

New Plans, New Ways to Save!

Introducing New Plans for New Jersey Small Groups (2-50 Lives)

Effective July 1, 2008, Oxford is introducing newly packaged HMO and DirectSM products aimed at making Oxford's programs and services more affordable for New Jersey small groups. These plans were designed based on broker feedback, giving you more of what you want — Oxford's outstanding products and services at new, lower premiums!

New Plan Options Available with **Freedom** or **Liberty** Network:

Oxford NJ Small Group HMO Plans for 7/1/08		
Gatekeeper	Gated or Non Gated	Gated or Non Gated
PCP Copay	\$25	\$30
Specialist Copay	\$40	\$50
In-network Deductible	\$1,000	\$2,000
In-network Coinsurance	100%	100%
Inpatient Hospital Copay	Subject to Deductible & Coinsurance	Subject to Deductible & Coinsurance
Ambulatory Surgery	Subject to Deductible & Coinsurance	Subject to Deductible & Coinsurance
Emergency Room Copay	\$100	\$100

Oxford NJ Small Group Direct Plans for 7/1/08		
Gatekeeper	Non-Gated	Non-Gated
PCP Copay	\$30	\$30
Specialist Copay	\$50	\$50
In-network Deductible	\$1,500	\$2,500
Out-of-Network Deductible	\$2,000	\$2,500
In-network Coinsurance	80%	80%
Out-of-Network Coinsurance	60%	60%
Inpatient Hospital	Subject to Deductible & Coinsurance	Subject to Deductible & Coinsurance
Ambulatory Surgery	Subject to Deductible & Coinsurance	Subject to Deductible & Coinsurance
Emergency Room Copay	\$100	\$100

These new plans are **now available** to quote **on Idea Management SystemSM** for **July 1st** effective dates! Please contact your Sales representative for further information about these and other Oxford products.