

Introducing New Oxford EaseSM Plans for New York Groups with 2-50 Lives

Available to Quote Now for April 1, 2008 Effective Dates

A Move Toward Consumerism

- For groups that want the price relief of cost sharing without the complexity of other consumer-driven products
- New options on our popular EPO platform
- Designed with a focus on predictability and affordability
- Preventive care covered at 100%
- Available with the Freedom Network or Liberty Network

Predictable

- \$50 office visit copayment
- \$150 emergency room copayment
- \$500 per day inpatient to \$5,000 annual maximum
- \$500 ambulatory/surgical outpatient copayment
- \$15/35/75 pharmacy rider (\$50, or \$100 mandatory deductible; expanded mail order)
- Enhanced gym reimbursement rider (\$300 employee, \$150 spouse per six months)
- Vision and dental riders available

Affordable

- Increased cost shares produce significant cost savings
- More savings beyond our leanest EPO plan design

Benefits	Oxford Ease SM (New York 2 - 50)
Office visit copayment	\$50/50
Coinsurance	n/a
Deductible	n/a
Hospital inpatient	\$500 per day to \$5,000 max
Ambulatory/surgical	\$500
Emergency room	\$150
Pharmacy	\$15/35/75 (\$50, or \$100 mandatory deductible)

Q2 Rates – Manhattan*

Single	\$ 330.04
Parent/Child	\$ 610.57
Spouse	\$ 726.09
Family	\$1,023.13

*Rates based on Liberty Network with 15/35/75 Rx with \$50 deductible

Plans are available to [quote on IDEA beginning March 5, 2008 for April 1 effective dates and later](#). For more details and benefit summaries, please log on to IDEA or contact your sales representative.