

Big Company Benefits for Companies of One



Sole Proprietors

We understand the unique challenges sole proprietors face in running their businesses day to day in the New York metropolitan area. Access to affordable, high-quality health insurance is the last thing you need to worry about. That is why we are proud to introduce a suite of products designed especially for sole proprietors. These plans represent some of our most proven and popular offerings for small businesses, and have built-in cost shares that make them affordable.

If you are a New York sole proprietor with a business located in New York, Kings, Queens, Bronx, Richmond, Nassau, or Suffolk County, you are eligible to enroll in one of these exciting plan options:

	Liberty PlanSM DirectSM	Oxford ExclusiveSM PlanSM Metro	Oxford[®] ExclusiveSM Plan MetroSM	Oxford[®] HSASM DirectSM	Oxford[®] HSASM ExclusiveSM
NETWORK	LIBERTY	LIBERTY	LIBERTY	FREEDOM	FREEDOM
Office Visit Copayment	\$30/\$50	\$25/\$50	\$25/\$50	D&C	D&C
In-network Deductible	\$2,000/\$4,000	\$2,000/\$4,000	N/A	\$2,850/\$5,700	\$2,000/\$4,000
In-network Coinsurance	80% to \$10K	90% to \$10K	N/A	90% to \$10K	100%
Out-of-network Deductible	\$2,000	In-network Only	N/A	\$2,850	In-network Only
Out-of-network Coinsurance	60% to \$10K	In-network Only	N/A	70% to \$10K	In-network Only
Hospital Inpatient	Deductible & Coinsurance	Deductible & Coinsurance	\$300 per day to 5 day maximum	Deductible & Coinsurance	Deductible & Coinsurance
Outpatient Surgery	Deductible & Coinsurance	Deductible & Coinsurance	\$300 per incident	Deductible & Coinsurance	Deductible & Coinsurance
Pharmacy	\$15/50% w/\$100 Tier 2 deductible	\$15/50% w/\$100 Tier 2 deductible	\$15/50% w/\$100 Tier 2 deductible	\$15/50%	\$15/50%

Second Quarter 2009 Rates – MANHATTAN, RICHMOND, BRONX AND SUFFOLK COUNTIES

Single rate	\$436.13	\$386.32	\$462.75	\$364.70	\$380.03
Parent / Child(ren) rate	\$806.83	\$714.69	\$856.08	\$674.69	\$703.05
Husband / Wife rate	\$959.48	\$849.90	\$1,018.04	\$802.34	\$836.06
Family rate	\$1,352.00	\$1,197.59	\$1,434.52	\$1,130.57	\$1,178.09

MENTAL HEALTH RIDER Unlimited Biologically Based Mental Health Services

Single rate	\$3.58	\$2.20	\$2.74	\$2.98	\$2.13
Parent / Child(ren) rate	\$6.61	\$4.06	\$5.06	\$5.51	\$3.93
Husband / Wife rate	\$7.87	\$4.83	\$6.03	\$6.56	\$4.68
Family rate	\$11.09	\$6.81	\$8.49	\$9.23	\$6.60

Second Quarter 2009 Rates – KINGS, QUEENS AND NASSAU COUNTIES

Single rate	\$446.65	\$395.74	\$474.46	\$375.64	\$391.43
Parent / Child(ren) rate	\$826.30	\$732.11	\$877.74	\$694.92	\$724.13
Husband / Wife rate	\$982.63	\$870.62	\$1,043.80	\$826.40	\$861.13
Family rate	\$1,384.61	\$1,226.79	\$1,470.82	\$1,164.47	\$1,213.42

MENTAL HEALTH RIDER Unlimited Biologically Based Mental Health Services

Single rate	\$3.68	\$2.27	\$2.82	\$3.07	\$2.20
Parent / Child(ren) rate	\$6.81	\$4.19	\$5.21	\$5.68	\$4.06
Husband / Wife rate	\$8.10	\$4.98	\$6.20	\$6.75	\$4.83
Family rate	\$11.41	\$7.03	\$8.74	\$9.52	\$6.81

More information on the back page...

For more information, contact your broker or
Andy Struth at 800-201-6945 ext 6338



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The Products

- Routine preventive care and laboratory services covered in-network at no charge (includes PCP and OB/GYN)
- Access to our industry leading network of over 75,000 physicians in the New York tri-state area¹
- In-network access to over 526,000 UnitedHealthcare Choice Plus Network physicians throughout the United States when outside the Oxford service area²
- No referrals for specialist visits

The Advantage

- Comprehensive benefits that are affordable
- Streamlined plan design features making plan selection and enrollment easy
- Choice of traditional or cutting edge consumer driven options
- Access to most of the area's finest hospitals including New York Presbyterian, North Shore/LIJ, Robert Wood Johnson University Hospital and Yale/New Haven

The Oxford Difference

- Online plan administration with cutting-edge functionality on www.oxfordhealth.com
- Preferred relationship with OptumHealth BankSM for seamless HSA banking administration
- Knowledgeable, responsive customer service that our Members know and trust.
- Access to our industry-leading support programs, such as *Oxford On-Call*[®], giving Members 24/7 telephone access to healthcare guidance from registered nurses, including referrals when necessary.
- Access to our pioneering Complementary & Alternative Medicine (CAM) Program and preventive care programs, designed to help maximize Member health and satisfaction.

¹ As of 1/1/08. This data represents all participating providers except ancillary providers (i.e., laboratories, radiology centers, urgent care centers, etc.) and hospitals. Dental and complementary and alternative medicine providers are included. Providers who are board certified in more than one specialty are counted for each specialty. Therefore, providers who are board certified in more than one specialty are counted multiple times.

² UnitedHealth Networks 2008 Region Summary, January 2008.

Oxford HMO products are underwritten by Oxford Health Plans (NY), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

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