

# Common Sense Guide



To Your Oxford Health Plan

## The Common Sense Guide to Your Oxford Health Plan

Healthcare costs continue to rise because of the ever-demanding society we live in. As inflation increases, medical costs also increase. There are several other factors contributing to rising healthcare costs including:

- Prescription drug costs
- Lifestyle choices
- Cost shifting — a large number of uninsured individuals results in higher expenses for those who are insured.

As healthcare costs rise, it is increasingly important for Oxford to do our part in helping you understand how your healthcare dollars are spent, and how to get the most value from your plan. From prevention to pharmacy coverage, you have more control over costs than you might think. Here are some common sense guidelines aimed at showing you how to get the most from your healthcare dollars.

### Top 10 Health Plan Basics

1. Get your annual physical, generally at no charge, from an in-network physician.<sup>1</sup>
2. Treat yourself to a discounted massage through Oxford's Complementary and Alternative Medicine Contracted Rate Program.
3. Having a child or raising one? Sign up for a free eNewsletter from KidsHealth® – one of the largest online resources of pediatric information for parents.
4. Get a free subscription to *ConsumerLab.com* for information on health and nutrition products – a \$24 value.
5. Take advantage of our gym reimbursement program.<sup>2</sup>
6. Get discounts on health-related products and services such as Brookstone®, STOTT PILATES™, and more through our *Healthy Bonus*® program.
7. Stay healthy by getting your flu shot.
8. Get healthcare guidance from a registered nurse, 24 hours a day, seven days week.
9. If you have pharmacy coverage, use generic drugs to save money.
10. Save money on certain maintenance medications by using Medco Health's mail order program.<sup>2</sup>

## Start by Staying Healthy.

It's been said that an ounce of prevention is worth a pound of cure. That's why most Oxford plans cover in-network routine preventive or well care visits at no extra charge.<sup>3</sup> From childhood immunizations to adolescent well care to adult preventive screenings, we've got you covered. Here are some common sense tips to help you along the way...

- Take advantage of an annual preventive care visit to your participating primary care physician (PCP), which is covered at no charge for most plans.<sup>3</sup> By getting a physical every year, you give your physician the opportunity to develop an accurate picture of your health and, through this rapport, he/she is better able to meet your healthcare needs.
- If you are a woman, get annual Pap smears and mammograms (if appropriate); these examinations are available to you at no charge.<sup>3</sup> If abnormalities are detected, the sooner you receive treatment, the better odds are for your recovery.
- If you have children, keep their immunizations up-to-date — not just when they are infants, but also as they get older. Child and adolescent well care visits are generally covered at no charge and they are a great way to build good preventive habits in your children.<sup>3</sup>
- Check the preventive care guidelines for your age/sex in the chart at right. Getting all the recommended tests is worth the investment to help minimize complications and expenses later on.
- Through Oxford's *Active Partner*® program, we will remind you about important screenings such as adolescent well care, childhood immunization, mammography, Pap smear, and flu. At no additional cost to you, you can also receive online exam reminders for important screenings like cholesterol. Log onto our web site, [www.oxfordhealth.com](http://www.oxfordhealth.com), to learn more.

**Staying healthy can be one of the least expensive things you do.**

<sup>1</sup>Most plans provide coverage for routine physicals at no charge. Please check your Summary of Benefits for more information.

<sup>2</sup>Benefit coverage varies based on plan design.

<sup>3</sup>Some plans may require a copayment or have annual dollar limits.

## 2004 Adult Preventive Screening Guidelines

Procedures	Ages 18-39	Ages 40-49	Ages 50-64	Ages 65+
<b>Health Screenings</b>				
Routine Preventive Health Assessment	Every 5 years	Every 2 years	Annually	
Blood Pressure <sup>C</sup>	At least every 2 years			Annually
Serum Cholesterol <sup>E</sup>	Every 5 years			
Hemoglobin <sup>B</sup>	20 years or over at least once every 5 years			
Urinalysis <sup>B</sup>	At clinician's discretion			
Tuberculin Skin Test (PPD) <sup>B</sup>	For all those in high-risk groups			
Chlamydial Infection <sup>G,▲</sup>	Under 25 years regular screening and sexually active			
<b>Cancer Detection</b>				
Clinical Breast Exam <sup>A,I,▲</sup>	At clinician's discretion*	Annually		
Mammography <sup>D,G,▲</sup>	At clinician's discretion	Every 1 to 2 years		
Pelvic Exam and Pap Smear <sup>H,▲</sup>	Annually at onset of sexual activity or starting at age 19; after three consecutive normal smears, at clinician's discretion			
Prostate Specific Antigen (PSA) <sup>D,G,■</sup>	At clinician's discretion			
Digital Rectal Exam <sup>D,G</sup>	At clinician's discretion			
Fecal Occult Blood (FOB) Test <sup>A,I</sup>	At clinician's discretion	Annually		
Sigmoidoscopy/Colonoscopy <sup>A</sup>	At clinician's discretion	Flexible sigmoidoscopy every 5 years OR Double contrast barium enema every 5-10 years OR Colonoscopy every 10 years		
<b>Immunizations</b>				
Diphtheria and Tetanus Booster <sup>F</sup>	Every 10 years			
Hepatitis B Vaccine <sup>F</sup>	One series for persons with medical, behavioral, occupational or other indications			
Hepatitis A Vaccine <sup>F</sup>	One series for persons with medical, behavioral, occupational or other indications			
Influenza Vaccine <sup>F</sup>	Annually with chronic disease/high-risk	Annually		
Pneumococcal Vaccine <sup>**F</sup>	Initial dose for those at high risk			Initial dose unvaccinated; Revaccinate after 5 years for high-risk

▲ Women Only    ■ Men Only

\* Or every three years

\*\* Revaccinate if less than age 65 when initial dose was received and if received more than five years ago.

### Sources for Information Presented in Guidelines Above

A. American Cancer Society, 2002-2003 [www.cancer.org](http://www.cancer.org)

B. Centers for Disease Control and Prevention, 2002

C. Joint National Committee on Detection, Evaluation, and Treatment of High Blood Pressure, 7th report, 2003

D. National Cancer Institute, 2002-2003 [Cancer.net.nci.nih.gov](http://Cancer.net.nci.nih.gov)

E. National Cholesterol Education Program Adult Treatment Panel III, 2001

F. Summary of Adult Immunization Recommendations, Centers for Disease Control and Prevention, 2003-2004

G. U. S. Preventive Services Task Force, 2nd Edition, 2002 [www.ahcp.gov/clinic/uspstfix.htm](http://www.ahcp.gov/clinic/uspstfix.htm)

H. American College of Obstetrics and Gynecology, 2003

I. American Medical Association, 2004

## Choose the Right Place for Care.

Getting the right care, at the right time is important. The right care is not only medically sound — it's given to you when you need it, and where you need it — in the least restrictive setting. But the right care can also be the most cost-effective if you take an informed approach to your healthcare. Here are some common sense rules for getting the right care, at the right time, at the right place...

1. If you are experiencing symptoms, you should always start by calling your Primary Care Physician (PCP).<sup>4</sup> Your primary care physician plays an important role in the healthcare process — by acting as your main point of contact for medical care and coordinating any other care you might need. Having an ongoing rapport with your PCP allows him/her to have a complete picture of your health — whether you have poison ivy or appendicitis, your PCP can point you in the right direction.

If your PCP is unavailable and you're not sure if you need to go to the emergency room, call *Oxford On-Call*<sup>®</sup>, Oxford's healthcare guidance line staffed by registered nurses who are available 24 hours a day, 7 days a week.

2. In terms of dollars and cents, visiting your PCP or specialist for anything beyond preventive care costs money — typically in the form of an office copayment, coinsurance or deductible charge. Depending on your plan, PCP visits generally cost less than specialist visits, so it may make sense for you to visit your PCP for diagnosis and treatment of simple conditions before you see a specialist.

If you are a Member of a non-gated plan, except for New York Freedom Plan<sup>®</sup> Select<sup>SM</sup> and New York Liberty Plan Select<sup>SM</sup>, you do not have to choose a PCP.

3. Also in terms of dollars and cents, visiting an urgent care center will typically cost you less than going to the emergency room — so, depending upon your symptoms, an urgent care center may be a better option.<sup>4</sup>
4. When you receive in-network care, you usually pay less. Oxford has negotiated contracts with a comprehensive network of skilled providers and leading hospitals in your area — you can find a participating provider by logging on to our web site and using the Doctor Search Tool, requesting a roster of participating physicians and providers, or calling Customer Service at the number on your Oxford ID card.

## Getting the Right Care can Save you Money.

5. For those times when you're not quite sure you need to go to the doctor, registered nurses are available 24 hours a day, 7 days a week to provide you with healthcare guidance through *Oxford On-Call*<sup>®</sup>. Our registered nurses can review your symptoms and recommend the appropriate level of care for you and will coordinate with you and your physicians on follow-up care, as needed.
6. If you want to learn more about a health topic or condition, you can also count on our web site. Oxford has contracted with several health content experts (WebMD, KidsHealth<sup>®</sup>) to give you access to information about adult health, pediatric health and even the quality of local healthcare facilities. This is all available to you, at no charge. Log on to [www.oxfordhealth.com](http://www.oxfordhealth.com) to find out more.
7. Whatever your condition, the best quality care can also be the most cost-effective care. As the following table illustrates, here is how "where" you receive care may affect your out-of-pocket costs...

### Where You Receive Care<sup>5</sup>: It's All Relative

If you go to...	It will cost...
Emergency Room	\$\$\$\$
Urgent Care	\$\$\$
Specialist	\$\$
PCP	\$
Oxford On-Call (healthcare guidance)	No charge

8. Radiology services, such as MRI, PET Scans and CT scans, are typically some of the most expensive services in healthcare today. All of our participating radiology facilities are accredited by the American College of Radiology. Also, since these facilities do not have the same types of overhead costs as hospitals, generally the cost of services is less. If you are in need of a radiology procedure such as an MRI, PET or CT scan, ask your physician about where the nearest participating radiology facility is located.

<sup>4</sup>If you feel your condition is urgent and it is an emergency, you should call 911 or go directly to the nearest emergency room.

<sup>5</sup>or healthcare guidance

## **Serious Conditions Require Serious Support.**

If you have a chronic condition, you may stay healthier and save money by actively managing it. This means monitoring your condition, complying with your medication recommendations and following your doctor's advice. You can also count on Oxford's disease management programs — they can be a valuable means of support and are available to you, at no charge. If you want to learn more about our resources, check out the oxfordhealth Center. Here are just a few of the programs available to you...

### ***Better Breathing***<sup>®</sup>

If you or someone in your family who is a Member is diagnosed with asthma, you or they can participate in Oxford's *Better Breathing* program. Once a Member is diagnosed with asthma, they can receive educational materials like our Asthma Self-Help guide. And, upon request, they can also receive supplies like spacers and peak flow meters — at no charge.

### ***Living with Diabetes***<sup>SM</sup>

If you or someone in your family who is a Member is diagnosed with diabetes, you or they can participate in our *Living with Diabetes* program. Educational materials and additional support are available, depending upon the severity of the Member's condition. Members who are newly diagnosed can receive our Diabetes Self-Help guide and, upon request, can also receive healthy living resources like cookbooks, at no charge.

### **HeartSmart**<sup>SM</sup>

People who suffer from heart disease can learn about lifestyle modifications, as well as ways to better understand and comply with treatment and medication recommendations.

### **Oncology, Rare Chronic Care, Behavioral Health**

These conditions require a sensitive, compassionate approach and in some cases, more intense support. Oxford has programs for Members who are struggling with such conditions — from education to nurse (or care coordinator) support, as little or as much help as you need.

**If you have a chronic condition, we're here to help.**

## **Something for Everyone.**

Whatever your condition, you can receive discounts on things to help you make important health and lifestyle modifications through Oxford's *Healthy Bonus*<sup>®</sup> program — from fitness equipment to nutritional products to health-related magazines. To find out more, log on to our web site at [www.oxfordhealth.com](http://www.oxfordhealth.com).

## Make the Most of Your Pharmacy Benefits.

As healthcare costs continue to rise, so do the costs of prescription drugs. That's why Oxford has established a multi-tiered plan structure for Members with prescription drug coverage — to give you access to the medications you need and more control of your out-of-pocket costs. Here are some common sense ways to make the most of your prescription drug plan...

- Gone are the days of the passive patient, especially when it comes to prescription benefits. If your doctor is prescribing a medication, be sure to ask not only how much you should take and when, but also why you need this particular medication. See page 10 for a list of recommended questions to ask your physician when he/she is prescribing a medication.
- Generics cost less; so it pays to ask your doctor about generic equivalents. If you have pharmacy benefits through Oxford, your prescription drug benefit is either a two-tier or a three-tier plan. With a two-tier plan, you have one copayment amount for brand name drugs, and a lower copayment amount for generic drugs. With a three-tier benefit plan, you also have a copayment for preferred brand drugs — which is higher than the copayment for a generic drug but less than the copayment for a non-preferred brand name drug. Whatever your plan design, you will pay the lowest out-of-pocket cost for generic drugs. FDA-approved generic drugs have the same active ingredients and therapeutic benefits as their brand name counterparts.

## Take an Informed Approach to Pharmacy Coverage.

- If you have pharmacy coverage with a three-tier plan and there is no generic available, ask your doctor if the preferred brand, the middle level of costs, is medically appropriate for you.

### Pharmacy: It's All Relative

If you Choose...	It will cost...
Non-preferred brand	\$\$\$\$
Preferred brand	\$\$\$
Mail-order	\$
Generic	\$
Over-the-counter	\$

- If you are suffering from conditions like allergies or heartburn, consider using over-the-counter (OTC) medications. Although OTC alternatives are not generally covered under Oxford plans, they usually cost less than copayments for brand name drugs. More OTC alternatives are becoming available every day. Before you consider taking a prescription medication, be sure to ask your doctor if there is an OTC option available. And, some OTC medications are eligible for reimbursement under healthcare flexible spending accounts (FSAs), as long as they are not for cosmetic purposes.
- Take advantage of mail-order programs where available. You can save time and money on certain long-term maintenance drugs. Sometimes, mail-order can reduce your costs by 50% or more while offering you convenience. If you are taking prescriptions for conditions like high blood pressure or heartburn, find out if you can obtain them through Oxford's mail-order program.

## Use E-tools to Take Charge.

When you think of your health plan's web site, you probably think about the basics — finding a doctor and requesting a new ID card. But there's a lot more that you can do online at [www.oxfordhealth.com](http://www.oxfordhealth.com). There are resources to help you use your plan benefits, learn about topics that interest you or your family, and help you make important decisions about where, when and how you receive the care you need. You can verify your office copayment, change your PCP or learn about chicken pox. And because we know how hectic life can be, [www.oxfordhealth.com](http://www.oxfordhealth.com) lets you conduct business with Oxford and learn about health topics at your convenience, not ours. Here are just a few of the things you can do on our web site...

- ✓ **Search for a Provider**
- ✓ **Access hospital quality data**
- ✓ **Learn about medical conditions**
- ✓ **Take a health quiz**
- ✓ **Request an ID card**
- ✓ **Select a PCP or OB/Gyn**
- ✓ **Access the latest health news**
- ✓ **Learn about Complementary & Alternative Medicine**
- ✓ **View and print claims**
- ✓ **Find a pharmacy**
- ✓ **Learn about pediatric health**

Because we don't have all the answers, we've contracted with various experts\* in the field to offer you a wide array of health information...

**WebMD** – Review the latest health news and/or search their health encyclopedia — on anything from asthma to sleep problems.

**Subimo™ Healthcare Advisor** – Equip yourself to make key healthcare decisions by learning about a condition or a procedure you are having. Compare alternative treatments and hospitals, and prepare for your provider visits.

**KidsHealth®** – Tap into a leading resource for pediatric health information as well as advice for new and expectant parents from the clinical experts at the Nemours Foundation.

**ConsumerLab.com** – Find out about quality health and nutrition products through a comprehensive alternative therapy encyclopedia; learn about product recalls and drug interactions.

**Subimo™ PharmaAdvisor** – Investigate which drug maybe best for you with this easy-to-use online tool; find a range of information on clinical, cost and lifestyle considerations to help you better manage your health and healthcare dollars.

\* Oxford's contracts with content vendors subject to change without notice.

**Online resources put you in charge.**

## Contact Us for Health and Plan Information.

Our goal is to help you on the road to health by offering you information and resources to help you take an active role in your health. That's why Oxford has an array of print materials that are available to you, at no charge.

### **Oxford Healthy Mother, Healthy Baby<sup>®</sup>**

For expectant parents, first time or experienced, our extensive maternity education materials cover prenatal care, post-natal care and childhood immunizations, as well as infant massage.

A Member can automatically receive these materials once Oxford is notified of her pregnancy and/or her child becomes enrolled as a new Oxford Member.

### **Exam Reminders**

Forget to schedule your annual mammo-gram? Through our *Active Partner<sup>®</sup>* program, you can receive a reminder if you miss an important routine preventive exam within the appropriate time frame. And, you can sign up for email reminders for certain screenings (like Pap smear, cholesterol and colon cancer) through our web site.

\*Covered when age appropriate.

### **Healthy Mind Healthy Body<sup>®</sup>**

A few times a year, Members receive a magazine that features articles about the latest health topics, as well as information about your benefits and coverage.

### **Self-Help Library<sup>SM</sup>**

If you or someone in your family is diagnosed with asthma or diabetes, you or they will receive a Self-Help guide to help them understand their condition.

Members with diabetes or asthma can also receive products like cookbooks, inhalers, etc., at no cost, to help manage their condition.

**Helping you on your road to health.**

## Choose Your Own Path to Wellness.

### Complementary and Alternative Medicine (CAM)

According to the Journal of the American Medical Association, one in three adults uses some form of complementary and alternative therapy regularly. This knowledge and our belief in the power of an integrated approach to medicine — combining the expertise of traditional and alternative providers, fueled the development of Oxford's CAM program. Oxford was the first health plan in the area to build a credentialed CAM network that currently consists of approximately 3,500 providers — consisting of acupuncturists, chiropractors, massage therapists, naturopaths (CT only), nutritionists and yoga practitioners.<sup>6</sup>

#### Here's how the program works...

- Oxford Members can access a participating CAM provider in Connecticut, New Jersey and New York at a discounted rate. Members simply select a participating provider, schedule an appointment and pay a discounted rate at the time of visit. This is not an insured benefit so there is no need for a PCP referral or paperwork.

- Your plan includes standard insured benefits for chiropractic, and naturopathic (CT only) coverage. For most plans, Members need a referral for their initial visit, and precertification for subsequent visits.
- If your employer has purchased additional covered benefits through a complementary and alternative medicine rider, you can see chiropractors, acupuncturists and naturopaths without a PCP referral. For most plans, precertification is required for visits beyond the initial visit.

To learn more about Oxford's CAM program or to find a CAM provider, simply log on to our web site at [www.oxfordhealth.com](http://www.oxfordhealth.com).

**Keep your mind, body  
and spirit healthy.**

## We'll Reimburse You for Going to the Gym.

### Exercise Reimbursement<sup>7</sup>

Staying fit is important, and your time is limited. To help motivate you to achieve your fitness goals, Oxford offers limited reimbursement toward fitness center membership fees for you and your covered spouse. Just another way we're trying to help you stay on the road to good health.

#### Here's how the program works...

- For a gym to be considered eligible, it must provide at least two pieces of equipment or activities that promote cardiovascular wellness from the following choices: stationary bicycle; treadmill; elliptical crosstrainer; group exercise; squash/tennis/racquetball courts; stepper; rowing machine; walking/running group; or pool.
- For you to be eligible for up to \$200 reimbursement (covered spouses up to \$100 reimbursement), you must visit the gym 50 times during a consecutive six-month period. Complete and submit the appropriate paperwork — Oxford's Gym Reimbursement form, your gym bill showing your monthly membership cost, and brochures that outline the services the facility offers.

<sup>6</sup>Based upon September 2003 data. Includes acupuncturists, chiropractors, massage therapists, naturopaths, nutritionists, and yoga instructors. Provider type and availability vary by state, company, and plan design.

<sup>7</sup>Not available for Connecticut plans.

## Get the Most from Your Doctor Visits.

In today's hectic world, it has become increasingly important to make the most of the time you spend with anyone — and your doctor is no exception. Knowing what to ask before, during, and after your visit is one way to make the most of your time with your doctor. Here are some tips to help you do that...

### When

#### Before you see your doctor, find out...

### Tips and questions to ask

What are his/her office hours? Does my doctor work at more than one office?  
What is the best time to call? What is my doctor's policy for returning calls?  
Who should I speak with if my doctor isn't available?  
What is the phone number for emergency or after-hours calls?

#### You are speaking with your doctor on the phone...

Tell your doctor your symptoms and problems; write them down on a list and keep it near the phone.  
Also, tell him/her the results of any at-home tests you have taken.  
Have your pharmacist's number on hand just in case your doctor needs to prescribe medications.  
Ask your doctor if you should call back, or return to the office.  
Ask your doctor if/when should you go to the emergency room.  
Write down additional symptoms for which you should watch.

#### You are visiting your doctor...

Before you visit, prepare notes about your medical history. Include:

- health conditions that run in your family such as cancer, heart disease or depression;
- past illnesses or treatments that you have received;
- previous hospitalizations/surgeries that you have had; and
- medications that you now take (names, dosages) and medications that you have taken that caused severe side effects.

#### You receive a diagnosis...

Why do I have this condition? Where can I find out more about it?  
How will this problem affect me today, and in the future?  
What is your plan of treatment for me? Will it involve medical, nutritional, and lifestyle changes?  
What will happen if I am not treated right away?  
When do you want to see me again?  
Be sure to ask your doctor to explain any medical terms that you don't understand.

#### You need tests...

Why do I need these tests?  
How much will the tests cost and will my insurance cover them?  
How often should I have these tests? Should I call to schedule them or will your office handle that?  
How do I prepare for the tests?  
When and how will I get the results? Will you or someone from your office be available to explain the results to me?

## When

### You need to see a specialist...

## Tips and questions to ask

Why do you think I need to see a specialist?  
How soon should I see a specialist?  
Can you recommend one? Do you know if he/she participates with my plan?  
Do I need a referral?

### You need medication...

Why do I need this medicine? How and when should I take it?  
What is the name of the actual drug? Are there non-drug measures that work as well?  
Is there a generic equivalent for this drug?  
Are there any foods, drinks or other things I should avoid while taking this medication?  
What should I do if I forget to take it?  
What are the known side effects? If you are pregnant or planning for a pregnancy, is the drug known to cause birth defects?  
How long and how often will I need to take this medicine?  
How will this drug interact with other drugs I am currently taking?

### You need surgery...

Why do I need surgery? Are there other, less invasive options?  
When should I have this surgery?  
Who will perform this surgery? How many times has this surgeon performed this operation?  
Where will this surgery be performed — in a hospital or an outpatient setting?  
What are the risks/benefits of having this surgery? Where can I get a second opinion?

**It's your time, your money — make the most of it.**

## Save Money on Products You Use Every Day.

You want to know you're covered. You want to know your doctor is in the network. But don't you deserve more? Like a health plan that thinks about your total health – mind, body and spirit. *Healthy Bonus*<sup>®\*</sup> gives you access to robust discounts on health-related products and services. Brand name products from Brookstone, STOTT PILATES and more. The following chart summarizes **some** of our Healthy Bonus program offerings, log on to [oxfordhealth.com](http://oxfordhealth.com) to learn more.

Name	Offerings	Discount
<b>Brookstone<sup>®</sup></b>	Brookstone specializes in offering innovative and unique products including items for the home and personal care — from the latest massager to revolutionary Tempur-Pedic <sup>®</sup> products.	15% off retail price on 15 innovative products
<b>Puritan's Pride<sup>®</sup> Vitamins</b>	Puritan's Pride is a leading direct-to-consumer source for premium quality vitamins, food supplements, minerals and herbs.	10% savings on over 1,400 products.
<b>Safe Beginnings<sup>®</sup></b>	Safe Beginnings offers a large selection of childproofing items including safety gates, cabinet locks, outlet covers and window guards, baby carriers and developmental toys and videos.	20% discount off all products
<b>WellQuest Fitness Network</b>	WellQuest Fitness Network is an extensive network of more than 150 high-quality fitness centers in the tri-state area.	One-time registration fee (\$49) and low monthly fees
<b>STOTT PILATES<sup>™</sup></b>	STOTT PILATES is a mind-body fitness program derived from Joseph Pilates original method. The routines can be performed at home or in a studio with specialized equipment.	15% discount on all videos and equipment
<b>OMNIfitness</b>	OMNIfitness is one of the largest retailers of performance home fitness equipment in the United States – products include commercial grade gym equipment and home versions of the same models.	10% off home fitness equipment and 15% off fitness accessories
<b>Health and Cooking Light magazines</b>	<i>Health</i> magazine is the smart woman's guide to beauty, fitness and well being. Every issue offers expert techniques, advice, products and tips to put you at your best. <i>Cooking Light</i> is a great resource for food, fitness and fun – giving you nutritious and delicious recipes in every issue.	70% off <i>Health</i> cover price; 65% off <i>Cooking Light</i> cover price

For the most current listing of the *Healthy Bonus* offerings, please visit our web site at [www.oxfordhealth.com](http://www.oxfordhealth.com).

Note: Some exclusions and/or restrictions may apply. Individual discounts cannot be combined with any other discount or special offer and cannot be applied to previous purchases.

\**Healthy Bonus* offerings are valid through June 30, 2005.

Name	Offerings	Discount
<i>Yoga Journal</i>	Relax your body, be flexible, build strength and feel healthier all year long with <i>Yoga Journal</i> magazine. You'll receive instructions from some of the country's master teachers for less than it costs to take a single yoga class.	One year subscription at 68% off cover price
<b>The Spa Finder Company</b>	Spa Finder is the world's leading resource for spa services providing travel, gift certificates, gift collections and <i>Spa Finder</i> Magazine.	\$15 off \$100 gift certificate purchase, free trial issue of <i>Spa Finder</i> Magazine, free shipping
<b>Princeton Ski Shops</b>	Princeton Ski Shops is a premiere destination for skiers and snow boarders in the metropolitan area. Conveniently located in New Jersey, Westchester County, Manhattan and on Long Island.	\$15 off any purchase of \$100 or more (non-sale items)
<b>The Rob Nevins Program</b>	The Rob Nevins Program is a Connecticut-based healthy eating plan tailored to help you lose fat and keep it off through a change in dietary habits. They also have an online program.	15% discount on initial plan membership fee (also applies to online program)
<b>Weight Watchers®</b>	Weight Watcher's POINTS® Weight-Loss System involves no complicated calorie counting and puts no foods off-limits. Assists Members in achieving weight loss through informational and motivational meetings.	Free registration. \$10 off the price of an at home kit. \$10 off three month online subscription
<b>Tiger Schulmann's Karate</b>	Tiger Schulmann's Karate is about more than developing skills in self-defense; it's about improving strength, focus, and confidence while getting in top physical condition.	Free uniform and month of karate for \$49

**More than the basics, because that's what you deserve.**

## Other Things You Need to Know.

Does healthcare ever feel like a maze? By understanding terminology and plan requirements, you can simplify the process. Key words to know are medical necessity, precertification, referral, in-network vs. out-of-network, and usual, customary and reasonable (UCR) charges limitations.

Accessing care without understanding your plan's specific guidelines can cost you more — in terms of time and money.

- When you hear the phrase “medical necessity,” you may wonder what it means and how it applies to your healthcare coverage. Oxford determines medical necessity based upon established clinical criteria written by independent physician experts from national professional organizations regarding current best practices for care. This is known as “evidence-based medicine.” Oxford’s clinical staff includes registered nurses and medical doctors — trained professionals with clinical experience. Evidence-based standards are used to achieve cost savings and improve quality. Whether care is too little too late or too much too often, the result can be ineffective care. This contributes to industry-wide healthcare cost increases and higher out-of-pocket expenses for you and your family.
- For closed access (i.e., HMO) or gated plans, referrals are required for in-network coverage of specialist treatment. Referrals should be submitted to Oxford by your PCP or specialist in accordance with your plan guidelines. (See your Certificate of Coverage for details.) For open access or non-gated plans, referrals are not required.

- Most outpatient (ambulatory) surgery and all inpatient services require precertification with Oxford. Whatever your situation, it’s important for you to understand precertification and who is responsible for obtaining it. In most in-network cases, it is your doctor’s responsibility to contact Oxford for precertification, but in all cases, you should make sure you have precertification — it’s your best way to know what’s covered.

- If your physician recommends laboratory services, you can save money by making sure that you receive them from a participating provider. Oxford has negotiated contracts with leading laboratory facilities. Medically necessary laboratory services rendered by participating providers will be covered in full.

Some plans have in-network coverage only. This means that any care you receive out-of-network is your financial responsibility. When it comes to cost-savings, in-network is almost always your least expensive option. It also gives you other advantages: routine preventive care is normally covered at 100 percent for most plans and most other office visits for covered services require only a copayment.

### Know Before You Go: It's All Relative

Level of care	In- or Out- of-Network	Out-of-pocket cost
Inpatient care	Out-of-network	\$\$\$\$
Inpatient care	In-network	\$\$\$
Outpatient care	Out-of-network	\$\$
Outpatient care	In-network	\$

- If you have out-of-network benefits and receive care from a non-participating provider, you will be subject to your plan's coinsurance and deductibles, which are typically higher than in-network care. Since Oxford reimburses non-participating (out-of-network) providers at usual, customary and reasonable (UCR) rates versus the contracted rates we've established with participating providers, you would be responsible for any difference between the UCR rate and the charges billed by the non-participating provider. This may mean higher costs for you. You may also need to fill out claim forms and submit them to Oxford.
- If you need to go to the hospital, Oxford has contracts with most of the major hospitals in the area from which to choose. To find one, simply log on to our web site at [www.oxfordhealth.com](http://www.oxfordhealth.com) and use our Doctor Search tool. You can also take advantage of Subimo™ Healthcare Advisor, an online hospital rating tool, to find out how facilities are rated, from a quality perspective.

### **Take Advantage of State and Federal Resources.**

There are state and federal programs designed to assist persons and/or families in need – either by providing healthcare coverage or other forms of support (e.g., education, etc.) You may contact the Department of Health and Human Services ([www.hhs.org](http://www.hhs.org)) for more information on these programs. Birth to Three ([www.birthto3.org](http://www.birthto3.org)) offers support for families with young children. The National Institute of Mental Health ([www.nimh.nih.gov](http://www.nimh.nih.gov)) and the National Mental Health Association ([www.nmha.org](http://www.nmha.org)) provide support for those with mental illnesses. There are also programs to assist those in need of pharmacy coverage – you can visit [www.hhs.org](http://www.hhs.org) or [www.rxassist.org](http://www.rxassist.org) to learn more.

We hope this Common Sense Guide helps you get the most value from your Oxford plan. Because, as your health plan, we think that's what you deserve. If you need more information, log on to our web site, [www.oxfordhealth.com](http://www.oxfordhealth.com), speak with your benefits administrator, or call Customer Service at the number on your ID card.

## **Additional Resources Available to You.**

**American Cancer Society**  
1-800-ACS-2345 (800-227-2345)  
*www.cancer.org*

**American Institute for Cancer Research**  
1-800-843-8114  
*www.aicr.org*

**Cancer Care, Inc.**  
1-800-813-HOPE (800-813-4673)  
*www.cancercaresupport.org*

**The National Cancer Institute**  
1-800-4CANCER (800-422-6237)  
*www.cancer.gov*

**SHARE: Self-Help for Women with Breast Cancer**  
1-866-891-2392  
*www.sharecancersupport.org*

**Susan G. Komen Breast Cancer Foundation**  
1-800-IM-AWARE (800-462-9273)  
*www.komen.org*

**Y-ME National Breast Cancer Organization**  
1-800-221-2141  
*www.y-me.org*

**National Ovarian Cancer Coalition**  
1-888-OVARIAN (888-682-7426)  
*www.ovarian.org*

**Colon Cancer Alliance**  
1-877-422-2030  
*www.ccalliance.org*

**Colorectal Cancer Network**  
1-301-879-1500  
*www.colorectal-cancer.net*

**The Liver Cancer Network**  
1-412-359-6738  
*www.livercancer.com*

**Alliance for Lung Cancer Advocacy, Support and Education**  
1-800-298-2436  
*www.alcase.org*

**The American Lung Association**  
1-212-315-8700  
*www.lungusa.org*

**The National Pancreas Foundation**  
1-866-726-2737  
*www.pancreasfoundation.org*

**Pancreatic Cancer Action National Headquarters**  
1-877-272-6226  
*www.pancan.org*

**American Prostate Society**  
1-800-308-1106  
*www.ameripros.org*

**National Prostate Cancer Coalition**  
1-888-245-9455  
*www.pcccoalition.org*

**Lance Armstrong Foundation**  
1-512-236-8820  
*www.laf.org*

**National Coalition Against Domestic Violence**  
1-303-839-1852  
*www.ncadv.org*

**National Organization for Victim Assistance**  
1-202-232-6682 (Main Office and Crisis Hotline)  
*www.try-nova.org*

**American Heart Association**  
1-800-AHA-USA-1 (800-242-8721)  
[www.americanheart.org](http://www.americanheart.org)

**National Heart, Lung, and Blood Institute**  
1-301-592-8573  
[www.nhlbi.nih.gov](http://www.nhlbi.nih.gov)

**Alcoholics Anonymous**  
1-518-625-2002  
[www.alcoholics-anonymous.org](http://www.alcoholics-anonymous.org)

**Substance Abuse and Mental Health Services Administration**  
1-800-662-HELP (800-662-4357)  
[www.samsha.gov](http://www.samsha.gov)

**National Alliance for the Mentally Ill**  
1-800-950-6264 or 1-703-524-7600  
[www.nami.org](http://www.nami.org)

**National Institute of Mental Health**  
1-301-443-4513  
[www.nimh.nih.gov](http://www.nimh.nih.gov)

**National Institute on Drug Abuse**  
1-301-443-1124  
[www.drugabuse.gov](http://www.drugabuse.gov)

**National Mental Health Association**  
1-800-969-NMHA (1-800-969-6642)  
[www.nmha.org](http://www.nmha.org)

**CDC National STD/AIDS Hotline**  
1-800-342-2437  
[www.cdc.gov/hiv/dhap.htm](http://www.cdc.gov/hiv/dhap.htm)

**Men's Health Network**  
1-202-543-MHN1 (6461)  
[www.menshealthnetwork.org](http://www.menshealthnetwork.org)

**National Women's Health Network**  
1-202-347-1140 or 202-628-7814  
[www.womenshealthnetwork.org](http://www.womenshealthnetwork.org)

**Planned Parenthood Federation of America**  
1-212-541-7800

**American Infertility Association**  
1-888-917-3777  
[www.americaninfertility.org](http://www.americaninfertility.org)

**American Society for Reproductive Medicine**  
1-205-978-5000  
[www.asrm.org](http://www.asrm.org)

**The Hormone Foundation**  
1-800-HORMONE (800-467-6663)  
[www.hormone.org](http://www.hormone.org)

**National Osteoporosis Foundation**  
1-202-223-2226  
[www.nof.org](http://www.nof.org)

**National Resource Center on Osteoporosis and Related Bone Disease**  
1-800-624-BONE (800-624-2663)  
[www.osteoporosis.org](http://www.osteoporosis.org)

**La Leche League International**  
1-847-519-7730  
[www.lalecheleague.org](http://www.lalecheleague.org)

**Lamaze International**  
1-800-368-4404  
[www.lamaze.com](http://www.lamaze.com)

**Postpartum Support International**  
1-805-967-7636  
[www.postpartum.net](http://www.postpartum.net)

These are just a few of the organizations that offer resources and/or programs that – can be extremely valuable for persons or families who due to financial and/or other limitations, cannot afford and/or obtain healthcare coverage. The information found on the web sites mentioned in this guide is not a replacement for seeing your doctor if you believe you have a medical condition. A proper diagnosis and treatment plan should only be made by a trained medical professional after a thorough examination in person.

## Glossary of Common Healthcare Terms

**Appeal:** A written document sent to Oxford expressing dissatisfaction about a medical decision made by Oxford (utilization management appeal) or about the way a claim was processed (non-utilization management appeal).

**Coinsurance:** The fixed percentage of expenses a Member is responsible to pay out of his/her own pocket after meeting any deductible. For example, Oxford might pay 80% of the eligible charges, while you're responsible for the remaining 20%; the 20% amount is then referred to as the coinsurance amount.

**Copayment:** The amount you are required to pay for each medical service (visit) to a provider. A copayment is usually a set amount you pay at the time covered services are rendered (i.e., \$15 would be your copayment, regardless of the cost of the service). Your copayment should be listed on your Oxford ID card. Some services may be exempt from copayments. For certain plans, copayments are based on a percentage of charges (e.g., 50% copayment for outpatient behavioral health services).

**Coordination of Benefits:** A process where Oxford and managed care companies coordinate coverage and payment of medical services for you if you are covered under more than one health plan. There are specific guidelines to determine which carrier is the primary and which is secondary, so that you do not receive more than 100% of maximum allowable charges.

**Cost Share:** The portion of eligible charges for which a Member is responsible. Cost shares may be applied to physician office visits (PCP and specialist), facility admissions, outpatient surgeries, and other medical services. Types of cost shares include copayments, deductibles and coinsurance.

**Covered Services:** Medical care or services that are deemed medically necessary by Oxford that are covered under your benefits plan.

**Deductible:** The amount of eligible expenses you must pay each calendar year (or contract year, depending on your plan) before Oxford will make a payment toward your eligible benefits.

**Dependents:** Members, if they are covered under the subscriber's benefits plan, who are the subscriber's children (biological, adopted or step) up to a certain age, or a spouse or domestic partner.

**Eligible Charges:** The portion of charges deemed eligible for payment by Oxford. Determining factors include, but are not limited to, provider contracts, prevailing usual and customary rates, Oxford review for medical necessity, Member eligibility, and Member benefits.

**Enrollment Period:** The time period during which a person can join or enroll with a health plan.

**Exclusion:** Clauses in an insurance contract or Certificate of Coverage that deny coverage for select individuals, groups, locations, properties, treatment supplies or risks. Refer to your Certificate of Coverage for exclusions with Oxford.

**Formulary:** The list of drugs that Oxford will cover for its Members. Oxford's Pharmacy & Therapeutic Committee reviews the formulary list on a quarterly basis.

**Gatekeeper:** This is another name for your primary care physician (PCP). If your plan requires PCP selection and/or referrals, this physician provides basic medical care and coordinates your medical care and referrals.

**HIPAA:** The Health Insurance Portability and Accountability Act (HIPAA) of 1996 enacted to help protect health plan Members and their personal health information. It may lower your chance of losing existing coverage, ease your ability to switch health plans, and also helps you buy coverage on your own if you lose your employer's plan and have no other coverage available.

**In-network Care:** Covered services delivered by Oxford participating providers and facilities, or an affiliated network associated with your plan.

**Medical Emergency:** A situation in which medical treatment is needed right away. Medical emergencies include, but are not limited to, the following conditions: severe chest pains, severe or multiple injuries, severe shortness of breath, loss of consciousness, sudden change in mental status, severe bleeding (i.e., causing disorientation), acute pain or conditions, poisonings or convulsions requiring immediate attention such as suspected heart attack or appendicitis.

**Medically Necessity:** A clinical determination that is based upon established clinical criteria written by independent physician experts from national professional organizations regarding current best practices for care. Oxford's participating providers are required to identify or treat your illness or injury in ways that are:

1. Consistent with the symptoms or diagnosis and treatment of your condition;
2. Appropriate with regard to standards of good medical practice;
3. Not solely for your convenience or that of any provider; and
4. The most appropriate supply or level of service that can safely be provided. For inpatient services, it also means that your condition cannot safely be diagnosed or treated on an outpatient basis.

**Member:** Subscribers and covered dependents for whom required health insurance premiums have been paid in exchange for healthcare coverage.

**Network Provider:** A physician, certified nurse, midwife, hospital, skilled nursing facility, home health care agency, or licensed or certified institution under contract with Oxford to provide covered services. A list of network providers and their locations is available to you upon enrollment, on our web site or upon request.

**Open Enrollment Period:** A period of time, established by your employer and Oxford, during which eligible persons may be enrolled. Your employer or plan sponsor has the dates for each period.

**Out-of-network Care:** Care that is received from non-participating providers, or in some cases, from participating providers without a referral.

**Primary Care Physician (PCP):** A general practice doctor who is the main point of contact for a member's general medical needs.

**Precertification:** The process of obtaining prior approval from Oxford for coverage of certain medical or surgical services. Precertification is required for non-emergency hospitalizations, including maternity and surgery admissions, all diagnostic tests performed at a hospital, and major diagnostic procedures performed in your doctor's office or in a facility.

**Premium:** The amount you or your employer pays in exchange for insurance coverage.

**Referral:** A physician's authorized recommendation that a patient be sent to another healthcare provider to receive care. Oxford may require that you designate a primary care physician who can authorize a referral for coverage of specialty services.

**Service Area:** The geographical area chosen by Oxford in which you must live or work in order to be eligible to enroll in an Oxford plan.

**Subscriber:** The person who is the primary insurance holder who has elected to obtain coverage with Oxford through their employer.

**Urgent Care:** Medical care for a condition that needs immediate attention to minimize severity and prevent complications, but is not a medical emergency. Urgent care may be rendered in a physician's office or urgent care center.

**Usual, Customary and Reasonable (UCR) Charge:** A maximum dollar amount for medical treatment or services that varies by geographic location. The amount Oxford reimburses for out-of-network professional services is based upon a UCR charge (only applies if you have out-of-network coverage).



Oxford Health Plans<sup>®</sup>  
**there is another way.<sup>®</sup>**