



# Introducing...

## Coverage for that group of 1!

### 5 new plans from Oxford for Sole Proprietors!



#### The Products:

	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% After Ded & COINS	\$15/50% After Ded & COINS

*Please see reverse side for rates*

#### 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 Oxfords leading support programs, such as Oxford On-Call

### HealthPass - We've Got You Covered



For additional information, please call Sales Support at 212.252.8010 x201



## *Oxford Sole Proprietor Rates 2nd Qtr 2008*

<b>Second Qtr 2008 Rates - Manhattan, Richmond, Bronx, and Suffolk Counties</b>					
	<b>Liberty Plan<sup>SM</sup> Direct<sup>SM</sup></b>	<b>Oxford<sup>®</sup> Exclusive Plan<sup>SM</sup> Metro</b>	<b>Oxford<sup>®</sup> Exclusive Plan Metro<sup>SM</sup></b>	<b>Oxford<sup>®</sup> HSA Direct<sup>SM</sup></b>	<b>Oxford<sup>®</sup> HSA Exclusive<sup>SM</sup></b>
Single Rate	\$361.54	\$322.85	\$386.19	\$299.35	\$314.88
Parent/Child(ren) rate	\$668.85	\$597.28	\$714.46	\$553.79	\$582.53
Husband/ Wife rate	\$795.37	\$710.27	\$849.63	\$658.56	\$692.74
Family rate	1,120.77	\$1,000.85	\$1,197.20	\$927.97	\$976.13
<b>Mental Health Rider Unlimited Biologically Based Mental Health Services</b>					
Single Rate	\$2.93	\$1.82	\$2.27	\$2.44	\$1.76
Parent/Child(ren) rate	\$5.43	\$3.36	\$4.19	\$4.51	\$3.25
Husband/ Wife rate	\$6.45	\$4.00	\$4.98	\$5.36	\$3.88
Family rate	\$9.10	\$5.64	\$7.03	\$7.56	\$5.45
<b>Second Quarter 2008 Rates - Kings, Queens and Nassau Counties</b>					
	<b>Liberty Plan<sup>SM</sup> Direct<sup>SM</sup></b>	<b>Oxford<sup>®</sup> Exclusive Plan<sup>SM</sup> Metro</b>	<b>Oxford<sup>®</sup> Exclusive Plan Metro<sup>SM</sup></b>	<b>Oxford<sup>®</sup> HSA Direct<sup>SM</sup></b>	<b>Oxford<sup>®</sup> HSA Exclusive<sup>SM</sup></b>
Single Rate	\$370.17	\$330.65	\$395.90	\$308.33	\$324.32
Parent/Child(ren) rate	\$684.83	\$611.70	\$732.41	\$570.40	\$600.00
Husband/ Wife rate	\$814.38	\$727.43	\$870.98	\$678.32	\$713.51
Family rate	\$1,147.54	\$1,025.01	\$1,227.29	\$955.81	\$1,005.40
<b>Mental Health Rider Unlimited Biologically Based Mental Health Services</b>					
Single Rate	\$3.02	\$1.87	\$2.33	\$2.51	\$1.82
Parent/Child(ren) rate	\$5.60	\$3.47	\$4.32	\$4.63	\$3.36
Husband/ Wife rate	\$6.66	\$4.13	\$5.14	\$5.52	\$4.00
Family rate	\$9.37	\$5.81	\$7.23	\$7.77	\$5.64

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