



The Products:	Plan 1	Plan 2	Plan 3	Plan 4
	Liberty PlanSM DirectSM	Oxford[®] Exclusive PlanSM Metro	Oxford[®] HSA DirectSM	Oxford[®] HSA ExclusiveSM
Network	Liberty	Liberty	Freedom	Freedom
Office Visit Copay	\$30/\$50	\$25/50	Ded & COINS	Ded & COINS
In-Network Ded	\$2,000/ \$4,000	\$2,000/\$4,000	\$2,850/\$5,700	\$2,000/\$4,000
In-Network COINS	80% to 10K	90% to \$10K	90% to \$10K	100%
Out-of-Network Ded	\$2,000	In-Network Only	\$2,850	In-Network Only
Out-of-Network COINS	60% to \$10K	In-Network Only	70% to \$10K	In-Network Only
Hospital Inpatient	Ded & COINS	Ded & COINS	Ded & COINS	Ded & COINS
Outpatient Surgery	Ded & COINS	Ded & COINS	Ded & COINS	Ded & COINS
Pharmacy	\$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 3rd Qtr 2009 Rates
(8.01.09 - 9.01.09)**

3rd Qtr Rates - Manhattan, Richmond, Bronx, and Suffolk Counties				
	Plan 1	Plan 2	Plan 3	Plan 4
	Liberty Plan Direct	Oxford Exclusive Plan Metro	Oxford HSA Direct	Oxford HSA Exclusive
	Cost-Sharing	Cost-Sharing	HSA	HSA
Single	\$443.98	\$393.30	\$371.99	\$387.63
Parent/Child(ren)	\$821.36	\$727.61	\$688.18	\$717.12
Husband/Wife	\$976.75	\$865.26	\$818.38	\$852.79
Family	\$1,402.98	\$1,219.23	\$1,175.49	\$1,201.65

Mental Health Rider Unlimited Biologically Based Mental Health Services				
	Plan 1	Plan 2	Plan 3	Plan 4
	Liberty Plan Direct	Oxford Exclusive Plan Metro	Oxford HSA Direct	Oxford HSA Exclusive
	Cost-Sharing	Cost-Sharing	HSA	HSA
Single	\$3.65	\$2.24	\$3.04	\$2.17
Parent/Child(ren)	\$6.75	\$4.14	\$5.62	\$4.01
Husband/Wife	\$8.03	\$4.93	\$6.69	\$4.77
Family	\$11.53	\$6.94	\$9.61	\$6.73

3rd Qtr Rates - Kings, Queens and Nassau Counties				
	Plan 1	Plan 2	Plan 3	Plan 4
	Liberty Plan Direct	Oxford Exclusive Plan Metro	Oxford HSA Direct	Oxford HSA Exclusive
	Cost-Sharing	Cost-Sharing	HSA	HSA
Single	\$454.72	\$402.90	\$383.15	\$399.26
Parent/Child(ren)	\$841.23	\$745.37	\$708.83	\$738.63
Husband/Wife	\$1,000.38	\$886.38	\$842.93	\$878.37
Family	\$1,436.92	\$1,248.99	\$1,210.75	\$1,237.71

Mental Health Rider Unlimited Biologically Based Mental Health Services				
	Plan 1	Plan 2	Plan 3	Plan 4
	Liberty Plan Direct	Oxford Exclusive Plan Metro	Oxford HSA Direct	Oxford HSA Exclusive
	Cost-Sharing	Cost-Sharing	HSA	HSA
Single	\$3.76	\$2.31	\$3.13	\$2.24
Parent/Child(ren)	\$6.96	\$4.27	\$5.79	\$4.14
Husband/Wife	\$8.27	\$5.08	\$6.89	\$4.93
Family	\$11.88	\$7.16	\$9.89	\$6.94