



## 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%

**Plan 5 will not be available after 7.01.09**

### 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 3rd Qtr 2009 Rates (7.01.09)

<b>3rd 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	\$443.98	\$393.30	\$471.26	\$364.70	\$387.63
Parent/Child(ren)	\$821.36	\$727.61	\$871.83	\$674.69	\$717.12
Husband/Wife	\$976.75	\$865.26	\$1,036.77	\$802.34	\$852.79
Family	\$1,402.98	\$1,219.23	\$1,460.90	\$1,130.57	\$1,201.65

<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	\$3.65	\$2.24	\$2.78	\$2.98	\$2.17
Parent/Child(ren)	\$6.75	\$4.14	\$5.14	\$5.51	\$4.01
Husband/Wife	\$8.03	\$4.93	\$6.12	\$6.56	\$4.77
Family	\$11.53	\$6.94	\$8.62	\$9.23	\$6.73

<b>3rd 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	\$454.72	\$402.90	\$483.20	\$375.64	\$399.26
Parent/Child(ren)	\$841.23	\$745.37	\$893.92	\$694.92	\$738.63
Husband/Wife	\$1,000.38	\$886.38	\$1,063.04	\$826.40	\$878.37
Family	\$1,436.92	\$1,248.99	\$1,497.92	\$1,164.47	\$1,237.71

<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	\$3.76	\$2.31	\$2.86	\$3.07	\$2.24
Parent/Child(ren)	\$6.96	\$4.27	\$5.29	\$5.68	\$4.14
Husband/Wife	\$8.27	\$5.08	\$6.29	\$6.75	\$4.93
Family	\$11.88	\$7.16	\$8.87	\$9.52	\$6.94

Plan 5 will not be available after 7.1.09  
5.04.09