



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 Quarter 2013 Rates
10.1.13 - 12.1.13

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	\$745.38	\$621.53	\$632.59	\$658.46
Parent/Child(ren)	\$1,383.90	\$1,154.61	\$1,175.24	\$1,222.93
Husband/Wife	\$1,639.84	\$1,367.37	\$1,391.70	\$1,448.61
Family	\$2,363.67	\$1,934.77	\$2,007.25	\$2,049.26

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	\$6.22	\$3.57	\$5.16	\$3.69
Parent/Child(ren)	\$11.51	\$6.60	\$9.55	\$6.83
Husband/Wife	\$13.68	\$7.85	\$11.35	\$8.12
Family	\$19.66	\$11.07	\$16.31	\$11.44

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)	\$77.58	\$65.00	\$77.58	\$65.00
Family	\$83.13	\$66.07	\$83.13	\$66.07

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	\$763.68	\$636.82	\$651.57	\$678.21
Parent/Child(ren)	\$1,417.76	\$1,182.90	\$1,210.35	\$1,259.47
Husband/Wife	\$1,680.10	\$1,401.00	\$1,433.45	\$1,492.06
Family	\$2,421.50	\$1,982.17	\$2,067.23	\$2,110.48

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	\$6.41	\$3.68	\$5.32	\$3.80
Parent/Child(ren)	\$11.86	\$6.81	\$9.84	\$7.03
Husband/Wife	\$14.10	\$8.10	\$11.70	\$8.36
Family	\$20.26	\$11.41	\$16.81	\$11.78

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)	\$77.58	\$65.00	\$77.58	\$65.00
Family	\$83.13	\$66.07	\$83.13	\$66.07