ }^{1}{ }^{1}$ HOSP: 50\% | $\begin{aligned} & \text { Fs: } 50 \% \%^{\prime} \\ & \text { Hosp: } 50 \% \text {, } \end{aligned}$ | FS: $\$ 100^{1}$, HOSP: $50 \%$ | $\begin{gathered} \text { FS: } 5500^{\prime} \\ \text { Hosp: } 50 \% \end{gathered}$ | 50\% | N/A | Emb | Sep |  | Brad |
| NJ S LBTY NG 20/40/2500/60 PPO HSA 23 | NJ S LBTY NG <br> 20/40/2500/60 PPO HSA 24 <br> - PMOHSA 24 | Core | \$2,500 | \$5,000 | 60\% | 50\% | 87,350 | \$10,000 | 100\% | \$20' | \$40' | \$75 | 50\% | \$100 | $\begin{gathered} \text { FS: } \$ 15^{\prime}, \\ \text { OOSPR }: 1515 \end{gathered}$ | $\begin{gathered} \text { FS:S. } 400^{\prime} \\ \text { HOSPD } \$ \$ 40 \end{gathered}$ | $\begin{aligned} & \text { Fs. S. } 100^{1} \\ & \text { HOSP: } \$ 100^{\prime} \end{aligned}$ |  | 60\% | N/A | Ded NonEmb/ <br> OOPM Emb | Comb |  | Brad |
| nJ LBTY NG 30/50/2500/60 EPO HSA 23 $\qquad$ | NJ S LBTY NG <br> $30 / 50 / 2500 / 60$ EPO HSA 24 <br> - POHSA 24 | Core | \$2,500 | N/A | 60\% | N/A | 87,350 | N/A | 100\% | \$30' | \$50' | \$75 | 50\% | $\$ 100$ |  | FS: $60 \%{ }^{1}$ HOSP: $60 \%$ | $\begin{aligned} & \text { Fs:s. } 100^{1}{ }^{\prime} \text { Hosp: } \$ 100^{\prime} \end{aligned}$ | Fs: $9250^{1}$ HOSPR: $50 \%$ | 60\%' | N/A | Ded NonEmb/ OOPM Emb | Comb | $\$ 100 \mathrm{D}$ $\$ 5 / \$ 35 / \$ 75$ SpRx: $\$ 5 / 20 \%$ to \$150/50\% to \$150 | Broad |
| NJSLBTYNG $15 / 75 / 2500 / 50$ HMO PA 23 | a lbtyng <br> 15/75/2500/50 HMO PA 24 | Core | \$2,500 | N/A | 50\% | N/A | 99,450 | N/A | 100\% | \$15 | \$75' | \$75 | 50\% | $\$ 100$ | Oxford PLN: 100\% <br> FS: 50\% ${ }^{1}$ <br> HOSP: 50\% | FS: 50\% ${ }^{1}$ HOSP: $50 \%$ ' | FS: 50\% ${ }^{1}$ HOSP: $50 \%$ ' | FS: $50 \%{ }^{1}$ HOSPR:50\% | \$500' | \$2,500 | Ded NonEmb/ OOPM Emb | Comb | Medical Deductible \$15/\$50/50\% to \$150 \$150/50\% to \$150 | Broad |
| $\begin{aligned} & \text { NJ LLBTY NG } \\ & \text { EPOOO/60 } \\ & \text { EPO HSARR } 23 \end{aligned}$ | NJ S LBTY NG 2500/60 EPO HSA PR 2 | Premium | \$2,500 | N/A | 60\% | N/A | 87,350 | N/A | 100\% | 60\%' | 60\%' | 60\%' | 50\% | \$100 |  |  | $\begin{aligned} & \text { FS: } 60 \%{ }^{1} \\ & \text { HOSP: } 60 \% \end{aligned}$ | $\begin{aligned} & \text { FS: 60\% }{ }^{1} \text { ' } \\ & \text { Hosp: 60\% } \end{aligned}$ | 60\%' | N/A | Ded NonEmb/ OOPM Emb | Comb |  | Broa |
| nusmtro gt 35/50/2500/70 EPO HSA 23 | NJ S MTRO GT <br> 35/50/2500/70 EPO HSA 24 | Core | \$2,500 | N/A | 70\% | N/A | 87,350 | N/A | 100\% | \$35' | \$50' | \$75' | 50\% | \$100 |  | $\begin{aligned} & \text { Fs: } \$ 151^{\prime} \text { Hosp: } \$ 11^{\prime} \end{aligned}$ | FS: $70 \%{ }^{1}{ }^{1}$ HOSP: $70 \%$, | Fs: $8300^{1}$ HOSPR:70\% | 70\% | N/A | Ded NonEmb/ OOPM Emb | Comb | Medical Deductible $\$ 5 / \$ 50 / 50 \%$ to $\$ 150$ $\$ 150 / 50 \%$ to $\$ 500$ | Standard |
| NJ S MTRO NG 50/75/2500/50 50/75/2500/50 EPO 23 EPO | NJ S MTRO NG <br> 50/75/2500/5 EPO 24 | Core | \$2,500 | N/A | 50\% | N/A | \$9,450 | N/A | 100\% | \$50 | ${ }^{575}$ | \$75 | 50\% | \$100 | Oxford PLN: $100 \%$ FS: $50 \%^{1}$ HOSP: $50 \%^{1}$ <br> HOSP: 50\% | Fs. 50\%', | $\begin{aligned} & \text { Fs:s.s.00' } \\ & \text { Hosp: } 50 \% \text {, } \end{aligned}$ | Fs. $5500^{1}$ HOSPR $50 \%$ | 50\% | N/A | Emb | Sep | \$250 D T2/3 \$15/\$50/50\% \$150/50\% to \$500 | Standard |

# 2024 New Jersey Small Group (2-50) Oxford Products 

| $\begin{aligned} & 2023 \\ & \text { Plan } \\ & \text { Name } \end{aligned}$ | $\begin{aligned} & 2024 \\ & \text { Plan } \\ & \text { Name } \end{aligned}$ | $\begin{array}{\|c\|} \hline \text { UHC } \\ \text { Rewards } \end{array}$ | Deductible |  | Coinsurance |  | Outof-Pocket Maximum |  | Benefits |  |  |  |  |  |  |  |  |  |  |  | $\begin{gathered} \text { Med } \\ \text { Ded } \\ \text { Type } \end{gathered}$ | $\begin{aligned} & \text { Med Rx } \\ & \text { Ded Type }{ }^{3} \end{aligned}$ | Rx Plan(s) ${ }^{4}$ (Mail Order is 2x retail amount) | RetailPharmacyNetwork |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | $\begin{gathered} \text { Network } \\ \text { Individual } \\ \text { (Family is 2x) } \end{gathered}$ | Out-of- Network Individual (Family is 2 X ) | Network | Out-ofNetwork | Network <br> Individual (Family is 2 x ) | Out-of- <br> Network <br> Individual <br> (Family is 2 x ) | $\begin{gathered} \text { 24/7 Virtual } \\ \text { Visit } \end{gathered}$ | PCP | Specialist | Urgent Care | Emergency Room | ER Per-Occur Copay | $\begin{aligned} & \text { FS/Hosp } \\ & \hline \text { Lasp } \end{aligned}$ | $\begin{gathered} \text { Xray } \\ \text { FS/Hosp } \end{gathered}$ | MRI, CT FS/HOSP | Outpatient Surgery FS/HOSP | Inpatient <br> Hospital | $\mid$ |  |  |  |  |
| NJ S MTRO GT 30/60/2500/60 EPO 23 | NJ S MTRO GT <br> 30/60/2500/60 <br> EPO 24 | Core | \$2,500 | N/A | 60\% | N/A | \$9,200 | N/A | 100\% | \$30 ${ }^{\prime}$ | \$60 ' | \$75' | 50\% | \$100 | Oxford PLN: 100\% FS: 50\% ${ }^{1}$ HOSP: 50\% | $\begin{aligned} & \text { FS: 60\% }{ }^{1} \\ & \text { HOSP: } 60 \%{ }^{1} \end{aligned}$ | $\begin{aligned} & \text { FS: } \$ 100^{1} \\ & \text { HOSP: } \$ 100^{1} \end{aligned}$ | $\begin{aligned} & \text { FS: } \$ 250^{1} \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | \$500 ${ }^{\text {' }}$ | \$2,500 | Emb | Sep | \$25/50\%/50\% SpRx: \$25/50\% to \$150/50\% to \$150 | $\begin{gathered} \text { Standard } \\ \text { Select } \end{gathered}$ |
| NJSMTRO NG 25/50/2500/80 EPO HSA 23 | NJ S MTRO NG 25/50/2500/80 EPO HSA 24 | Core | \$2,500 | N/A | 80\% | N/A | \$7,350 | N/A | 100\% | \$25 ${ }^{\text {' }}$ | \$50 | \$75' | 50\% ' | \$100 | $\begin{aligned} & \text { FS: } \$ 20^{1} \\ & \text { HOSP: } \$ 200^{1} \end{aligned}$ | $\begin{gathered} \text { FS: } 80 \%{ }^{1}{ }^{1} \\ \text { HOSP: } 80 \%{ }^{1} \end{gathered}$ | $\begin{aligned} & \text { FS: } \$ 100^{1} \\ & \text { HOSP: } \$ 100 \end{aligned}$ | $\begin{aligned} & \text { FS: } \$ 250^{1} \\ & \text { HOSP: } \$ 500^{\prime} \end{aligned}$ | \$500 | N/A | Ded NonEmb/ OOPM Emb | Comb | Medical Deductible \$5/\$50/50\% to \$150 SpRx: $\$ 5 / 20 \%$ to \$150/50\% to \$500 | $\begin{gathered} \text { Standard } \\ \text { Select } \end{gathered}$ |
| Bronze Plans |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Nu B LBTY NG 5900/50 EPO HSA 23 | NJ B LBTY NG 5900/50 EPO HSA 24 | Core | \$5,900 | N/A | 50\% | N/A | \$7,250 | N/A | 100\% | 50\%' | 50\%' | 50\% ${ }^{\prime}$ | 50\% ' | \$100 | $\begin{gathered} \text { FS: } 50 \%{ }^{1}{ }^{1} \\ \text { HOSP: 50\% } \end{gathered}$ | $\begin{aligned} & \text { FS: 50\% }{ }^{1} \\ & \text { HOSP: 50\% } \end{aligned}$ | $\begin{aligned} & \text { FS: } 50 \%{ }^{1}{ }^{1} \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | $\begin{aligned} & \text { FS: 50\% }{ }^{1} \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | \$100 | \$500 | Ded NonEmb/ OOPM Emb | Comb | Medical Deductible 50\% to \$150 SpRx: 50\% to \$150 | Broad |
| NJ B LBTY NG 10/70/6000/50 EPO HSA 23 | NJ B LBTY NG <br> 10/70/6000/50 EPO HSA 24 | Core | \$6,000 | N/A | 50\% | N/A | \$7,250 | N/A | 100\% | \$10' | \$70 | \$75 | 50\% ' | \$100 | $\begin{aligned} & \text { FS: } 50 \%{ }^{1}{ }^{1} \\ & \text { HOSP: 50\% } \end{aligned}$ | $\begin{aligned} & \text { FS: } 50 \%{ }^{1} \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | $\begin{aligned} & \text { FS: } 50 \%{ }^{1}{ }^{1} \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | $\begin{aligned} & \text { FS: } 50 \%{ }^{1} \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | \$50 | \$250 | Ded NonEmb/ OOPM Emb | Comb | Medical Deductible 50\% to \$150 SpRx: 50\% to \$150 | Broad |
| NJ B MTRO NG 5900/50 EPO HSA 23 | NJ B MTRO NG 5900/50 EPO HSA 24 | Core | \$5,900 | N/A | 50\% | N/A | \$7,250 | N/A | 100\% | 50\%' | 50\%' | 50\% ${ }^{\prime}$ | 50\% ' | \$100 | $\begin{aligned} & \text { FS: } 50 \%{ }^{1}{ }^{1} \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | $\begin{aligned} & \text { FS: } 50 \%{ }^{1} \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | $\begin{aligned} & \text { FS: } 50 \%{ }^{1}{ }^{1} \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | $\begin{aligned} & \text { FS: } 50 \%{ }^{1}{ }^{1} \\ & \text { HOSP: 50\% } \end{aligned}$ | \$100 | \$500 | Ded NonEmb/ OOPM Emb | Comb | $\begin{gathered} \text { Medical Deductible } \\ \text { S5R: } 50 \% \end{gathered}$ | $\begin{gathered} \text { Standard } \\ \text { Select } \end{gathered}$ |
| NJ BMTRO NG 10/70/6000/50 EPO HSA 23 | NJ B MTRO NG <br> 10/70/6000/50 EPO HSA 24 | Core | \$6,000 | N/A | 50\% | N/A | \$7,250 | N/A | 100\% | \$10' | \$70 | \$75 | 50\% | \$100 | $\begin{aligned} & \text { FS: } 50 \%{ }^{1} \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | $\begin{aligned} & \text { FS: } 50 \%^{1} \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | $\begin{aligned} & \text { FS: } 50 \%{ }^{1} \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | $\begin{aligned} & \text { FS: } 50 \%{ }^{1} \\ & \text { HOSP: } 50 \%{ }^{1} \end{aligned}$ | \$50 | \$250 | Ded NonEmb/ OOPM Emb | Comb | Medical Deductible 50\% to \$250 SpRx: 50\% to \$250 | Standard Select |

Primary care physicians (PCP) include Family Practice, Internal Medicine, Obstetrics-Gynecology and Pediatrics.
${ }^{2}$ If the inpatient copayment maximum exceeds the plan out-of-pocket-maximum, the member is only required to meet the plan out-of-pocket maximum amount
${ }^{3}$ Non-embedded deductible plans reflect family deductible, meaning no individual in the family has satisfied the deductible until the entire family amount has been met. Embedded deductibles mean all individual deductible amounts will count toward the family deductible, but an individual will not have to pay more than the individual deductible amount. Note: For Health Saving Account (HSAs), copayments will not apply until after the deductible has been satisfied

Note: For pharmacy plans with a deductible, the deductible does not apply to Tier 1 medications, with the exception of HSA pharmacy plans. In 2024, maximum HSA contribution is $\$ 4,150$ single/ $\$ 8,300$ family. These amounts are subject to change by the IRS and do not include catch-up contributions for subscribers age 55 and over. Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc.
${ }^{4}$ Metro plan members use the Standard Select Pharmacy network that offers greater savings while providing members national access to approximately 50,000 pharmacies. The network is anchored by Walgreens, with CVS being excluded.
$\mathrm{PR}=$ Premium Rewards. Denotes a plan that includes UnitedHealthcare Rewards Premium. All other plans include UnitedHealthcare Rewards Core. With daily participation there is a potential to earn up to: $\$ 300$ with Rewards Core and up to $\$ 1,000$ with Rewards Premium. Earnings can be deposited directly into HSAs or used towards a Visa gift card.

