



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 4th Qtr 2011 Rates

4th 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	\$614.11	\$499.96	\$521.18	\$529.70
Parent/Child(ren)	\$1,140.24	\$928.85	\$968.31	\$983.87
Husband/Wife	\$1,351.04	\$1,099.92	\$1,146.60	\$1,165.34
Family	\$1,947.51	\$1,556.46	\$1,653.85	\$1,648.64

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	\$5.11	\$2.86	\$4.24	\$2.96
Parent/Child(ren)	\$9.46	\$5.29	\$7.85	\$5.46
Husband/Wife	\$11.24	\$6.31	\$9.33	\$6.49
Family	\$16.14	\$8.87	\$13.40	\$9.16

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)	\$64.96	\$52.92	\$64.96	\$52.92
Family	\$69.61	\$53.64	\$69.61	\$53.64

4th 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	\$629.19	\$512.27	\$536.82	\$545.59
Parent/Child(ren)	\$1,168.13	\$951.62	\$997.25	\$1,013.28
Husband/Wife	\$1,384.21	\$1,126.99	\$1,181.00	\$1,200.31
Family	\$1,995.16	\$1,594.61	\$1,703.27	\$1,697.91

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	\$5.27	\$2.94	\$4.38	\$3.04
Parent/Child(ren)	\$9.74	\$5.46	\$8.09	\$5.63
Husband/Wife	\$11.60	\$6.48	\$9.62	\$6.69
Family	\$16.65	\$9.14	\$13.82	\$9.42

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)	\$64.96	\$52.92	\$64.96	\$52.92
Family	\$69.61	\$53.64	\$69.61	\$53.64