



Introducing...

Coverage for that group of 1!

5 new plans from Oxford for Sole Proprietors!



The Products:

	Plan 1	Plan 2	Plan 5	Plan 3	Plan 4
	Liberty PlanSM DirectSM	Oxford[®] Exclusive PlanSM Metro	Oxford[®] Exclusive Plan MetroSM	Oxford[®] HSA DirectSM	Oxford[®] HSA ExclusiveSM
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 Oxfords leading support programs, such as Oxford On-Call

HealthPass - We've Got You Covered



For additional information, please call 212.252.8010 x201.



Oxford Sole Proprietor Rates 3rd Qtr 2008

3rd Qtr 2008 Rates - Manhattan, Richmond, Bronx, and Suffolk Counties					
	Plan 1	Plan 2	Plan 5	Plan 3	Plan 4
	Liberty PlanSM DirectSM	Oxford[®] Exclusive PlanSM Metro	Oxford[®] Exclusive Plan MetroSM	Oxford[®] HSA DirectSM	Oxford[®] HSA ExclusiveSM
	Cost - Sharing	Cost - Sharing	In - Network	HSA	HSA
Single	\$365.83	\$325.50	\$389.79	\$305.34	\$319.61
Parent/Child(ren)	\$676.79	\$602.17	\$721.12	\$564.87	\$591.27
Husband/ Wife	\$804.83	\$716.09	\$857.54	\$671.74	\$703.13
Family	\$1,134.06	\$1,009.03	\$1,208.36	\$946.54	\$990.78

Mental Health Rider Unlimited Biologically Based Mental Health Services					
Single	\$3.00	\$1.85	\$2.30	\$2.50	\$1.79
Parent/Child(ren)	\$5.55	\$3.43	\$4.26	\$4.61	\$3.32
Husband/ Wife	\$6.60	\$4.07	\$5.06	\$5.49	\$3.94
Family	\$9.30	\$5.74	\$7.13	\$7.74	\$5.57

3rd Qtr 2008 Rates - Kings, Queens and Nassau Counties					
	Plan 1	Plan 2	Plan 5	Plan 3	Plan 4
	Liberty PlanSM DirectSM	Oxford[®] Exclusive PlanSM Metro	Oxford[®] Exclusive Plan MetroSM	Oxford[®] HSA DirectSM	Oxford[®] HSA ExclusiveSM
	Cost - Sharing	Cost - Sharing	In - Network	HSA	HSA
Single Rate	\$374.64	\$333.42	\$399.64	\$314.50	\$329.20
Parent/Child(ren)	\$693.08	\$616.84	\$739.34	\$581.83	\$609.02
Husband/ Wife	\$824.21	\$733.53	\$879.20	\$691.91	\$724.24
Family	\$1,161.37	\$1,033.60	\$1,238.87	\$974.96	\$1,020.52

Mental Health Rider Unlimited Biologically Based Mental Health Services					
Single	\$3.09	\$1.91	\$2.37	\$2.58	\$1.85
Parent/Child(ren)	\$5.73	\$3.53	\$4.38	\$4.76	\$3.43
Husband/ Wife	\$6.81	\$4.20	\$5.21	\$5.67	\$4.07
Family	\$9.59	\$5.92	\$7.35	\$7.98	\$5.74

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