



The Products:	Plan 1	Plan 2	Plan 3	Plan 4
	Liberty Plan SM Direct SM	Oxford [®] Exclusive Plan SM Metro	Oxford [®] HSA Direct SM	Oxford [®] HSA Exclusive SM
Network	Liberty	Liberty	Freedom	Freedom
Office Visit Copay	\$30/\$50	\$25/50	Ded & COINS	Ded & COINS
In-Network Ded	\$2,000/ \$5,000	\$2,000/\$5,000	\$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/ \$5,000	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 x2.



Sole Proprietor 1st Qtr 2012 Rates

1st 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	\$627.62	\$506.47	\$532.65	\$536.59
Parent/Child(ren)	\$1,165.32	\$940.94	\$989.62	\$996.66
Husband/Wife	\$1,380.76	\$1,114.23	\$1,171.83	\$1,180.50
Family	\$1,990.35	\$1,576.71	\$1,690.24	\$1,670.08

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	\$5.22	\$2.90	\$4.33	\$3.00
Parent/Child(ren)	\$9.67	\$5.36	\$8.02	\$5.53
Husband/Wife	\$11.49	\$6.39	\$9.54	\$6.57
Family	\$16.50	\$8.99	\$13.69	\$9.28

Dependent 29 Rider				
	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
Parent/Child(ren)	\$66.39	\$53.82	\$66.39	\$53.82
Family	\$71.14	\$54.71	\$71.14	\$54.71

1st Qtr Rates - Kings, Queens and Nassau County				
	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	\$643.03	\$518.94	\$548.63	\$552.69
Parent/Child(ren)	\$1,193.83	\$964.01	\$1,019.19	\$1,026.45
Husband/Wife	\$1,414.67	\$1,141.67	\$1,206.99	\$1,215.92
Family	\$2,039.04	\$1,615.36	\$1,740.74	\$1,719.99

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	\$5.39	\$2.98	\$4.48	\$3.08
Parent/Child(ren)	\$9.95	\$5.53	\$8.27	\$5.70
Husband/Wife	\$11.86	\$6.56	\$9.83	\$6.78
Family	\$17.02	\$9.26	\$14.12	\$9.54

Dependent 29 Rider				
	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
Parent/Child(ren)	\$66.39	\$53.82	\$66.39	\$53.82
Family	\$71.14	\$54.71	\$71.14	\$54.71