UnitedHealthcare®
Oxford

New Jersey Small Employer Application – OHI

Oxford Health Insurance, Inc.
Mailing Address: 14 Central Park Drive, Hooksett, NH 03106 ▪ www.oxfordhealth.com

Please print or type

❑ **New Policy** ❑ **Change in Policy**

Policy Number (OHI Use Only): ______________________
Requested Effective Date: ______________________

* Note: The effective date will be on or after the date Oxford approves the application.

I. POLICYHOLDER INFORMATION

1. **Policyholder (full legal name of company):**

2. **Tax Identification Number:**

3. **Main Address:** Street / City / State / ZIP Code

   Mailing Address: Street / City / State / ZIP Code

   Telephone and Facsimile: Fax

   E-Mail address ______________________

   Contract information should be provided ❑ **electronically or** ❑ **hard copy. Check one.**

4. **Name of Correspondent:**

5. **Type of organization:** ❑ Corporation ❑ Partnership ❑ Proprietorship ❑ Other (explain) __________

6. **Nature of business (specify):** ______________________ **SIC Code:** __________

7. **Number of eligible employees in your company:** ______________________
   Refer to the New Jersey Small Employer Certification for the definition of an eligible employee.

8. **Number of eligible employees to be insured:** ______________________

9. **Class or classes to be excluded:** ______________________

10. **Insurance Requested For:** ❑ Employees Only ❑ Employees and Dependents including Spouse ❑ Employees and Dependents excluding Spouse
    Should the plan provide coverage for domestic partners as permitted by P.L. 2003, c.246 ❑ Yes ❑ No
    If yes, should the plan provide coverage for children of a covered domestic partner? ❑ Yes ❑ No

11. **Is the employer subject to the requirements of COBRA?** ❑ Yes ❑ No

12. **Is the employer subject to the requirements of Medicare as a Secondary Payer rules for eligibility due to age?** ❑ Yes ❑ No
    Due to disability? ❑ Yes ❑ No

13. Orientation Period: ❑ Yes ❑ No

14. Waiting period before employees become insured (may not exceed 90 days):

Present employees ________________ New or rehired employees ________________

15. What percentage of the premium will the employer pay? ________________

16. Deposit $________________ **Premium Paid:** ❑ Monthly ❑ Quarterly

Premium will be due as of the effective date. The premium for the first month of coverage must be attached. Affiliates, subsidiaries, or branches (must be included for purposes of participation).

Legal Name and Location	Number of eligible employees in this company	Number of eligible employees to be insured

II. SPECIFICATIONS FOR COVERAGE

PLEASE SELECT A PLAN FROM SECTION A, B, C OR D.

A. PLATINUM PLANS

Option	**❑ Oxford® EPO (Platinum) 15/40**	**❑ Oxford® PPO Flex (Platinum) 20/40**	**❑ Oxford® PPO Flex (Platinum) 15/45**	**❑ Oxford® PPO (Platinum) 20/40**
Network	❑ Freedom ❑ Liberty	❑ Freedom ❑ Liberty	❑ Freedom ❑ Liberty	❑ Freedom ❑ Liberty
Access	Non-gated	Non-gated	Non-gated	Non-gated
Copayment: **a. PCP** **b. Specialist**	$15 per visit $40 per visit	$20 per visit $40 per visit	$15 per visit $45 per visit	$20 per visit $40 per visit
In-Network Deductible (Single/Family)	N/A	N/A	N/A	N/A
In-Network Maximum Out-of-Pocket (Single/Family)	$2,500/$5,000	$2,500/$5,000	$2,500/$5,000	$2,000/$4,000
In-Network Coinsurance	N/A	N/A	N/A	N/A
Outpatient Facility Copayment	Freestanding Facility – $40 Hospital Facility – $150	Freestanding Facility – $50 Hospital Facility – $150	Freestanding Facility – No charge Hospital Facility – $150	Freestanding Facility – No charge Hospital Facility – $150
Inpatient Facility Copayment	$250 per day to $1,250 maximum per admit ($2,500 maximum per year)	$100 per day to $500 maximum per admit ($1,000 maximum per year)	$300 per day to $1,500 maximum per admit ($3,000 maximum per year)	No Charge
Emergency Room	$100	$100	$100	$100
Out-of-Network Deductible (Single/Family)	N/A	$2,000/$4,000	$2,500/$5,000	$1,000/$2,000
Out-of-Network Maximum Out-of-Pocket (Single/Family)	N/A	$5,000/$10,000	$6,250/$12,500	$4,000/$8,000
Out-of-Network Coinsurance	N/A	30%	30%	30%
Prescription Drug Coverage	Tier 1 – $10 copayment Tier 2 – $25 copayment Tier 3 – $50 copayment Mail-Order – 2x copay Deductible – N/A	Tier 1 – $10 copayment Tier 2 – $25 copayment Tier 3 – $50 copayment Mail-Order – 2x copay Deductible – N/A	Tier 1 – $10 copayment Tier 2 – $25 copayment Tier 3 – $50 copayment Mail-Order – 2x copay Deductible – N/A	Tier 1 – $10 copayment Tier 2 – $25 copayment Tier 3 – $50 copayment Mail-Order – 2x copay Deductible – N/A

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

Additional Benefit Options:
❑ Domestic Partner

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

II. SPECIFICATIONS FOR COVERAGE (CONTINUED)

B. GOLD PLANS

Option	❑ Oxford® EPO (Gold) 50	❑ Oxford® EPO (Gold) 30/50 $1000	❑ Oxford® EPO (Gold) 30/60	❑ Oxford® EPO (Gold) 25/40
Network	❑ Freedom ❑ Liberty	Liberty	Liberty	Liberty
Access	❑ Gated* ❑ Non-gated	❑ Gated* ❑ Non-gated	❑ Gated* ❑ Non-gated	Non-gated
Copayment: **a. PCP** **b. Specialist**	$50 per visit $50 per visit	$30 per visit $50 per visit	$30 per visit $60 per visit	$25 per visit $40 per visit
In-Network Deductible (Single/ Family)	N/A	$1,000/$2,000	$2,000/$4,000	$1,250/$2,500
In-Network Maximum Out-of-Pocket (Single/Family)	$4,000/$8,000	$3,500/$7,000	$3,000/$6,000	$3,500/$7,000
In-Network Coinsurance	N/A	20%	50%	20%
Outpatient Facility Copayment	Freestanding Facility – $50 Hospital Facility – 50%	Freestanding Facility – $50 Hospital Facility – $150	Freestanding Facility – $150 Hospital Facility – $250	Freestanding Facility – $40 Hospital Facility – $150
Inpatient Facility Copayment	$500 per day to $2500 maximum per admit ($5000 maximum per year)	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Room	$100	$100 then Coinsurance	$100 then Coinsurance	$100 then Coinsurance
Prescription Drug Coverage	Tier 1 – $25 copayment Tier 2 – $50 copayment Tier 3 – $75 copayment Mail-Order – 2x copay Deductible – N/A	Tier 1 – $25 copayment Tier 2 – $50 copayment Tier 3 – $75 copayment Mail-Order – 2x copay Deductible – N/A	Tier 1 – $25 copayment Tier 2 – $50 copayment Tier 3 – $75 copayment Mail-Order – 2x copay Deductible – N/A	Tier 1 – $25 copayment Tier 2 – $50 copayment Tier 3 – $75 copayment Mail-Order – 2x copay Deductible – N/A

II. SPECIFICATIONS FOR COVERAGE (CONTINUED)

B. GOLD PLANS (CONTINUED)

Option	**❑ Oxford® EPO (Gold) 25/50**	**❑ Oxford® EPO (Gold) 30/50 $2000**
Network	Liberty	Liberty
Access	Non-gated	Non-gated
Copayment: **a. PCP** **b. Specialist**	 $25 per visit $50 per visit	 $30 per visit $50 per visit
In-Network Deductible (Single/Family)	$500/$1,000	$2,000/$4,000
In-Network Maximum Out-of-Pocket (Single/Family)	$4,000/$8,000	$5,000/$10,000
In-Network Coinsurance	50%	30%
Outpatient Facility Copayment	Freestanding Facility – $75 Hospital Facility – $150	Freestanding Facility – $50 Hospital Facility – $150
Inpatient Facility Copayment	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Room	$100 then Coinsurance	$100 then Coinsurance
Out-of-Network Deductible (Single/Family)	N/A	N/A
Out-of-Network Maximum Out-of-Pocket (Single/Family)	N/A	N/A
Out-of-Network Coinsurance	N/A	N/A
Prescription Drug Coverage	Tier 1 – $25 copayment Tier 2 – $50 copayment Tier 3 – $75 copayment Mail-Order – 2x copay Deductible – N/A	Tier 1 – $15 copayment Tier 2 – $35 copayment Tier 3 – $75 copayment Mail-Order – 2x copay Deductible – N/A

II. SPECIFICATIONS FOR COVERAGE (CONTINUED)

B. GOLD PLANS (CONTINUED)

Option	❑ Oxford® PPO Flex (Gold) 25/40	❑ Oxford® PPO Flex (Gold) 30/50	❑ Oxford® PPO Flex (Gold) 25/40 $2000
Network	❑ Freedom ❑ Liberty	❑ Freedom ❑ Liberty	❑ Liberty
Access	Non-gated	Non-gated	Non-gated
Copayment: **a. PCP** **b. Specialist**	 $25 per visit $40 per visit	 $30 per visit $50 per visit	 $25 per visit $40 per visit
In-Network Deductible (Single/Family)	$1,000/$2,000	$1,500/$3,000	$2,000/$4,000
In-Network Maximum Out-of-Pocket (Single/Family)	$3,000/$6,000	$3,000/$6,000	$4,000/$8,000
In-Network Coinsurance	20%	20%	20%
Outpatient Facility Copayment	Freestanding Facility – Deductible then 20% Hospital Facility – Deductible then 50%	Freestanding Facility – Deductible then 20% Hospital Facility – Deductible then 50%	Freestanding Facility – Deductible then 20% Hospital Facility – Deductible then 50%
Inpatient Facility Copayment	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Room	$100 then Coinsurance	$100 then Coinsurance	$100 then Coinsurance
Out-of-Network Deductible (Single/Family)	$3,000/$6,000	$4,000/$8,000	$2,500/$5,000
Out-of-Network Maximum Out-of-Pocket (Single/Family)	$7,500/$15,000	$10,000/$20,000	$8,000/$16,000
Out-of-Network Coinsurance	40%	40%	40%
Prescription Drug Coverage	Tier 1 – $15 copayment Tier 2 – $35 copayment Tier 3 – $75 copayment Mail-Order – 2x copay Deductible – N/A	Tier 1 – $10 copayment Tier 2 – $25 copayment Tier 3 – $50 copayment Mail-Order – 2x copay Deductible – N/A	Tier 1 – $10 copayment Tier 2 – $25 copayment Tier 3 – $50 copayment Mail-Order – 2x copay Deductible – N/A

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

* Referrals are required for this plan design.

Additional Benefit Options:
❑ Domestic Partner

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

II. SPECIFICATIONS FOR COVERAGE (CONTINUED)

C. SILVER PLANS

Option	❑ Oxford® EPO HSA (Silver) $2000 30/50**	❑ Oxford® EPO (Silver) 40/75 $1500	❑ Oxford® EPO (Silver) 40/75
Network	Liberty	Liberty	Liberty
Access	Non-gated	Non-gated	❑ Gated* ❑ Non-gated
Copayment: **a. PCP** **b. Specialist**	Deductible then $30 Deductible then $50	$40 per visit $75 per visit	$40 per visit $75 per visit
In-Network Deductible (Single/ Family)	$2,000/$4,000	$1,500/$3,000	$2,500/$5,000
In-Network Maximum Out-of-Pocket (Single/Family)	$4,000/$8,000	$6,600/$13,200	$6,850/$13,700
In-Network Coinsurance	20%	50%	50%
Outpatient Facility Copayment	Freestanding Facility – Deductible then no charge Hospital Facility – Deductible then $500	Freestanding Facility – Deductible then 30% Coinsurance Hospital Facility – Deductible then 50% Coinsurance	Freestanding Facility – Deductible then $125 Hospital Facility – Deductible then $250
Inpatient Facility Copayment	Deductible then $500 per day ($1,500 max per year)	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Room	Deductible then $100	$100 then Coinsurance	$100 then Coinsurance
Prescription Drug Coverage	Tier 1 – $25 copayment Tier 2 – $50 copayment Tier 3 – $75 copayment Mail-Order – 2x copay Deductible**	Tier 1 – $25 copayment Tier 2 – $50 copayment Tier 3 – $75 copayment Mail-Order – 2x copay Deductible – N/A	Tier 1 – $25 copayment Tier 2 – $50 copayment Tier 3 – $75 copayment Mail-Order – 2x copay Deductible – N/A

II. SPECIFICATIONS FOR COVERAGE (CONTINUED)

C. SILVER PLANS (CONTINUED)

Option	❑ Oxford® EPO (Silver) 40/75 $2000	❑ Oxford® PPO Flex (Silver) 50/75	❑ Oxford® EPO (Silver) 40/75 $500 Inpatient Facility
Network	Liberty	❑ Liberty ❑ Freedom	Liberty
Access	Non-gated	Non-gated	Non-gated
Copayment: a. PCP b. Specialist	 $40 per visit $75 per visit	 $50 per visit $75 per visit	 $40 per visit $75 per visit
In-Network Deductible (Single/Family)	$2,000/$4,000	$2,000/$4,000	$2,500/$5,000
In-Network Maximum Out-of-Pocket (Single/ Family)	$6,250/$12,500	$6,000/$12,000	$6,600/$13,200
In-Network Coinsurance	50%	30%	50%
Outpatient Facility Copayment	Freestanding Facility – Deductible then 30% Coinsurance Hospital Facility – Deductible then 50% Coinsurance	Freestanding Facility – Deductible then 30% Coinsurance Hospital Facility – Deductible then 50% Coinsurance	Freestanding Facility - Deductible then $125 Hospital Facility - Deductible then $250
Inpatient Facility Copayment	Deductible and Coinsurance	Deductible and Coinsurance	Deductible then $500 per admit
Emergency Room	$100 then Coinsurance	$100 then Coinsurance	$100 then Coinsurance
Out-of-Network Deductible (Single/Family)	N/A	$5,000/$10,000	N/A
Out-of-Network Maximum Out-of-Pocket (Single/ Family)	N/A	$12,500/$25,000	N/A
Out-of-Network Coinsurance	N/A	50%	N/A
Prescription Drug Coverage	Tier 1 – $25 copayment Tier 2 – $50 copayment Tier 3 – $75 copayment Mail-Order – 2x copay Deductible – N/A	Tier 1 – $25 copayment Tier 2 – $50 copayment Tier 3 – $75 copayment Mail-Order – 2x copay Deductible – N/A	Tier 1 - $25 copayment Tier 2 - $50 copayment Tier 3 - $75 copayment Mail-Order - 2x copay Deductible - N/A

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

* Referrals are required for this plan design.

**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 has been met.

Additional Benefit Options:

❑ Domestic Partner

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

II. SPECIFICATIONS FOR COVERAGE (CONTINUED)

D. BRONZE PLANS

Option	❑ Oxford® EPO HSA (Bronze) 30/75**	❑ Oxford® EPO HSA (Bronze) $2555**	❑ Oxford® EPO HSA (Bronze) $3000**	❑ Oxford® EPO HSA (Bronze) 50/75 $3000**
Network	Liberty	Liberty	Liberty	Liberty
Access	Non-gated	Non-gated	Non-gated	Non-gated
Copayment: **a. PCP** **b. Specialist**	Deductible then $30 per visit Deductible then $75 per visit	Deductible then 50% Coinsurance	Deductible then 50% Coinsurance	Deductible then $50 per visit Deductible then $75 per visit
In-Network Deductible (Single/Family)	$2,500/$5,000	$2555/$5,110	$3,000/$6,000	$3,000/$6,000
In-Network Maximum Out-of-Pocket (Single/Family)	$6,500/$13,000	$6,450/$12,900	$6,450/$12,900	$6,450/$12,900
In-Network Coinsurance	50%	50%	50%	50%
Outpatient Facility Copayment	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Inpatient Facility Copayment	$250 per day to $1250 maximum per admit ($2500 maximum per year)	$500 per day to $2500 maximum per admit ($5000 maximum per year)	$250 per day to $1250 maximum per admit ($2500 maximum per year)	$250 per day to $1250 maximum per admit ($2500 maximum per year)
Emergency Room	$100 then Coinsurance after Deductible	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Out-of-Network Deductible (Single/Family)	N/A	N/A	N/A	N/A
Out-of-Network Maximum Out-of-Pocket (Single/Family)	N/A	N/A	N/A	N/A
Out-of-Network Coinsurance	N/A	N/A	N/A	N/A
Prescription Drug Coverage	Tier 1 – 50% Tier 2 – 50% Tier 3 – 50% Mail-Order – 2x copay Deductible**	Tier 1 – 50% Tier 2 – 50% Tier 3 – 50% Mail-Order – 2x copay Deductible**	Tier 1 – 50% Tier 2 – 50% Tier 3 – 50% Mail-Order – 2x copay Deductible**	Tier 1 – 50% Tier 2 – 50% Tier 3 – 50% Mail-Order – 2x copay Deductible**

Deductibles and out-of-pocket accumulation periods are on a ❑ calendar year ❑ contract year basis.
**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 has been met.

Additional Benefit Options:
❑ Domestic Partner

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

II. SPECIFICATIONS FOR COVERAGE (CONTINUED)

E. GARDEN STATE PLANS

Option	❑ Oxford® EPO (Platinum) 10/25	❑ Oxford® EPO (Platinum) 20/40	❑ Oxford® EPO HSA (Gold) $1500**	❑ Oxford® Primary Advantage℠ (Gold) $1000 25/50**
Network	Garden State	Garden State	Garden State	Garden State
Access	Non-gated	Non-gated	Non-gated	Non-gated
Copayment: **a. PCP** **b. Specialist**	 $10 per visit $25 per visit	 $20 per visit $40 per visit	 Deductible then no charge Deductible then no charge	 $25 per visit Deductible then $50 per visit
In-Network Deductible (Single/Family)	N/A	N/A	$1,500/$3,000	$1,000/$2,000
In-Network Maximum Out-of-Pocket (Single/Family)	$3,000/$6,000	$3,000/$6,000	$4,000/$8,000	$3,000/$6,000
In-Network Coinsurance	N/A	N/A	N/A	10%
Outpatient Facility Copayment	Freestanding Facility – $50 Hospital Facility – $150	Freestanding Facility – $50 Hospital Facility – $150	Freestanding Facility – Deductible then no charge Hospital Facility – Deductible then no charge	Freestanding Facility – Deductible then $75 Hospital Facility – Deductible then $150
Inpatient Facility Copayment	$200 per day to $800 maximum per admit	$250 per day to $1,000 maximum per admit	Deductible then no charge	$250 per day to $1,250 maximum per admit ($2500 maximum per year)
Emergency Room	$100	$100	Deductible then no charge	$100 then Deductible and Coinsurance
Prescription Drug Coverage	Tier 1 – $5 copayment Tier 2 – $35 copayment Tier 3 – $60 copayment Mail-Order – 2x copay Deductible - $100	Tier 1 – $5 copayment Tier 2 – $35 copayment Tier 3 – $60 copayment Mail-Order – 2x copay Deductible - $100	Tier 1 – $10 copayment Tier 2 – $40 copayment Tier 3 – $70 copayment Mail-Order – 2x copay Deductible**	Tier 1 – $10 copayment Tier 2 – $40 copayment Tier 3 – $70 copayment Mail-Order – 2x copay Deductible***

II. SPECIFICATIONS FOR COVERAGE (CONTINUED)

E. GARDEN STATE PLANS (CONTINUED)

Option	❑ Oxford® EPO (Gold) $1250 25/50	❑ Oxford® EPO (Gold) 25/50	❑ Oxford® EPO HSA (Silver) $2000 25/50**	❑ Oxford® EPO (Silver) 40/75
Network	Garden State	Garden State	Garden State	Garden State
Access	❑ Gated* ❑ Non-gated	Non-gated	Non-gated	Non-gated
Copayment: **a. PCP** **b. Specialist**	 $25 per visit $50 per visit	 $25 per visit $50 per visit	 Deductible then $25 per visit Deductible then $50 per visit	 $40 per visit $75 per visit
In-Network Deductible (Single/Family)	$1,250/$2,500	$500/$1,000	$2,000/$4,000	$1,500/$3,000
In-Network Maximum Out-of-Pocket (Single/Family)	$3,000/$6,000	$4,000/$8,000	$5,500/$11,000	$6,600/$13,200
In-Network Coinsurance	20%	50%	20%	50%
Outpatient Facility Copayment	Freestanding Facility – $75 Hospital Facility – $150	Freestanding Facility – $75 Hospital Facility – $150	Freestanding Facility – Deductible then $150 Hospital Facility – Deductible then $500	Freestanding Facility – Deductible then 30% Coinsurance Hospital Facility – Deductible then 50% Coinsurance
Inpatient Facility Copayment	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Room	$100 then Deductible and Coinsurance	$100 then Deductible and Coinsurance	Deductible then $100	$100 then Deductible and Coinsurance
Prescription Drug Coverage	Tier 1 – $10 copayment Tier 2 – $40 copayment Tier 3 – $70 copayment Mail-Order – 2x copay Deductible - $100	Tier 1 – $10 copayment Tier 2 – $40 copayment Tier 3 – $70 copayment Mail-Order – 2x copay Deductible - $100	Tier 1 – $10 copayment Tier 2 – $40 copayment Tier 3 – $70 copayment Mail-Order – 2x copay Deductible**	Tier 1 – $10 copayment Tier 2 – $40 copayment Tier 3 – $70 copayment Mail-Order – 2x copay Deductible $100

E. GARDEN STATE PLANS (CONTINUED)

Option	❑ Oxford® EPO (Silver) 50/75 $2000	❑ Oxford® Primary Advantage℠ (Silver) 30/60**	❑ Oxford® EPO (Silver) 40/75 $2500	❑ Oxford® EPO (Silver) 30/60
Network	Garden State	Garden State	Garden State	Garden State
Access	❑ Gated* ❑ Non-gated	Non-gated	Non-gated	Non-gated
Copayment: **a. PCP** **b. Specialist**	$50 per visit $75 per visit	$30 per visit $60 per visit	$40 per visit $75 per visit	$30 per visit $60 per visit
In-Network Deductible (Single/Family)	$2,000/$4,000	$2,000/$4,000	$2,500/$5,000	$2,500/$5,000
In-Network Maximum Out-of-Pocket (Single/Family)	$6,000/$12,000	$6,600/$13,200	$6,600/$13,200	$6,600/$13,200
In-Network Coinsurance	30%	10%	50%	50%
Outpatient Facility Copayment	Freestanding Facility – Deductible then 30% Hospital Facility – Deductible then 50%	Freestanding Facility – Deductible then $100 Hospital Facility – Deductible then $300	Freestanding Facility – Deductible then $125 Hospital Facility – Deductible then $250	Freestanding Facility – Deductible then $250 Hospital Facility – Deductible then $500
Inpatient Facility Copayment	Deductible and Coinsurance	Deductible then $500 per day to $2500 maximum per admit ($5000 maximum per year)	Deductible and Coinsurance	$500 per day to $2500 maximum per admit ($5000 maximum per year)
Emergency Room	$100 then Deductible and Coinsurance	$100 then Deductible and Coinsurance	$100 then Coinsurance	$100 then Coinsurance
Prescription Drug Coverage	Tier 1 – $10 copayment Tier 2 – $40 copayment Tier 3 – $70 copayment Mail-Order – 2x copay Deductible - $100	Tier 1 – $25 copayment Tier 2 – $50 copayment Tier 3 – $75 copayment Mail-Order – 2x copay Deductible**	Tier 1 – $25 copayment Tier 2 – $50 copayment Tier 3 – $75 copayment Mail-Order – 2x copay Deductible - N/A	Tier 1 – $25 copayment Tier 2 – $50 copayment Tier 3 – $75 copayment Mail-Order – 2x copay Deductible - N/A

II. SPECIFICATIONS FOR COVERAGE (CONTINUED)

E. GARDEN STATE PLANS (CONTINUED)

Option	❑ Oxford® EPO HSA (Bronze) $2500** 50%	❑ Oxford® EPO HSA (Bronze) $3000** 50%
Network	Garden State	Garden State
Access	Non-gated	Non-gated
Copayment: **a. PCP** **b. Specialist**	$30 per visit $75 per visit	Deductible then 50% Coinsurance
In-Network Deductible (Single/Family)	$2,500/$5,000	$3,000/$6,000
In-Network Maximum Out-of-Pocket (Single/Family)	$6,500/$13,000	$6,450/$12,900
In-Network Coinsurance	50%	50%
Outpatient Facility Copayment	Deductible then 50% Coinsurance	Deductible then 50% Coinsurance
Inpatient Facility Copayment	Deductible then $250 per day to $1,250 maximum per admit ($2,500 maximum per year)	Deductible then $250 per day to $1,250 maximum per admit ($2,500 maximum per year)
Emergency Room	$100 then Deductible and Coinsurance	Deductible and Coinsurance
Prescription Drug Coverage	Tier 1 – 50% Tier 2 – 50% Tier 3 – 50% Mail-Order – 2x copay Deductible**	Tier 1 – 50% Tier 2 – 50% Tier 3 – 50% Mail-Order – 2x copay Deductible**

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

* Referrals are required for this plan design.

**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 has been met.

*** Deductible applies to Tier 2 and Tier 3 drugs.

Additional Benefit Options:

❑ Domestic Partner

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

III. ALL QUESTIONS MUST BE ANSWERED

1. Is there any Group Health Plan:

   Now in force and to be continued? ❑ Yes ❑ No

   Currently being applied for? ❑ Yes ❑ No

   If "Yes" identify the name of the Group Health Plan, give a description of the plan(s) and name of insurance carrier(s)

   ____

2. Name of present or prior group carrier: ______________________________

   Effective date of prior coverage: ____________________ Cancellation/termination date: ____________________

   Is the coverage applied for in this application replacing other group insurance? ❑ Yes ❑ No

   If "Yes" give reason ____

   Plan being replaced: ____

3. Are extended benefits provided in case of termination of health benefits? ❑ Yes ❑ No

4. To the best of your knowledge are there any current or former employees or their eligible dependents whose health insurance is being continued? ❑ Yes ❑ No

Please provide the following information for each current/former employee or dependent on health continuations.

Name of Employee/ Dependent	Date of Birth	Type of Continuation State/ Federal/Extended Benefits	Reason for Termination Disability/Other	Continuation Dates Start End

If additional space is needed, attach a separate sheet, signed and dated.

5. To the best of your knowledge:

   A. Are any employees or dependents presently incapacitated? ❑ Yes ❑ No

   B. Are any dependent children incapable of self-support due to a physical or mental disability? ❑ Yes ❑ No

Additional space to explain if Items 1, 2 or 3 were answered "Yes." Refer to the question number, and give details including names, where appropriate.

____

____

____

6. Does the employer participate in an arrangement with a Professional Employer Organization? ❑ Yes ❑ No

   (Refer to Advisory Bulletin 00-SEH-02 if you need information concerning what constitutes a Professional Employer Organization.)

IV. AGENT/PRODUCER INFORMATION

Broker: ______________________________ ______________________________

Name Code Address

Broker: ______________________________ ______________________________

Name Code Address

V. SIGNATURE

It is understood that, except as provided under applicable regulations, no individual shall become insured while not actively at work on a full-time basis, or retired, and only full-time employees and retiree's are eligible. (Refer to the definition on the New Jersey Employer Certification.) It is further understood that no agent has power on behalf of Oxford to make or modify any request or application for insurance or to bind Oxford by making any promise or representation or by giving or receiving any information.

It is further understood that no insurance will be effective unless and until the application is accepted in writing by Oxford. Final rates will be based on enrollment data as of the Policy effective date. No contract of insurance is to be implied in any way on the basis of the completion and/or submission of this application.

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

Dated at:____on________________

Note: If there are any modifications to the statements and answers given in this application (i.e., crossed out, whited-out, erased information), the applicant must attest to the modifications by giving a complete signature in the margin near the modification.

______________________________________ Print Name of Officer, Partner or Proprietor

______________________________________ Signature of Officer, Partner or Proprietor

______________________________________ Witness to Signature