

Introducing New Oxford EaseSM Plans for New Jersey Groups with 51+ Lives

Available to Quote Now for March 1, 2008 Effective Dates

A Move Toward Consumerism

- For groups that want the price relief of cost sharing without the complexity of other consumer-driven products
- New options on our popular non-gated HMO platform
- Designed with a focus on predictability and affordability
- Preventive care covered at 100%
- Available with the Freedom Network or Liberty Network

Predictable

- \$50 office visit copayment
- \$100 emergency room copayment
- \$500 per day inpatient to \$2,500 annual max
- \$500 ambulatory/surgical outpatient copayment
- \$15/35/75 Pharmacy Rider (\$0, \$50, or \$100 deductible expanded mail order)
- Enhanced Gym Reimbursement Rider – up to \$300 per six-month period (\$150 spouse)
- Vision and Dental Riders available

Affordable

- Increased cost shares produce significant cost savings
- More savings beyond our leanest 100% HMO plan design

Benefits	Oxford Ease SM (New Jersey 51+)
Office visit copayment	\$50/50
Coinsurance	n/a
Deductible	n/a
Hospital inpatient	\$500 per day to \$2,500 max
Ambulatory/surgical	\$500
Emergency room	\$100
Pharmacy	\$15/35/75

Plans are available to **quote beginning January 1, 2008**. Send an RFP to your sales representative today. For more details and benefit summaries, please contact your sales representative.

Reminder: New Oxford EaseSM plans also available for **New York groups** with 51+ lives

Consider Oxford Ease plan options for your New York groups based on our popular EPO product platform with 100% in-network coinsurance, and these other features:

- Preventive care covered at 100%
- \$15/35/75 Pharmacy Rider with (\$0 and \$50 deductible and expanded mail order – unique to Oxford Ease)
- Enhanced gym reimbursement rider (\$300 employee, \$150 spouse per six-months)
- Available with the Freedom Network or Liberty Network
- National access to the UnitedHealthcare Choice Plus network outside the Oxford tri-state area

Contact your sales representative for more details or to obtain a quote.

Oxford Ease coming the second quarter of 2008 for small groups in New York and New Jersey