

Introducing New Oxford EaseSM Plans for New Jersey Groups with 2-50 Lives

Available to Quote for May 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
- 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 maximum
- \$500 ambulatory/surgical outpatient copayment
- \$15/35/75 pharmacy rider* (\$0, \$50, or \$100 deductible; expanded mail order)
- 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 2 - 50)
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 (\$0, \$50, or \$100 deductible)

Plans are available to quote on IDEA beginning April 18, 2008 for May 1 effective dates and later. For more details and benefit summaries, please log on to IDEA or contact your sales representative.

*Note existing Oxford New Jersey HMO pharmacy riders are also available with this plan.

New Pharmacy Rider Available for New Jersey (2-50) HMO products

Effective May 1, 2008 the \$15/\$35/\$75 pharmacy rider will be available on all New Jersey small group HMO plans with a \$50 or \$100 optional tier 2 and 3 deductible.

You can quote New Jersey small group HMO plans with the \$15/\$35/\$75 pharmacy option on our Idea Management Systemsm (IDEA) beginning April 18, 2008.

For more details please contact your sales representative.

New Dependent Age Rider for New Jersey Small Groups (2-50)

Also effective May 1, 2008 a dependent to age 25 rider (19 dependent/25 student) will be available to all New Jersey small groups. This rider will be available for quoting on IDEA beginning April 18th and HealthConnect in early March.

Oxford EaseSM

Affordable Options for New Jersey Small Groups (2-50 lives)



Need a more affordable health care solution? This product can provide the lower premiums employers need, access to leading physician networks and world-class customer service employees want.

A move towards consumerism

- For groups that want the price relief of cost sharing without the complexity of consumer-driven products
- Designed with a focus on predictability and affordability
- Available with the Freedom Network or Liberty Network
- Available as a gated or non-gated product

Predictable

- Prepackaged plan designed with employers in mind
- Benefit and plan design that is easy to use and understand
- New \$15/\$35/\$75 pharmacy rider available*
- Vision and dental riders are available

Affordable

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

Benefits

- Access to the Freedom Network, now with over 75,000 physicians, or Liberty Network with over 47,000 physicians and hospitals.¹
- Access to our industry leading support programs, such as *Oxford On-Call*[®], which gives members 24/7 telephone access to health care guidance and referrals, when necessary.
- Access to our pioneering Complementary & Alternative Medicine (CAM) Program and preventive care programs, designed to help maximize member health and satisfaction.
- *oxfordhealth.com*, our interactive web site with real-time access to a wealth of business transactions.

**Now look inside to see just how
well our products can work for you.**



*Note: existing Oxford New Jersey HMO pharmacy riders are also available with this plan.

¹ As of 12/31/2007, 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.

Oxford Ease

Summary of Coverage For New Jersey Small Groups (2-50 lives)

Financial	
Office visit copayment options	\$50 PCP/\$50 specialist
In-network deductible	Not applicable
In-network coinsurance	Not applicable
Hospital inpatient	\$500 to \$2,500 annual maximum
Hospital outpatient	\$500

Benefit

In-Network

Preventive Care

Adult physical examination	Subject to office visit copayment
Infant and pediatric care	Subject to office visit copayment
Immunizations	No charge

Outpatient Care

Primary care physician (PCP) office visit	Subject to office visit copayment
Specialist office visit	Subject to office visit copayment
Laboratory services	No charge at Oxford participating labs
Magnetic resonance imaging (MRI)*	Subject to office visit copayment
Ambulatory surgery*	\$500 per outpatient visit
Screening mammograms	No charge

Hospital Care

Physician's and surgeon's services*	No charge
Semi-private room and board*	\$500 per day to \$2,500 annual maximum
All drugs and medication	No charge

Emergency Care

Ambulance ²	No charge
Emergency room	\$100 copayment (waived if admitted)
Urgent care center*	Subject to office visit copayment

Maternity Care

Prenatal and postnatal care*	Subject to office visit copayment (per initial visit)
Hospital services for mother and child*	\$500 per day to \$2,500 annual maximum

Short-term Rehabilitation

Inpatient*	\$500 per day to \$2,500 annual maximum
30 outpatient visits per condition/lifetime	Subject to office visit copayment per visit

Substance Abuse

30 days detoxification per calendar year*	\$500 per day to \$2,500 annual maximum
30 days of inpatient rehabilitation per calendar year*	\$500 per day to \$2,500 annual maximum
20 outpatient rehabilitation visits per calendar year*	Subject to office visit copayment

²Certain non-emergency transportation requires precertification.

Benefit

In-Network

Mental Health Care

30 days of inpatient care per calendar year*
20 outpatient visits per calendar year*

\$500 per day to \$2,500 annual maximum
Subject to office visit copayment

Skilled Nursing Facility*

Unlimited

No charge

Hospice Care*

Inpatient care
Outpatient care

No charge

No charge

Chiropractic Care

30 chiropractic care visits per calendar year

Subject to office visit copayment

Other Coverage

Durable medical equipment*
(\$1,500 limit per calendar year)
Medical supplies

No charge

No charge

Dependent eligibility:

Eligible dependents include the employee's spouse and dependent child(ren) until the child reaches age 19, or age 23 if a full-time student. Benefits discontinue at the end of the calendar year. Additional riders available.

Important:

*These services require our precertification. You must call us at 1-800-444-6222 at least 14 days in advance of treatment to request precertification. Out-of-network urgent care, when properly precertified, may be paid at the member's copayment. Mental health and substance abuse services can be precertified through our Behavioral Health Department by calling 1-800-201-6991.

Please note: This sample Summary of Coverage is provided for informational purposes only. The applicable Summary of Benefits will be issued to eligible, enrolled members as part of the Certificate of Coverage. Coverage is subject to the terms and conditions of the Certificate. Refer to your Certificate of Coverage for a more complete listing of all benefits, limitations and exclusions, which include, among other services not authorized by us, cosmetic surgery, routine foot care, custodial care, personal comfort or convenience items, private or special duty nursing, learning and behavioral disorders, workers' Compensation, military service-related conditions, hearing aids, or, unless otherwise specified, dental services and vision correction services and supplies. All benefits are subject to approval of the Department of Insurance.

**Contact Oxford today at
www.oxfordhealth.com or 1-800-449-8880**



Frequently Asked Questions

Q Is this plan available for businesses located outside New Jersey?

A Yes. Oxford Ease is also available to businesses located in New York.

Q Can the office visit copayment and hospital copayment options be mixed and matched?

A No. The advantage of these prepackaged products is that they offer a selection of plans that are easy to use and understand. Not having to sort through the variety of copayment options to find the right one is what makes these products such a great group of plans.

Q Do members pay a hospital copayment if readmitted to the hospital?

A This plan has a \$500 per day hospital copayment. The member will have to pay the copayment until the maximum hospital copayment is satisfied. If the member is re-admitted to an inpatient facility within 90 days of the discharged date or is transferred to a different inpatient facility, the copayment will be waived.

Q Does this plan have a mandatory prescription drug rider?

A In developing this unique plan design, we packaged it with our \$15/\$35/\$75 pharmacy rider. We offer employers the flexibility to choose a \$0, \$50, or \$100 tier 2 and tier 3 deductible.

Q Does the prescription drug rider have an annual maximum?

A No. The pharmacy rider that is available with this plan does not have an annual maximum.

