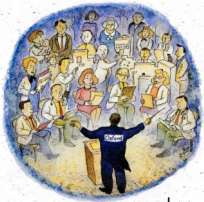# More than
healthcare.
HumanCare.

*Your Oxford
Health Plan
Made Simple.*

*W*elcome to Oxford!

Please review this brochure while
listening to the accompanying audio
tape. Together they highlight the
key points of your health coverage.
You'll learn more about Oxford
and its approach to health care,
the unique features of your
Freedom Plan, emergency care,
and pre-certification requirements.
The more you know, the more
value you'll receive for your
health care dollars.

Contents:

All About Oxford

*O*xford Health Plans offers its members more than healthcare — *HumanCare.* Oxford is a managed care company that was started by leading physicians and business professionals concerned about the quality and cost of medical services in the tri-state area.

What is "Managed Care?"

*M*anaged care is a special partnership. It means three parties — you, your Primary Care Physician, and Oxford — work hand-in-hand to ensure you receive the highest quality care while controlling costs.

The Freedom Plan: Flexibility and Choice

In-Network Coverage
- 100% preventive care
- small copayment fee for office visits
- no deductibles, claim forms, or coinsurance

Out-Of-Network Coverage
- no preventive care
- deductibles
- claim forms
- coinsurance
- Usual, Customary and Reasonable reimbursement

Referrals To Specialists
- For In-Network benefits you must have your Oxford Primary Care Physician refer you to an Oxford Participating Specialist.
- Without a written referral from your Oxford Primary Care Physician any visit to an Oxford Participating Specialist will be covered as an Out-Of-Network benefit.

Oxford provides round the clock, worldwide coverage for true emergencies. You — or your chosen representative — must call Oxford within 48 hours or the next business day to report emergency room treatment. Failure to do so may result in a denial of coverage.

You Or Your Doctor **Must** Call For A Reference Number Before:

- All non-emergency hospitalization, including maternity or surgery.

- All diagnostic tests performed at a hospital.

- Most surgical and major diagnostic procedures performed in your doctor's office.

Call Oxford 14 days prior (or as soon as you know) for your reference number.

Your reference number guarantees you the benefits to which you are entitled.

Key Points

Keep These Points In Mind:

- You'll get *maximum* benefits using In-Network physicians.

- For In-Network benefits you must have your Oxford Primary Care Physician refer you to an Oxford Participating Specialist.

- Call within 48 hours or the next business day to report emergency room treatment.

- Pre-certify all in-patient and out-patient surgeries and diagnostic procedures.

- Call Oxford at 800-444-6222 to take the guesswork out of maximizing your benefits.

Here's To Your Health!