



5 plans from Oxford for Sole Proprietors!

The Products:	Plan 1	Plan 2	Plan 5	Plan 3	Plan 4
	Liberty Plan SM Direct SM	Oxford [®] Exclusive Plan SM Metro	Oxford [®] Exclusive Plan Metro SM	Oxford [®] HSA Direct SM	Oxford [®] HSA Exclusive SM
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 BankSM 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 2nd Qtr 2009 Rates

2nd Qtr Rates - Manhattan, Richmond, Bronx, and Suffolk Counties					
	Plan 1	Plan 2	Plan 5	Plan 3	Plan 4
	Liberty Plan Direct	Oxford Exclusive Plan Metro	Oxford Exclusive Plan Metro	Oxford HSA Direct	Oxford HSA Exclusive
	Cost-Sharing	Cost-Sharing	In-Network	HSA	HSA
Single	\$436.13	\$386.32	\$462.75	\$364.70	\$380.03
Parent/Child(ren)	\$806.83	\$714.69	\$856.08	\$674.69	\$703.05
Husband/Wife	\$959.48	\$849.90	\$1,018.04	\$802.34	\$836.06
Family	\$1,352.00	\$1,197.59	\$1,434.52	\$1,130.57	\$1,178.09

Mental Health Rider Unlimited Biologically Based Mental Health Services					
	Plan 1	Plan 2	Plan 5	Plan 3	Plan 4
	Liberty Plan Direct	Oxford Exclusive Plan Metro	Oxford Exclusive Plan Metro	Oxford HSA Direct	Oxford HSA Exclusive
	Cost-Sharing	Cost-Sharing	In-Network	HSA	HSA
Single	\$3.58	\$2.20	\$2.74	\$2.98	\$2.13
Parent/Child(ren)	\$6.61	\$4.06	\$5.06	\$5.51	\$3.93
Husband/Wife	\$7.87	\$4.83	\$6.03	\$6.56	\$4.68
Family	\$11.09	\$6.81	\$8.49	\$9.23	\$6.60

2nd Qtr Rates - Kings, Queens and Nassau Counties					
	Plan 1	Plan 2	Plan 5	Plan 3	Plan 4
	Liberty Plan Direct	Oxford Exclusive Plan Metro	Oxford Exclusive Plan Metro	Oxford HSA Direct	Oxford HSA Exclusive
	Cost-Sharing	Cost-Sharing	In-Network	HSA	HSA
Single	\$446.65	\$395.74	\$474.46	\$375.64	\$391.43
Parent/Child(ren)	\$826.30	\$732.11	\$877.74	\$694.92	\$724.13
Husband/Wife	\$982.63	\$870.62	\$1,043.80	\$826.40	\$861.13
Family	\$1,384.61	\$1,226.79	\$1,470.82	\$1,164.47	\$1,213.42

Mental Health Rider Unlimited Biologically Based Mental Health Services					
	Plan 1	Plan 2	Plan 5	Plan 3	Plan 4
	Liberty Plan Direct	Oxford Exclusive Plan Metro	Oxford Exclusive Plan Metro	Oxford HSA Direct	Oxford HSA Exclusive
	Cost-Sharing	Cost-Sharing	In-Network	HSA	HSA
Single	\$3.68	\$2.27	\$2.82	\$3.07	\$2.20
Parent/Child(ren)	\$6.81	\$4.19	\$5.21	\$5.68	\$4.06
Husband/Wife	\$8.10	\$4.98	\$6.20	\$6.75	\$4.83
Family	\$11.41	\$7.03	\$8.74	\$9.52	\$6.81