



## 5 plans from Oxford for Sole Proprietors!

The Products:	Plan 1	Plan 2	Plan 5	Plan 3	Plan 4
	Liberty Plan <sup>SM</sup> Direct <sup>SM</sup>	Oxford <sup>®</sup> Exclusive Plan <sup>SM</sup> Metro	Oxford <sup>®</sup> Exclusive Plan Metro <sup>SM</sup>	Oxford <sup>®</sup> HSA Direct <sup>SM</sup>	Oxford <sup>®</sup> HSA Exclusive <sup>SM</sup>
Network	Liberty	Liberty	Liberty	Freedom	Freedom
Office Visit Copay	\$30/\$50	\$25/50	\$25/50	Ded & COINS	Ded & COINS
In-Network Ded	\$2,000/ \$4,000	\$2,000/\$4,000	N/A	\$2,850/\$5,700	\$2,000/\$4,000
In-Network COINS	80% to 10K	90% to \$10K	N/A	90% to \$10K	100%
Out-of-Network Ded	\$2,000	In-Network Only	N/A	\$2,850	In-Network Only
Out-of-Network COINS	60% to \$10K	In-Network Only	N/A	70% to \$10K	In-Network Only
Hospital Inpatient	Ded & COINS	Ded & COINS	\$300 per day to 5 day max	Ded & COINS	Ded & COINS
Outpatient Surgery	Ded & COINS	Ded & COINS	\$300 per incident	Ded & COINS	Ded & COINS
Pharmacy	\$15/50% w/\$100 Tier 2 Ded	\$15/50% w/\$100 Tier 2 Ded	\$15/50% w/\$100 Tier 2 Ded	\$15/50%	\$15/50%

### The Advantage:

- Comprehensive benefits that are affordable
- Ease of administration
- Access the area's finest hospitals including NY Presbyterian, North Shore/LIJ, Robert Wood Johnson University Hospital and Yale/New Haven

### The HealthPass - Oxford Difference:

- Preferred relationship with OptumHealth Bank<sup>SM</sup> seamless HSA banking administration
- Access to Complementary & Alternative Medicine (CAM) Program and preventative care programs, designed to help maximize health and satisfaction
- Access to Oxford's leading support programs, such as Oxford On-Call

**HealthPass - We've Got You Covered**

**For additional information, please call 212.252.8010 x201.**



## Sole Proprietor 1st Qtr 2009 Rates

<b>1st Qtr Rates - Manhattan, Richmond, Bronx, and Suffolk Counties</b>					
	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 5</b>	<b>Plan 3</b>	<b>Plan 4</b>
	<b>Liberty Plan Direct</b>	<b>Oxford Exclusive Plan Metro</b>	<b>Oxford Exclusive Plan Metro</b>	<b>Oxford HSA Direct</b>	<b>Oxford HSA Exclusive</b>
	Cost-Sharing	Cost-Sharing	In-Network	HSA	HSA
Single	\$420.15	\$372.14	\$445.64	\$350.67	\$365.41
Parent/Child(ren)	\$777.29	\$688.46	\$824.44	\$648.74	\$676.02
Husband/Wife	\$924.34	\$818.71	\$980.40	\$771.48	\$803.91
Family	\$1,302.48	\$1,153.63	\$1,381.48	\$1,087.07	\$1,132.78

<b>Mental Health Rider Unlimited Biologically Based Mental Health Services</b>					
	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 5</b>	<b>Plan 3</b>	<b>Plan 4</b>
	<b>Liberty Plan Direct</b>	<b>Oxford Exclusive Plan Metro</b>	<b>Oxford Exclusive Plan Metro</b>	<b>Oxford HSA Direct</b>	<b>Oxford HSA Exclusive</b>
	Cost-Sharing	Cost-Sharing	In-Network	HSA	HSA
Single	\$3.44	\$2.12	\$2.62	\$2.86	\$2.05
Parent/Child(ren)	\$6.36	\$3.91	\$4.85	\$5.30	\$3.78
Husband/Wife	\$7.57	\$4.66	\$5.77	\$6.30	\$4.51
Family	\$10.66	\$6.56	\$8.13	\$8.88	\$6.35

<b>1st Qtr Rates - Kings, Queens and Nassau Counties</b>					
	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 5</b>	<b>Plan 3</b>	<b>Plan 4</b>
	<b>Liberty Plan Direct</b>	<b>Oxford Exclusive Plan Metro</b>	<b>Oxford Exclusive Plan Metro</b>	<b>Oxford HSA Direct</b>	<b>Oxford HSA Exclusive</b>
	Cost-Sharing	Cost-Sharing	In-Network	HSA	HSA
Single	\$430.27	\$381.19	\$456.90	\$361.19	\$376.37
Parent/Child(ren)	\$796.01	\$705.20	\$845.26	\$668.21	\$696.29
Husband/Wife	\$946.60	\$838.61	\$1,005.17	\$794.63	\$828.02
Family	\$1,333.85	\$1,181.69	\$1,416.37	\$1,119.70	\$1,166.76

<b>Mental Health Rider Unlimited Biologically Based Mental Health Services</b>					
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	<b>Liberty Plan Direct</b>	<b>Oxford Exclusive Plan Metro</b>	<b>Oxford Exclusive Plan Metro</b>	<b>Oxford HSA Direct</b>	<b>Oxford HSA Exclusive</b>
	Cost-Sharing	Cost-Sharing	In-Network	HSA	HSA
Single	\$3.54	\$2.19	\$2.70	\$2.94	\$2.10
Parent/Child(ren)	\$6.56	\$4.05	\$5.00	\$5.45	\$3.90
Husband/Wife	\$7.80	\$4.81	\$5.95	\$6.47	\$4.63
Family	\$10.98	\$6.77	\$8.38	\$9.13	\$6.52