

Connecticut Small Group Application – OHI

Oxford Health Insurance, Inc.

Mailing Address: 14 Central Park Drive, Hooksett, NH 03106 • www.oxfordhealth.com

I. GENERAL INFORMATION

1. Full legal name of company:

2. Address of company:
 (Street Address
 City, State, Zip Code *Please -
 Do not use a PO Box.)

3. Plan Administrator/Contact:

a. Name and Title:

b. Address:
 (If different from address of company)

c. Phone Number:
 Area Code

d. Fax Number:
 Area Code

e. E-mail Address:

4. Name and title of person to receive correspondence/billing statements:

a. Name:

b. Title:

c. Address:
 (Street Address
 City, State, Zip Code)

d. Phone Number:
 Area Code

e. Fax Number:
 Area Code

5. Full legal name & address of each subsidiary and/or affiliated company, branch or satellite office whose employees are to be covered:

Indicate number of months or days, whichever is applicable, in the space provided below. In (i) below, if there is no waiting period, insert "0" in the space provided for the number of days or months of continuous service. In (ii) below, indicate whether eligibility is first day of the calendar month coinciding with or next following the date on which the employee completes the group specified length of continuous service.

CLASS I

Definition of Class I _____

i) Eligibility/Termination

Date on which the employee completes _____ days/months (circle one) of continuous service.

Termination will be the date of termination of employment.

ii) Eligibility/Termination

On the first day of the calendar month coinciding with or next following the date on which the employee completes _____ days/months (circle one) of continuous service.

Termination will be on the last day of the calendar month

iii) Waiting Period for Rehires

Waiting Period Waived for Rehires? Yes No
If yes, waived if rehired within _____ months.

CLASS II

Definition of Class II _____

i) Eligibility/Termination

Date on which the employee completes _____ days/months (circle one) of continuous service.

Termination will be the date of termination of employment.

ii) Eligibility/Termination

On the first day of the calendar month coinciding with or next following the date on which the employee completes _____ days/months (circle one) of continuous service.

Termination will be on the last day of the calendar month

iii) Waiting Period for Rehires

Waiting Period Waived for Rehires? Yes No
If yes, waived if rehired within _____ months.

CLASS III

Definition of Class III _____

i) Eligibility/Termination

Date on which the employee completes _____ days/months (circle one) of continuous service.

Termination will be the date of termination of employment.

ii) Eligibility/Termination

On the first day of the calendar month coinciding with or next following the date on which the employee completes _____ days/months (circle one) of continuous service.

Termination will be on the last day of the calendar month

CLASS IV

Definition of Class IV _____

i) Eligibility/Termination

Date on which the employee completes _____ days/months (circle one) of continuous service.

Termination will be the date of termination of employment.

ii) Eligibility/Termination

On the first day of the calendar month coinciding with or next following the date on which the employee completes _____ days/months (circle one) of continuous service.

Termination will be on the last day of the calendar month

CLASS V

Definition of Class V _____

i) Eligibility/Termination

- Date on which the employee completes _____ days/months (circle one) of continuous service.

Termination will be the date of termination of employment.

ii) Eligibility/Termination

- On the first day of the calendar month coinciding with or next following the date on which the employee completes _____ days/months (circle one) of continuous service.

Termination will be on the last day of the calendar month

CLASS VI

Definition of Class VI _____

i) Eligibility/Termination

- Date on which the employee completes _____ days/months (circle one) of continuous service.

Termination will be the date of termination of employment.

ii) Eligibility/Termination

- On the first day of the calendar month coinciding with or next following the date on which the employee completes _____ days/months (circle one) of continuous service.

Termination will be on the last day of the calendar month

6. Number of Total Employees the Effective Date:

Full-time employees _____ Part-time employees _____ Retired employees _____

Of the total employees: Were 51% or more active eligible full-time employees working in CT? _____

7. Coordination of Benefits: To the extent permitted by law, all health expense benefits will be coordinated with benefits under any No-Fault Auto Plan, under any other Group Plan and under any Group-Type Plan.

8. Integration with Medicare Benefits: Health benefits will be coordinated with Medicare benefits for any employee over the age of 65 who is not actively at work. Health benefits covered by Medicare Part A, Part B and Part D are carved out for retired employees age 65 or over and their dependents age 65 or over if the group offers retiree coverage.

9. Dependent Eligibility: Dependents are defined as follows:

- a legal spouse
- any child (natural, adopted, placed for adoption, or step child) of the insured or insured's spouse who is under the age of 26 and who:
 - is not married; or
 - is a resident of the state (this does not apply to children under 19 years of age or full-time students)

Coverage for dependent children will end on the last day of the month following the month in which the child:

- marries; or
- becomes covered under a group health plan through the child's own employment; or
- ceases to be a resident of Connecticut (this does not apply to children under the age of 19 or full-time students)

If a child cannot support him/herself due to mental or physical handicap, the age limitation requirement for such a child is waived provided that the disability or handicap arose prior to attaining the limiting age and the child is chiefly dependent upon the subscriber for economic support and maintenance, provided proof of such incapacity and dependency is furnished to Oxford within thirty-one (31) days of the child's attaining the limiting age. However, the child must have been covered under this plan or the prior plan on the day before his/her attaining the limiting age.

III. PRODUCT / PLAN DESIGN

SECTION 1: UnitedHealthcare Benchmark Solutions Oxford suite of products: Freedom Plan Direct

1. Please select a plan type:

Options	<input type="checkbox"/> Plan 1	<input type="checkbox"/> Plan 2	<input type="checkbox"/> Plan 3	<input type="checkbox"/> Plan 7	<input type="checkbox"/> Plan 8	<input type="checkbox"/> Plan 9
Copayment	\$15 PCP/ \$25 Specialist	\$25 PCP/ \$40 Specialist	\$25 PCP/ \$40 Specialist	\$15 PCP/ \$25 Specialist	\$25 PCP/ \$40 Specialist	\$25 PCP/ \$40 Specialist
Single Deductible	\$500/ \$1,000	\$500/ \$1,000	\$1,000/ \$2,000	\$1,000/ \$2,000	\$500/ \$1,000	\$1,000/ \$2,000
Family Deductible	\$1,000/ \$2,000	\$1,000/ \$2,000	\$2,000/ \$4,000	\$2,000/ \$4,000	\$1,000/ \$2,000	\$2,000/ \$4,000
Coinsurance	90%/70%	80%/60%	80%/60%	100%/70%	100%/70%	100%/70%

Options	<input type="checkbox"/> Plan 10	<input type="checkbox"/> Plan 11	<input type="checkbox"/> Plan 12
Copayment	\$30 PCP/ \$45 Specialist	\$30 PCP/ \$45 Specialist	\$30 PCP/ \$45 Specialist
Single Deductible	\$1,500 \$2,500	\$2,500 \$2,500	\$5,000 \$5,000
Family Deductible	\$3,000 \$5,000	\$5,000 \$5,000	\$10,000 \$10,000
Coinsurance	100%/70%	100%/70%	100%/70%

Deductibles and out-of-pocket accumulation periods are on a calendar year basis contract year basis.

2. Please select a prescription rider and desired coverages:

Waived coverage \$10/\$20/\$35 \$15/\$25/\$40 \$15/50%

Contraceptives Yes (Standard) No (Qualified State Exempt Groups Only)

Deductible options: On three tier plans, the deductible applies to Tier 2 and Tier 3 drugs. On two tier plans, the deductible is waived for generics.

None \$50 \$100 \$200

Medicare Part D 28% Subsidy - For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? Yes No

3. Additional Benefit Information:

Durable Medical Equipment: \$1,500 per calendar year (Standard) Unlimited

Outpatient Physical Therapy: 60 Visits (Standard) 90 Visits

Vision

Dental: Premium Enhanced

Skilled Nursing Facility: 30 Visits (Standard) Unlimited

III. PRODUCT / PLAN DESIGN (continued)

SECTION 2: UnitedHealthcare Benchmark Solutions Oxford suite of products: Oxford HSA Direct

Note: Groups enrolling in the Oxford HSA Direct must also fill out an Oxford HSA Banking Notification Form (Form #7423).

1. Please select a plan number:

No referrals are required for these plan designs.

In-Network/Out-of-Network	<input type="checkbox"/> Plan 1	<input type="checkbox"/> Plan 2	<input type="checkbox"/> Plan 3	<input type="checkbox"/> Plan 4	<input type="checkbox"/> Plan 5	<input type="checkbox"/> Plan 6
Single Deductible **	\$1,250/\$2,000	\$2,000/\$2,000	\$2,850/\$2,850	\$1,250/\$2,000	\$2,000/\$2,000	\$2,850/\$2,850
Family Deductible**	\$2,500/\$4,000	\$4,000/\$4,000	\$5,700/\$5,700	\$2,500/\$4,000	\$4,000/\$4,000	\$5,700/\$5,700
Coinsurance	80%/60%	90%/70%	90%/70%	100%/70%	100%/70%	100%/70%
Single Medical Out-of-pocket Maximum	\$3,250	\$3,000	\$3,850	\$1,250	\$2,000	\$2,850

Deductibles and out-of-pocket accumulation periods are on a calendar year basis contract year basis.

2. Please select (required) prescription rider and desired coverages (once the in-network deductible has been satisfied): **

- \$10/\$20/\$35 \$15/\$25/\$40 \$15/50%

Contraceptives Yes (Standard) No (Qualified State Exempt Groups Only)

****NOTE:** All in-network medical and pharmacy services are subject to the in-network deductible. Once the deductible has been satisfied, the applicable medical coinsurance and prescription drug copayment will apply based on the option selected at plan inception. Out-of-network benefits are accumulated separately. No individual on a multiple person contract may satisfy the individual deductible and maximum out-of-pocket until the entire family deductible or maximum out-of-pocket have been met.

Medicare Part D 28% Subsidy - For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? Yes No

3. Additional Benefit Information:

- Dental: Premium Enhanced
- Vision
- Unlimited DME (Standard \$1,500 per calendar year)
- Unlimited Skilled Nursing (Standard 30 days per calendar year)
- 90 Visits per condition/lifetime Outpatient Physical Therapy (Standard 60 visits per condition/lifetime)

III. PRODUCT / PLAN DESIGN (continued)

SECTION 3a: UnitedHealthcare Benchmark Solutions Oxford suite of products: Oxford USA

Note: Groups enrolling in the Oxford USA HSA Direct must also fill out an Oxford HSA Banking Notification Form (Form #7423).

1. Please select a plan number (based on the in-area Oxford HSA Direct)

No referrals are required for these plan designs.

In-Network/Out-of-Network	<input type="checkbox"/> Plan 1	<input type="checkbox"/> Plan 2	<input type="checkbox"/> Plan 3	<input type="checkbox"/> Plan 4	<input type="checkbox"/> Plan 5	<input type="checkbox"/> Plan 6
Single Deductible **	\$1,250/\$2,000	\$2,000/\$2,000	\$2,850/\$2,850	\$1,250/\$2,000	\$2,000/\$2,000	\$2,850/\$2,850
Family Deductible**	\$2,500/\$4,000	\$4,000/\$4,000	\$5,700/\$5,700	\$2,500/\$4,000	\$4,000/\$4,000	\$5,700/\$5,700
Coinsurance	80%/60%	90%/70%	90%/70%	100%/70%	100%/70%	100%/70%
Single Medical Out-of-pocket Maximum	\$3,250	\$3,000	\$3,850	\$1,250	\$2,000	\$2,850

Deductibles and out-of-pocket accumulation periods are on a calendar year basis contract year basis.

2. Please select (required) prescription rider and desired coverages (once the in-network deductible has been satisfied): **

\$10/\$20/\$35 \$15/\$25/\$40 \$15/50%

Contraceptives Yes (Standard) No (Qualified State Exempt Groups Only)

****NOTE:** All in-network medical and pharmacy services are subject to the in-network deductible. Once the deductible has been satisfied, the applicable medical coinsurance and prescription drug copayment will apply based on the option selected at plan inception. Out-of-network benefits are accumulated separately.

Medicare Part D 28% Subsidy – For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? Yes No

3. Additional Benefit Information:

- Vision
- Unlimited DME (Standard \$1,500 per calendar year)
- Unlimited Skilled Nursing (Standard 30 days per calendar year)
- 90 Visits per condition/lifetime Outpatient Physical Therapy (Standard 60 visits per condition/lifetime)

SECTION 3b: UnitedHealthcare Benchmark Solutions Oxford suite of products: Oxford USA

1. Please select a plan number (Based on the in-area Freedom Plan POS):

Options	<input type="checkbox"/> Plan 4	<input type="checkbox"/> Plan 6
Copayment	\$15	\$20
Single Deductible	\$1,000	\$1,000
Family Deductible	\$2,500	\$2,500
Coinsurance	70%	70%
Coinsurance Maximum	\$10,000	\$10,000

Deductibles and out-of-pocket accumulation periods are on a calendar year basis.

2. Please select a prescription rider and desired coverages:

- None \$10/\$20/\$35 \$15/\$25/\$40 \$15/50%

Deductible options: On three tier plans, the deductible applies to Tier 2 and Tier 3 drugs. On two tier plans, the deductible is waived for generics.

- None \$50 \$100 \$200

Contraceptives: Yes (Standard) No (Qualified State Exempt Groups Only)

Medicare Part D 28% Subsidy – For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? Yes No

3. Additional Benefit Information:

- Vision None (Standard) Hospital copayment \$250 Hospital copayment \$500 Hospital copayment

Other: _____

SUBJECT TO HOME OFFICE APPROVAL

Please Note: Dental plans are not available for Oxford USA.

SECTION 3c: UnitedHealthcare Benchmark Solutions Oxford suite of products: Oxford USA

1. Please select a plan number (based on the in-area Freedom Plan Laurel):
 (Deductibles and Out-of-Pocket Accumulation Periods are on a Calendar Year basis.)

Options:	<input type="checkbox"/> Plan 1	<input type="checkbox"/> Plan 2	<input type="checkbox"/> Plan 3
Office Copayment (PCP/Specialist):	\$15/\$25	\$25/\$40	\$30/\$45
Out-of-Network Deductibles:			
Single:	\$1,000	\$1,000	\$2,500
Family:	\$3,000	\$3,000	\$7,500
Out-of-Network Coinsurance:	70%	70%	70%
Single Coinsurance Maximum:	\$10,000	\$15,000	\$20,000
In-Network Hospital Copayment:	\$100 per admission (up to \$2,000 per calendar year)	\$250 per day (up to \$2,000 per calendar year)	\$500 per day (up to \$2,000 per calendar year)
Outpatient Surgery Copayment:	\$50	\$100	\$250
Emergency Room Copayment:	\$75	\$100	\$150

2. Please select a prescription rider and desired coverages:

Pharmacy benefit: (Tier 1/ Tier 2/ Tier 3 copayment)

\$10/\$20/\$35 \$15/\$25/\$40 \$15/50% Waived

Deductible options On three tier plans, the deductible applies to Tier 2 and Tier 3 drugs. On two tier plans, the deductible is waived for generics. None \$50 \$100 \$200

Contraceptives:

Yes (Standard)
 No (Qualified State Exempt Groups Only)

Medicare Part D 28% Subsidy – For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? Yes No

3. Additional Benefit Information:

Vision
 Outpatient Physical Therapy 60 Visits 90 Visits (Standard)
 Skilled Nursing Facility 30 Visits (Standard) Unlimited

Other: _____

SUBJECT TO HOME OFFICE APPROVAL

III. PRODUCT / PLAN DESIGN

SECTION 3d: UnitedHealthcare Benchmark Solutions Oxford suite of products: Oxford USA

1. Please select a plan type (based on the in-area Freedom Plan Direct):

Options	<input type="checkbox"/> Plan 1	<input type="checkbox"/> Plan 2	<input type="checkbox"/> Plan 3	<input type="checkbox"/> Plan 7	<input type="checkbox"/> Plan 8	<input type="checkbox"/> Plan 9
Copayment	\$15 PCP/ \$25 Specialist	\$25 PCP/ \$40 Specialist	\$25 PCP/ \$40 Specialist	\$15 PCP/ \$25 Specialist	\$25 PCP/ \$40 Specialist	\$25 PCP/ \$40 Specialist
Single Deductible	\$500/ \$1,000	\$500/ \$1,000	\$1,000/ \$2,000	\$1,000/ \$2,000	\$500/ \$1,000	\$1,000/ \$2,000
Family Deductible	\$1,000/ \$2,000	\$1,000/ \$2,000	\$2,000/ \$4,000	\$2,000/ \$4,000	\$1,000/ \$2,000	\$2,000/ \$4,000
Coinsurance	90%/70%	80%/60%	80%/60%	100%/70%	100%/70%	100%/70%

Options	<input type="checkbox"/> Plan 10	<input type="checkbox"/> Plan 11	<input type="checkbox"/> Plan 12
Copayment	\$30 PCP/ \$45 Specialist	\$30 PCP/ \$45 Specialist	\$30 PCP/ \$45 Specialist
Single Deductible	\$1,500 \$2,500	\$2,500 \$2,500	\$5,000 \$5,000
Family Deductible	\$3,000 \$5,000	\$5,000 \$5,000	\$10,000 \$10,000
Coinsurance	100%/70%	100%/70%	100%/70%

Deductibles and out-of-pocket accumulation periods are on a calendar year basis contract year basis.

2. Please select a prescription rider and desired coverages:

Waived coverage \$10/\$20/\$35 \$15/\$25/\$40 \$15/50%

Contraceptives Yes (Standard) No (Qualified State Exempt Groups Only)

Deductible options: On three tier plans, the deductible applies to Tier 2 and Tier 3 drugs. On two tier plans, the deductible is waived for generics.

None \$50 \$100 \$200

Medicare Part D 28% Subsidy - For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? Yes No

3. Additional Benefit Information:

Durable Medical Equipment: \$1,500 per calendar year (Standard) Unlimited

Outpatient Physical Therapy: 60 Visits (Standard) 90 Visits

Vision

Skilled Nursing Facility: 30 Visits (Standard) Unlimited

III. PRODUCT / PLAN DESIGN (continued)

SECTION 4: Freedom Plan Direct

1. Please select a plan number:

No referrals are required for these plan designs.

Options	<input type="checkbox"/> Plan 1	<input type="checkbox"/> Plan 2	<input type="checkbox"/> Plan 3	<input type="checkbox"/> Plan 4	<input type="checkbox"/> Plan 5	<input type="checkbox"/> Plan 6	<input type="checkbox"/> Plan 7	<input type="checkbox"/> Plan 8	<input type="checkbox"/> Plan 9
Copayment	\$15 PCP/ \$25 Specialist	\$25 PCP/ \$40 Specialist	\$25 PCP/ \$40 Specialist	N/A	N/A	N/A	\$15 PCP/ \$25 Specialist	\$25 PCP/ \$40 Specialist	\$25 PCP/ \$40 Specialist
Single Deductible	\$500/ \$1,000	\$500/ \$1,000	\$1,000/ \$2,000	\$500/ \$1,000	\$1,000/ \$2,000	\$2,000/ \$2,000	\$1,000/ \$2,000	\$500/ \$1,000	\$1,000/ \$2,000
Family Deductible	\$1,000/ \$2,000	\$1,000/ \$2,000	\$2,000/ \$4,000	\$1,000/ \$2,000	\$2,000/ \$4,000	\$4,000/ \$4,000	\$2,000/ \$4,000	\$1,000/ \$2,000	\$2,000/ \$4,000
Coinsurance	90%/70%	80%/60%	80%/60%	90%/70%	80%/60%	90%/70%	100%/70%	100%/70%	100%/70%

Deductibles and out-of-pocket accumulation periods are on a calendar year basis contract year basis.

2. Please select a prescription rider and desired coverages:

- Waived coverage
- \$7/\$20 \$7/\$15/\$35 \$10/\$20/\$35 \$15/50%
- Contraceptives Yes (Standard) No (Qualified State Exempt Groups Only)

Deductible options: On three tier plans, the deductible applies to Tier 2 and Tier 3 drugs. On two tier plans, the deductible is waived for generics.

- None \$50

Medicare Part D 28% Subsidy - For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? Yes No

3. Additional Benefit Information:

- Durable Medical Equipment: \$1,500 per calendar year (Standard) Unlimited
- Outpatient Physical Therapy: 60 Visits (Standard) 90 Visits
- Vision
- Dental: Premium Enhanced
- Skilled Nursing Facility: 30 Visits (Standard) Unlimited

III. PRODUCT / PLAN DESIGN (continued)

SECTION 5: Oxford HSA Direct

Note: Groups enrolling in the Oxford USA HSA Direct must also fill out an Oxford HSA Banking Notification Form (Form #7423).

1. Please select a plan number:

No referrals are required for these plan designs.						
In-Network/Out-of-Network	<input type="checkbox"/> Plan 1	<input type="checkbox"/> Plan 2	<input type="checkbox"/> Plan 3	<input type="checkbox"/> Plan 4	<input type="checkbox"/> Plan 5	<input type="checkbox"/> Plan 6
Single Deductible **	\$1,250/\$2,000	\$2,000/\$2,000	\$2,850/\$2,850	\$1,250/\$2,000	\$2,000/\$2,000	\$2,850/\$2,850
Family Deductible**	\$2,500/\$4,000	\$4,000/\$4,000	\$5,700/\$5,700	\$2,500/\$4,000	\$4,000/\$4,000	\$5,700/\$5,700
Coinsurance	80%/60%	90%/70%	90%/70%	100%/70%	100%/70%	100%/70%
Single Medical Out-of-pocket Maximum	\$3,250	\$3,000	\$3,850	\$1,250	\$2,000	\$2,850

Deductibles and out-of-pocket accumulation periods are on a calendar year basis contract year basis.

2. Please select (required) prescription rider and desired coverages (once the in-network deductible has been satisfied): **

- \$7/\$15/\$35
- \$15/\$25/\$40
- \$15/50%
- Contraceptives Yes (Standard) No (Qualified State Exempt Groups Only)

****NOTE:** All in-network medical and pharmacy services are subject to the in-network deductible. Once the deductible has been satisfied, the applicable medical coinsurance and prescription drug copayment will apply based on the option selected at plan inception. Out-of-network benefits are accumulated separately.

Medicare Part D 28% Subsidy – For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? Yes No

3. Additional Benefit Information:

- Vision
- Unlimited DME (Standard \$1,500 per calendar year)
- Unlimited Skilled Nursing (Standard 30 days per calendar year)
- 90 Visits per condition/lifetime Outpatient Physical Therapy (Standard 60 visits per condition/lifetime)

III. PRODUCT / PLAN DESIGN (continued)

SECTION 6: Oxford MyPlan

Note: Groups enrolling in the Oxford MyPlan must also fill out an Oxford MyPlan Health Reserve Account Application (Form #6740)

1. Please select a plan number:

No referrals are required for these plan designs

In-Network/Out-of-Network	<input type="checkbox"/> Plan 1	<input type="checkbox"/> Plan 2	<input type="checkbox"/> Plan 3
Office Visit Copayment	\$25/\$40	N/A	N/A
Single Deductible	\$1,000/\$2,000	\$1,000/\$2,000	\$2,000/\$2,000
Family Deductible	\$2,000/\$4,000	\$2,000/\$4,000	\$4,000/\$4,000
Coinsurance	80%/60%	80%/60%	90%/70%

Deductibles and out-of-pocket accumulation periods are on a calendar year basis contract year basis.

2. Please select prescription rider and desired coverages:

- Waived coverage
- \$7/\$15/\$35 Mandatory \$50 Rx Deductible
- \$10/\$20/\$35 Mandatory \$50 Rx Deductible

Contraceptives Yes (Standard) No (Qualified State Exempt Groups Only)

Medicare Part D 28% Subsidy - For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? Yes No

3. Additional Benefit Information:

- Dental: Premium Enhanced
- Vision

III. PRODUCT / PLAN DESIGN

SECTION 7: Freedom Plan Value Option

1. Please select a plan type:

	<input type="checkbox"/> Plan A	<input type="checkbox"/> Plan B	<input type="checkbox"/> Plan C	<input type="checkbox"/> Plan D	<input type="checkbox"/> Plan E	<input type="checkbox"/> Plan F	<input type="checkbox"/> Plan G	<input type="checkbox"/> Plan H
In-network								
PCP/Specialist Copayment	\$15	\$20	\$20	\$20	\$15/\$30	\$20/\$40	\$20/\$40	\$20/\$40
Single Deductible	\$1,500	\$2,500	\$3,500	\$5,000	\$1,500	\$2,500	\$3,500	\$5,000
Family Deductible	\$3,000	\$5,000	\$7,000	\$10,000	\$3,000	\$5,000	\$7,000	\$10,000
Coinsurance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Coinsurance Maximum	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-network								
Copayment	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Single Deductible	\$3,000	\$5,000	\$7,000	\$10,000	\$3,000	\$5,000	\$7,000	\$10,000
Family Deductible	\$6,000	\$10,000	\$14,000	\$20,000	\$6,000	\$10,000	\$14,000	\$20,000
Coinsurance	70%	70%	70%	70%	70%	70%	70%	70%
Coinsurance Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited

Deductibles and out-of-pocket accumulation periods are on a calendar year basis contract year basis.

2. Please select optional prescription drug coverage:

Copayment Tier 1 Drugs _____

Copayment Tier 2 Drugs _____

Copayment Tier 3 Drugs _____

Prescription Deductible _____

Waive prescription option _____

Contraceptives Yes (Standard) No (Qualified State Exempt Groups Only)

Medicare Part D 28% Subsidy - For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? Yes No

3. Additional Benefit Information:

Vision

Outpatient Physical Therapy 60 Visits (Standard) 90 Visits

Skilled Nursing Facility 30 Visits (Standard) Unlimited

Emergency Room Copayment \$75 (Standard) \$100 \$150

Other: _____

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Please Note: Dental plans are not available for Freedom Plan Value Option plans.

III. PRODUCT / PLAN DESIGN (continued)

SECTION 8a: Oxford USA

1. Please select a plan number (Based on the in-area Freedom Plan POS):

Options	<input type="checkbox"/> Plan 1	<input type="checkbox"/> Plan 2	<input type="checkbox"/> Plan 3	<input type="checkbox"/> Plan 4	<input type="checkbox"/> Plan 5	<input type="checkbox"/> Plan 6
Copayment	\$10	\$10	\$15	\$15	\$15	\$20
Single Deductible	\$250	\$500	\$300	\$1,000	\$500	\$1,000
Family Deductible	\$625	\$1,250	\$750	\$2,500	\$1,250	\$2,500
Coinsurance	80%	70%	80%	70%	70%	70%
Coinsurance Maximum	\$5,000	\$10,000	\$5,000	\$10,000	\$10,000	\$10,000

Deductibles and out-of-pocket accumulation periods are on a calendar year basis.

2. Please select a prescription rider and desired coverages:

- \$5/\$10 \$5/\$15/\$35 \$15/50%
 \$5/\$15 \$7/\$15/\$35
 \$7/\$20 \$10/\$20/\$35
 \$5/\$10/\$25 None

Deductible options: On three tier plans, the deductible applies to Tier 2 and Tier 3 drugs. On two tier plans, the deductible is waived for generics.

- None \$50

Contraceptives: Yes (Standard) No (Qualified State Exempt Groups Only)

Medicare Part D 28% Subsidy - For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? Yes No

3. Additional Benefit Information:

- Vision
 None (Standard) Hospital copayment \$250 Hospital copayment \$500 Hospital copayment

Other: _____

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Please Note: Dental plans are not available for Oxford USA.

III. PRODUCT / PLAN DESIGN (continued)

SECTION 8b: Oxford USA - Con't.

Note: Groups enrolling in the Oxford USA HSA Direct must also fill out an Oxford HSA Banking Notification Form (Form #7423).

1. Please select a plan number: (based on the in-area Oxford HSA Direct)

No referrals are required for these plan designs.						
In-Network/Out-of-Network	<input type="checkbox"/> Plan 1	<input type="checkbox"/> Plan 2	<input type="checkbox"/> Plan 3	<input type="checkbox"/> Plan 4	<input type="checkbox"/> Plan 5	<input type="checkbox"/> Plan 6
Single Deductible **	\$1,250/\$2,000	\$2,000/\$2,000	\$2,850/\$2,850	\$1,250/\$2,000	\$2,000/\$2,000	\$2,850/\$2,850
Family Deductible**	\$2,500/\$4,000	\$4,000/\$4,000	\$5,700/\$5,700	\$2,500/\$4,000	\$4,000/\$4,000	\$5,700/\$5,700
Coinsurance	80%/60%	90%/70%	90%/70%	100%/70%	100%/70%	100%/70%
Single Medical Out-of-pocket Maximum	\$3,250	\$3,000	\$3,850	\$1,250	\$2,000	\$2,850

Deductibles and out-of-pocket accumulation periods are on a calendar year basis contract year basis.

2. Please select (required) prescription rider and desired coverages (once the in-network deductible has been satisfied): **

\$7/\$15/\$35 \$15/\$25/\$40 \$15/50%

Contraceptives Yes (Standard) No (Qualified State Exempt Groups Only)

****NOTE:** All in-network medical and pharmacy services are subject to the in-network deductible. Once the deductible has been satisfied, the applicable medical coinsurance and prescription drug copayment will apply based on the option selected at plan inception. Out-of-network benefits are accumulated separately.

Medicare Part D 28% Subsidy – For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? Yes No

3. Additional Benefit Information:

- Vision
- Unlimited DME (Standard \$1,500 per calendar year)
- Unlimited Skilled Nursing (Standard 30 days per calendar year)
- 90 Visits per condition/lifetime Outpatient Physical Therapy (Standard 60 visits per condition/lifetime)

III. PRODUCT / PLAN DESIGN (continued)

SECTION 8c: Oxford USA - Con't.

- 1. Please select a plan number (based on the in-area Freedom Plan Laurel)**
(Deductibles and Out-of-Pocket Accumulation Periods are on a Calendar Year basis.)

Options:	<input type="checkbox"/> Plan 1	<input type="checkbox"/> Plan 2	<input type="checkbox"/> Plan 3
Office Copayment (PCP/Specialist):	\$15/\$25	\$25/\$40	\$30/\$45
Out-of-Network Deductibles:			
Single:	\$1,000	\$1,000	\$2,500
Family:	\$3,000	\$3,000	\$7,500
Out-of-Network Coinsurance:	70%	70%	70%
Single Coinsurance Maximum:	\$10,000	\$15,000	\$20,000
In-Network Hospital Copayment:	\$100 per admission (up to \$2,000 per calendar year)	\$250 per day (up to \$2,000 per calendar year)	\$500 per day (up to \$2,000 per calendar year)
Outpatient Surgery Copayment:	\$50	\$100	\$250
Emergency Room Copayment:	\$75	\$100	\$150

- 2. Please select a prescription rider and desired coverages:**

Pharmacy benefit: (Tier 1/ Tier 2/ Tier 3 copayment)

\$10/\$20/\$40 50% \$15/50% Waived

Deductible options On three tier plans, the deductible applies to Tier 2 and Tier 3 drugs. On two tier plans, the deductible is waived for generics. None \$50

Contraceptives:

Yes (Standard)
 No (Qualified State Exempt Groups Only)

Medicare Part D 28% Subsidy – For the Rx plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? Yes No

- 3. Additional Benefit Information:**

Vision
Outpatient Physical Therapy 60 Visits 90 Visits (Standard)
Skilled Nursing Facility 30 Visits (Standard) Unlimited

Other: _____

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IV. COBRA & EXTENSION OF BENEFITS DATA

1. Do you have any individuals currently on COBRA continuation? Yes No
If Yes, identify the number of individuals _____.
2. Are there any dependents of employees who are currently disabled or in the hospital? Yes No
What is the length of the prior carrier's extension of benefits period for disabled employees or dependents? _____

V. BROKER / AGENT INFORMATION

	Broker	Co-Broker	General Agent
1. Name of Payee:			
2. Payee's Oxford Broker Code (Required):			
3. Payee's Social Security # or Federal Tax ID # :			
4. Name of Writing Agent (Required if Payee is a company):			
5. Writing Agent's Oxford Broker Code (Required if Payee is a company):			
6. Commission Split % :			
7. Sales Representative:			
Comments:			

***Important Information Regarding Producer Compensation:**

We pay brokers and agents (referred to collectively as "producers") compensation for their services in connection with the sale of our insured products in compliance with applicable law. We pay "base commissions" based on factors such as product type, amount of premium, group size and number of employees. These commissions are reflected in the premium rate. In addition, we may pay bonuses pursuant to bonus programs established from time to time which are designed to provide incentives to achieve production targets, persistency levels, growth goals or other objectives. Bonuses are not reflected in the premium rate but are paid from our general administrative expenses. In general, our total bonuses are less than 10% of total producer compensation paid. It is our policy not to pay commissions to producers with respect to a product for which the customer is also paying the producer a commission or other fee. Please note we also may make payments from time to time to producers for services other than those relating to the sale of policies (for example, compensation for services as a general agent or as a consultant). Producer compensation is subject to disclosure of Schedule A of the ERISA Form 5500 for customers governed by ERISA and subject to form 5500 filing requirements. We have also taken steps to ensure that producers properly disclose their compensation arrangements to their customers, but we cannot guarantee the producer's compliance. For general information on our producer payment arrangements, please go to www.oxfordhealth.com. For specific information about the compensation payable with respect to your particular policy, please contact your producer.

VI. CONSENT

AUTHORIZATION FOR BROKER TO ACT AS BENEFITS ADMINISTRATOR

The undersigned hereby requests Oxford to accept the Broker or General Agent named above as an authorized Benefits Administrator for purposes of processing any enrollment transactions for my company's insurance policy (including, but not limited to, Member enrollments, Member terminations, Member address changes, group contact changes, group address changes, plan renewal changes, and group contract terminations).

This authorization shall be effective immediately and shall (check one only):

_____ Remain in place until it is expressly revoked by me in writing.

_____ Remain in place until _____
DATE

Further, I agree that my company will be bound by the actions performed by the herein-named Broker or General Agent pursuant to this Consent Form. Additionally, I agree that this Consent Form does not authorize anyone to receive individually identifiable health information about any Member. I acknowledge that I must notify Oxford in writing to void this agreement in the event of a change in my company's Broker of Record.

VII. UNDERWRITING GUIDELINES

The undersigned authorized officer of the Applicant hereby confirms that the Applicant satisfies, and if this Application is accepted by Oxford, will continue to satisfy and remain in compliance with the Underwriting Guidelines set forth in Attachment A, hereto, and any additional underwriting guidelines that Oxford may promulgate and which Applicant is given notice of in conjunction with future renewals. The Applicant hereby acknowledges that if at any time it is not in compliance with such underwriting guidelines or if any census data provided by the Applicant to Oxford, in conjunction with this Application for coverage do not accurately reflect, in the judgment of Oxford, the actual Applicant members covered by Oxford, on the date coverage by Oxford first commences, then Oxford shall have the right, at any time upon 30 days written notice to the Applicant, to increase the monthly premiums payable by the Applicant in such amount as is determined by Oxford, in its absolute discretion, to reflect the increased risk of such non-compliance or census variance.

Name of Company

Signature of Authorized Officer of Company

Title of Officer of Company

Date

VIII. APPLICANT AGREEMENT

This Application and the premium rates proposed by Oxford are subject to Home Office approval, in writing, by Oxford and may change due to differences in actual versus proposed enrollment, selection of benefits, changes in census data or underwriting criteria, or any other changes in underwriting as determined by Oxford. The Applicant hereby acknowledges that this Application does not constitute any obligation by Oxford to offer coverage to the Applicant until such Application is accepted, in writing, by the Home Office of Oxford. The Applicant acknowledges that the Effective Date of Coverage is not guaranteed and is subject to receipt by Oxford of full requirements including completed Family Health Statements for all employees and their dependents enrolling for coverage. The Applicant hereby confirms that it will not cancel any current health coverage it may currently have in anticipation that this Application will be accepted by Oxford, and that Oxford shall have no obligation to provide coverage to the Applicant unless this Application is formally accepted, in writing, by the Oxford Home Office.

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

X

Signature of Authorized Officer of the Applicant

Title of Officer of Applicant

Date

X

Duly Licensed and Appointed Producer*

Date

***Please note: If you are not currently appointed by Oxford in CT, you must contact Oxford's Commissions Department at 1-888-666-6844 in advance of executing this application.**