



5 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 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 4th Qtr 2008 Rates

4th 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	\$376.81	\$335.26	\$401.48	\$314.50	\$329.20
Parent/Child(ren)	\$697.10	\$620.24	\$742.74	\$581.83	\$609.02
Husband/Wife	\$828.99	\$737.58	\$883.25	\$691.91	\$724.24
Family	\$1,168.11	\$1,039.30	\$1,244.58	\$974.96	\$1,020.52

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	\$3.08	\$1.91	\$2.37	\$2.56	\$1.84
Parent/Child(ren)	\$5.70	\$3.53	\$4.38	\$4.75	\$3.40
Husband/Wife	\$6.79	\$4.20	\$5.21	\$5.65	\$4.05
Family	\$9.56	\$5.92	\$7.35	\$7.95	\$5.70

4th 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	\$385.88	\$343.41	\$411.62	\$323.93	\$339.08
Parent/Child(ren)	\$713.87	\$635.32	\$761.51	\$599.28	\$627.29
Husband/Wife	\$848.95	\$755.50	\$905.57	\$712.66	\$745.97
Family	\$1,196.24	\$1,064.58	\$1,276.02	\$1,004.19	\$1,051.15

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	\$3.17	\$1.97	\$2.44	\$2.65	\$1.90
Parent/Child(ren)	\$5.88	\$3.63	\$4.51	\$4.90	\$3.51
Husband/Wife	\$6.98	\$4.32	\$5.36	\$5.82	\$4.17
Family	\$9.84	\$6.10	\$7.56	\$8.20	\$5.89