

Introducing the Small Group Liberty^{SM 1} HMO Plan A more affordable option for New York small groups (2-50 employees)

We know your small business clients are faced with a lot of difficult decisions and we think that finding a more affordable health care plan should not be one of them. For this reason, we continue to develop Oxford® products that are designed with your clients' needs in mind. Our new Small Group Liberty HMO plan is an affordable new option for your clients with great benefits for their employees.

The Product

The Small Group Liberty HMO is a plan with in-network coverage only. This plan allows employees to receive care from the in-network physician of their choice. Highlights of the plan include:

- Routine in-network preventive care covered at 100%
- Copayments for in-network physician and specialist office visits
- Primary Care Physician referral required for all specialist visits (except OB/GYN)
- 3-Tier pharmacy rider available

The plan offers employers lower premiums and their employees access to our HMO Liberty Network of more than 50,000 physicians², nearly all of whom are board certified or board eligible, and to most of the area's finest hospitals.

Members also will be able to enjoy several features, available with most Oxford plans, such as gym reimbursement³; the UnitedHealth Premium® designation program, which identifies physicians and hospitals with services that meet or exceed the externally-developed standards we use in evaluating quality and efficient care; and comprehensive wellness resources on www.oxfordhealth.com.

Timing

The new Small Group Liberty HMO plan can be offered to new and renewing groups beginning June 9, 2009 with an effective date of July 1, 2009.

For more information, please contact your Oxford sales representative.

Reference Material

Liberty HMO one sheet

¹ National network coverage is not available with this plan. The Liberty Network is available for members in New York and New Jersey only; Connecticut members do not have access to the Liberty Network.

² Network Report, December 2008. This data represents all participating providers, except ancillary providers (i.e., laboratories, radiology centers, urgent care centers, etc.) and hospitals. Dental and complementary and alternative medicine providers are included. Providers who are board certified in more than one specialty are counted multiple times.

³ Gym Benefit not available in CT