

August 3, 2014

Introducing the Oxford Garden State Network

A new network that promotes convenience, quality care and lower costs for New Jersey small (1-50) and large (51+) group employers

The right network maximizes convenience for your employees by providing access to local doctors with a track record for delivering quality care. And that helps bring down costs for you. That's why when we started designing our newest product offering, we started with developing a network that is specific to the needs of New Jersey employers and their employees. We are pleased to introduce the **Oxford Garden State Network**, made up entirely of New Jersey doctors and hospitals, for New Jersey small (1-50) and large (51+) group employers.

The Oxford Garden State Network provides access to over 18,000 physicians and 65 hospitals¹ throughout New Jersey, and is the backbone to some of our most affordable plan designs yet. With this network, employers can select which of the 13, in-network only plan designs available will work best for their needs and for the needs of their employees.

Some highlights of the plan designs available with the Oxford Garden State Network are below:

- Routine, in-network preventive care covered at 100 percent
- In-network only coverage
- Choice between 11 non-gated and two gated plan designs (gated plan designs will require a referral)
- Plan designs with copayments, deductible and coinsurance, and Health Savings Accounts (HSA) are available

Broker Bonus

We are offering a bonus to agents in New Jersey who sell new Oxford Garden State Network medical plans to groups with up to 50 employees. Eligible cases are new fully insured medical groups in New Jersey with up to 50 eligible employees that enroll in a new Oxford Garden State Network plan design with effective dates from September 1, 2014 through January 31, 2015. In situations where multiple products are offered within the same group, only those employees enrolled in an Oxford Garden State Network plan design will be included in the bonus calculations. Only agents permanently located in New Jersey are eligible for the bonus.

Bonus Example: An eligible agent sells an eligible fully insured medical case with 40 employees enrolled in an Oxford Garden State Network plan design, and earns a bonus of \$25 for each enrolled employee, or \$1,000.

More information is included in the attached Oxford Garden State Network sales bonus document.

Timing

Oxford Garden State Network plan designs will be available for quoting to new and renewing New Jersey small (1-50) and large (51+) groups on August 8, 2014 with an effective date of September 1, 2014.

Reference Material

- [Oxford Garden State Network Product Brochure](#)
- [Oxford Garden State Network FAQ](#)
- [Oxford Garden State Network Small Group \(1-50\) Product Grid](#)

Oxford Garden State Network Large Group (51+) Product Grid

- **Oxford Garden State Network Sales Bonus**

For more information, please contact your sales representative.

¹ As of June 2014, UnitedHealth Networks

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