



# New Jersey Application for a Small Employer Health Benefits Policy

## Oxford Health Insurance, Inc. (OHI)

Mailing Address: 14 Central Park Drive • Hooksett, NH 03106

Please print or type

Policy Number (OHP Use Only): \_\_\_\_\_

New Policy     Change in Policy

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 & Facsimile:** \_\_\_\_\_ Fax \_\_\_\_\_

**Email Address:** \_\_\_\_\_

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

**Monthly invoices should be provided**  electronically (through the Group Portal) 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 full-time employees in your company:** \_\_\_\_\_

Refer to the New Jersey Small Employer Certification for the definition of a full-time employee.

8. **Number of full-time employees to be insured:** \_\_\_\_\_

9. **Class or classes to be excluded:** \_\_\_\_\_

10. **Insurance requested for:**  Employees Only     Employees and Dependents excluding Spouse

Employees and Dependents including 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 Secondary Payer rules for eligibility due to age?**

Yes  No

**Due to disability?**  Yes  No

## I. Policyholder information (continued)

13. Orientation Period:  Yes  No

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

Present employees \_\_\_\_\_ New or rehired employees \_\_\_\_\_

15. Period for Annual Employee Open Enrollment Period: \_\_\_\_\_

16. What percentage of the premium will the employer pay? \_\_\_\_\_

17. 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 full-time employees in this company	Number of full-time employees to be insured

## II. Specifications for coverage

Please select a plan from section A, B, C, D, E, F, G OR H.

### A. Platinum Plans

Option	<input type="checkbox"/> NJ P FRDM NG 20/40/100 PPO 21 2	<input type="checkbox"/> NJ P LBTY NG 15/40/100 EPO 21 2	<input type="checkbox"/> NJ P LBTY NG 15/45/100 PPO 21 2	<input type="checkbox"/> NJ P FRDM NG 15/40/100 EPO 21 2
Network	Freedom	Liberty	Liberty	Freedom
Gated/Non-Gated	N	N	N	N
Copayment				
a. PCP	\$20	\$15	\$15	\$15
b. Specialist	\$40	\$40	\$45	\$40
In-Network Deductible (Single)	N/A	N/A	N/A	N/A
In-Network Deductible (Family)	N/A	N/A	N/A	N/A
In-Network Maximum Out of Pocket (Single)	\$3,500	\$3,500	\$3,500	\$3,500
In-Network Maximum Out of Pocket (Family)	\$7,000	\$7,000	\$7,000	\$7,000
In-Network Coinsurance	N/A	N/A	N/A	N/A
Outpatient Facility				
Freestanding	\$10	\$10	\$10	\$10
Hospital	\$500	\$500	\$500	\$500
Inpatient Facility	\$200 per day up to \$1,000 per admit	\$300 per day up to \$1,500 per admit	\$300 per day up to \$1,500 per admit	\$250 per day up to \$1,250 per admit
Emergency Room	\$100	\$100	\$100	\$100
Out of Network Deductible (Single)	\$3,000	N/A	\$3,000	N/A
Out of Network Deductible (Family)	\$6,000	N/A	\$6,000	N/A
Out of Network Maximum Out of Pocket (Single)	\$7,500	N/A	\$7,500	N/A
Out of Network Maximum Out of Pocket (Family)	\$15,000	N/A	\$15,000	N/A
Out of Network Coinsurance	30%	N/A	30%	N/A
Prescription Drug	Tier 1 - \$5 Tier 2 - \$25 Tier 3 - \$50 Mail order = 2x copayment	Tier 1 - \$5 Tier 2 - \$25 Tier 3 - \$50 Mail order = 2x copayment	Tier 1 - \$5 Tier 2 - \$25 Tier 3 - \$50 Mail order = 2x copayment	Tier 1 - \$5 Tier 2 - \$25 Tier 3 - \$50 Mail order = 2x copayment

## II. Specifications for coverage (continued)

### A. Platinum Plans (continued)

Option	<input type="checkbox"/> NJ P FRDM NG 20/40/100 PPO 21 1	<input type="checkbox"/> NJ P LBTY NG 15/40/100 EPO 21 1	<input type="checkbox"/> NJ P LBTY NG 15/45/100 PPO 21 1	<input type="checkbox"/> NJ P FRDM NG 15/40/100 EPO 21 1
Network	Freedom	Liberty	Liberty	Freedom
Gated/Non-Gated	N	N	N	N
Copayment				
a. PCP	\$20	\$15	\$15	\$15
b. Specialist	\$40	\$40	\$45	\$40
In-Network Deductible (Single)	N/A	N/A	N/A	N/A
In-Network Deductible (Family)	N/A	N/A	N/A	N/A
In-Network Maximum Out of Pocket (Single)	\$2,500	\$2,500	\$2,750	\$2,500
In-Network Maximum Out of Pocket (Family)	\$5,000	\$5,000	\$5,500	\$5,000
In-Network Coinsurance	N/A	N/A	N/A	N/A
Outpatient Facility				
Freestanding	\$10	\$40	100%	\$40
Hospital	\$150	\$150	\$150	\$150
Inpatient Facility	\$200 per day up to \$1,000 per admit/\$2,000 per year	\$250 per day up to \$1,250 per admit/\$2,500 per year	\$300 per day up to \$1,500 per admit/\$3,000 per year	\$250 per day up to \$1,250 per admit/\$2,500 per year
Emergency Room	\$100	\$100	\$100	\$100
Out of Network Deductible (Single)	\$2,000	N/A	\$2,500	N/A
Out of Network Deductible (Family)	\$4,000	N/A	\$5,000	N/A
Out of Network Maximum Out of Pocket (Single)	\$5,000	N/A	\$6,250	N/A
Out of Network Maximum Out of Pocket (Family)	\$10,000	N/A	\$12,500	N/A
Out of Network Coinsurance	30%	N/A	30%	N/A
Prescription Drug	Tier 1 - \$5 Tier 2 - \$25 Tier 3 - \$50 Mail order = 2x copayment	Tier 1 - \$5 Tier 2 - \$25 Tier 3 - \$50 Mail order = 2x copayment	Tier 1 - \$5 Tier 2 - \$25 Tier 3 - \$50 Mail order = 2x copayment	Tier 1 - \$5 Tier 2 - \$25 Tier 3 - \$50 Mail order = 2x copayment

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	<input type="checkbox"/> NJ G FRDM NG 25/60/1000/80 PPO 21	<input type="checkbox"/> NJ G FRDM NG 30/75/1500/80 PPO 21 1	<input type="checkbox"/> NJ G FRDM NG 50/50/1000/100 EPO 21	<input type="checkbox"/> NJ G LBTY GT 50/50/1000/100 EPO 21
Network	Freedom	Freedom	Freedom	Liberty
Gated/Non-Gated	N	N	N	Y
Copayment				
a. PCP	\$25	\$30	\$50	\$50
b. Specialist	\$60	\$75	\$50	\$50
In-Network Deductible (Single)	\$1,000	\$1,500	\$1,000	\$1,000
In-Network Deductible (Family)	\$2,000	\$3,000	\$2,000	\$2,000
In-Network Maximum Out of Pocket (Single)	\$5,500	\$5,000	\$6,000	\$6,000
In-Network Maximum Out of Pocket (Family)	\$11,000	\$10,000	\$12,000	\$12,000
In-Network Coinsurance	20%	20%	N/A	N/A
Outpatient Facility				
Freestanding	\$100 after ded	\$100	\$100	\$100
Hospital	50% after ded	50% after ded	50% after ded	50% after ded
Inpatient Facility	20% after ded	20% after ded	\$500 per day up to \$2,500 per admit	\$500 per day up to \$2,500 per admit
Emergency Room	\$100 then 50% after ded	\$100 then 50% after ded	\$100 then 50% after ded	\$100 then 50% after ded
Out of Network Deductible (Single)	\$3,000	\$4,000	N/A	N/A
Out of Network Deductible (Family)	\$6,000	\$8,000	N/A	N/A
Out of Network Maximum Out of Pocket (Single)	\$7,500	\$9,000	N/A	N/A
Out of Network Maximum Out of Pocket (Family)	\$15,000	\$18,000	N/A	N/A
Out of Network Coinsurance	40%	40%	N/A	N/A
Prescription Drug	"Tier 1 - \$5 Tier 2 - \$35* Tier 3 - \$75* Mail order = 2x copayment *After \$100 Rx deductible"	"Tier 1 - \$5 Tier 2 - \$35* Tier 3 - \$75* Mail order = 2x copayment *After \$100 Rx deductible"	"Tier 1 - \$5 Tier 2 - \$35* Tier 3 - \$75* Mail order = 2x copayment *After \$100 Rx deductible"	"Tier 1 - \$5 Tier 2 - \$35* Tier 3 - \$75* Mail order = 2x copayment *After \$100 Rx deductible"

## II. Specifications for coverage (continued)

### B. Gold Plans (continued)

Option	<input type="checkbox"/> NJ G LBTY NG 25/50/1000/50 EPO 21 1	<input type="checkbox"/> NJ G LBTY NG 25/60/1500/80 EPO 21 1	<input type="checkbox"/> NJ G LBTY NG 25/60/1500/70 EPO 21 1	<input type="checkbox"/> NJ G LBTY NG 30/75/1500/80 EPO 21 1
Network	Liberty	Liberty	Liberty	Liberty
Gated/Non-Gated	N	N	N	N
Copayment				
a. PCP	\$25	\$25	\$25	\$30
b. Specialist	\$50	\$60	\$60	\$75
In-Network Deductible (Single)	\$1,000	\$1,500	\$1,500	\$1,500
In-Network Deductible (Family)	\$2,000	\$3,000	\$3,000	\$3,000
In-Network Maximum Out of Pocket (Single)	\$5,000	\$5,000	\$5,500	\$5,500
In-Network Maximum Out of Pocket (Family)	\$10,000	\$10,000	\$11,000	\$11,000
In-Network Coinsurance	50%	20%	30%	20%
Outpatient Facility				
Freestanding	\$100	\$100	70% after ded	80% after ded
Hospital	50% after ded	50% after ded	70% after ded	50% after ded
Inpatient Facility	50% after ded	20% after ded	30% after ded	20% after ded
Emergency Room	\$100 then 50% after ded	\$100 then 50% after ded	\$100 then 50% after ded	\$100 then 50% after ded
Out of Network Deductible (Single)	N/A	N/A	N/A	N/A
Out of Network Deductible (Family)	N/A	N/A	N/A	N/A
Out of Network Maximum Out of Pocket (Single)	N/A	N/A	N/A	N/A
Out of Network Maximum Out of Pocket (Family)	N/A	N/A	N/A	N/A
Out of Network Coinsurance	N/A	N/A	N/A	N/A
Prescription Drug	"Tier 1 - \$5 Tier 2 - \$35* Tier 3 - \$75* Mail order = 2x copayment *After \$100 Rx deductible"	"Tier 1 - \$5 Tier 2 - \$35* Tier 3 - \$75* Mail order = 2x copayment *After \$75 Rx deductible"	"Tier 1 - \$5 Tier 2 - \$35* Tier 3 - \$75* Mail order = 2x copayment *After \$100 Rx deductible"	"Tier 1 - \$5 Tier 2 - \$35* Tier 3 - \$75* Mail order = 2x copayment *After \$75 Rx deductible"

## II. Specifications for coverage (continued)

### B. Gold Plans (continued)

Option	<input type="checkbox"/> NJ G LBTY NG 30/65/1500/80 PPO 21 1	<input type="checkbox"/> NJ G LBTY NG 50/50/1000/100 EPO 21	<input type="checkbox"/> NJ G LBTY NG 30/50/2000/50 EPO 21 2	<input type="checkbox"/> NJ G LBTY NG 35/60/2000/70 PPO 21
Network	Liberty	Liberty	Liberty	Liberty
Gated/Non-Gated	N	N	N	N
Copayment				
a. PCP	\$30	\$50	\$30	\$35
b. Specialist	\$65	\$50	\$50	\$60
In-Network Deductible (Single)	\$1,500	\$1,000	\$2,000	\$2,000
In-Network Deductible (Family)	\$3,000	\$2,000	\$4,000	\$4,000
In-Network Maximum Out of Pocket (Single)	\$5,500	\$6,000	\$6,000	\$7,500
In-Network Maximum Out of Pocket (Family)	\$11,000	\$12,000	\$12,000	\$15,000
In-Network Coinsurance	20%	N/A	50%	30%
Outpatient Facility				
Freestanding	\$100	\$100	50% after ded	70% after ded
Hospital	50% after ded	50% after ded	50% after ded	70% after ded
Inpatient Facility	20% after ded	\$500 per day up to \$2,500 per admit	50% after ded	30% after ded
Emergency Room	\$100 then 50% after ded	\$100 then 50% after ded	\$100 then 50% after ded	\$100 then 50% after ded
Out of Network Deductible (Single)	\$4,000	N/A	N/A	\$4,500
Out of Network Deductible (Family)	\$8,000	N/A	N/A	\$9,000
Out of Network Maximum Out of Pocket (Single)	\$9,000	N/A	N/A	\$10,000
Out of Network Maximum Out of Pocket (Family)	\$18,000	N/A	N/A	\$20,000
Out of Network Coinsurance	40%	N/A	N/A	50%
Prescription Drug	"Tier 1 - \$5 Tier 2 - \$35* Tier 3 - \$75* Mail order = 2x copayment *After \$75 Rx deductible"	"Tier 1 - \$5 Tier 2 - \$35* Tier 3 - \$75* Mail order = 2x copayment *After \$100 Rx deductible"	"Tier 1 - \$5 Tier 2 - \$35* Tier 3 - \$75* Mail order = 2x copayment *After \$75 Rx deductible"	"Tier 1 - \$5 Tier 2 - \$35* Tier 3 - \$75* Mail order = 2x copayment *After \$75 Rx deductible"

## II. Specifications for coverage (continued)

### B. Gold Plans (continued)

Option	<input type="checkbox"/> NJ G LBTY NG 1500/90 EPO HSAM 21	<input type="checkbox"/> NJ G LBTY NG 30/50/2000/50 EPO 21 1	<input type="checkbox"/> NJ G LBTY NG 35/60/1500/70 PPO 21	<input type="checkbox"/> NJ G FRDM NG 25/60/1250/80 PPO 21
Network	Liberty	Liberty	Liberty	Freedom
Gated/Non-Gated	N	N	N	N
Copayment				
a. PCP	90% after ded	\$30	\$35	\$25
b. Specialist	90% after ded	\$50	\$60	\$60
In-Network Deductible (Single)	\$1,500	\$2,000	\$1,500	\$1,250
In-Network Deductible (Family)	\$3,000	\$4,000	\$3,000	\$2,500
In-Network Maximum Out of Pocket (Single)	\$5,000	\$5,750	\$7,150	\$5,500
In-Network Maximum Out of Pocket (Family)	\$10,000	\$11,500	\$14,300	\$11,000
In-Network Coinsurance	10%	50%	30%	20%
Outpatient Facility				
Freestanding	90% after ded	50% after ded	70% after ded	\$100
Hospital	90% after ded	50% after ded	70% after ded	50% after ded
Inpatient Facility	10% after ded	50% after ded	30% after	20% after ded
Emergency Room	\$100 then 50% after ded	\$100 then 50%	\$100 then 70%	\$100 then 50% after ded
Out of Network Deductible (Single)	N/A	N/A	\$4,500	\$3,000
Out of Network Deductible (Family)	N/A	N/A	\$9,000	\$6,000
Out of Network Maximum Out of Pocket (Single)	N/A	N/A	\$10,000	\$7,500
Out of Network Maximum Out of Pocket (Family)	N/A	N/A	\$20,000	\$15,000
Out of Network Coinsurance	N/A	N/A	50%	40%
Prescription Drug	"Tier 1 - \$5* Tier 2 - \$50* Tier 3 - 50%* Mail order = 2x copayment *After medical deductible "	"Tier 1 - \$20 Tier 2 - \$50 Tier 3 - \$75 Mail order = 2x copayment"	"Tier 1 - \$20 Tier 2 - \$50 Tier 3 - \$75 Mail order = 2x copayment"	"Tier 1 - \$5 Tier 2 - \$35* Tier 3 - \$75* Mail order = 2x copayment *After \$100 Rx deductible"



## II. Specifications for coverage (continued)

### B. Gold Plans (continued)

Option	<input type="checkbox"/> NJ G LBTY NG 25/60/1500/80 EPO 21 2	<input type="checkbox"/> NJ G LBTY NG 30/65/1500/80 PPO 21 2	<input type="checkbox"/> NJ G LBTY NG 30/75/1500/80 EPO 21 2	<input type="checkbox"/> NJ G LBTY NG 25/60/1500/70 EPO 21 2
Network	Liberty	Liberty	Liberty	Liberty
Gated/Non-Gated	N	N	N	N
Copayment				
a. PCP	\$25	\$30	\$30	\$25
b. Specialist	\$60	\$65	\$75	\$60
In-Network Deductible (Single)	\$1,500	\$1,500	\$1,500	\$1,500
In-Network Deductible (Family)	\$3,000	\$3,000	\$3,000	\$3,000
In-Network Maximum Out of Pocket (Single)	\$5,000	\$5,500	\$4,500	\$5,500
In-Network Maximum Out of Pocket (Family)	\$10,000	\$11,000	\$9,000	\$11,000
In-Network Coinsurance	20%	20%	20%	30%
Outpatient Facility				
Freestanding	\$100	\$100	80% after ded	70% after ded
Hospital	50% after ded	50% after ded	50% after ded	70% after ded
Inpatient Facility	20% after ded	20% after ded	20% after ded	30% after ded
Emergency Room	\$100 then 50% after ded	\$100 then 50% after ded	\$100 then 50% after ded	\$100 then 50% after ded
Out of Network Deductible (Single)	N/A	\$4,000	N/A	N/A
Out of Network Deductible (Family)	N/A	\$8,000	N/A	N/A
Out of Network Maximum Out of Pocket (Single)	N/A	\$9,000	N/A	N/A
Out of Network Maximum Out of Pocket (Family)	N/A	\$18,000	N/A	N/A
Out of Network Coinsurance	N/A	40%	N/A	N/A
Prescription Drug	"Tier 1 - \$25 Tier 2 - \$50 Tier 3 - \$75 Mail order = 2x copayment"	"Tier 1 - \$10 Tier 2 - \$25 Tier 3 - \$50 Mail order = 2x copayment"	"Tier 1 - \$25 Tier 2 - \$50 Tier 3 - \$75 Mail order = 2x copayment"	"Tier 1 - \$20 Tier 2 - \$50 Tier 3 - \$75 Mail order = 2x copayment"

## II. Specifications for coverage (continued)

### B. Gold Plans (continued)

Option	<input type="checkbox"/> NJ G FRDM NG 30/75/1500/80 PPO 21 2	<input type="checkbox"/> NJ G LBTY NG 25/50/1000/50 EPO 21 2
Network	Freedom	Liberty
Gated/Non-Gated	N	N
Copayment		
a. PCP	\$30	\$25
b. Specialist	\$75	\$50
In-Network Deductible (Single)	\$1,500	\$1,000
In-Network Deductible (Family)	\$3,000	\$2,000
In-Network Maximum Out of Pocket (Single)	\$5,000	\$5,000
In-Network Maximum Out of Pocket (Family)	\$10,000	\$10,000
In-Network Coinsurance	20%	50%
Outpatient Facility		
Freestanding	\$100	\$100
Hospital	50% after ded	50% after ded
Inpatient Facility	20% after ded	50% after ded
Emergency Room	\$100 then 50% after ded	\$100 then 50% after ded
Out of Network Deductible (Single)	\$4,000	N/A
Out of Network Deductible (Family)	\$8,000	N/A
Out of Network Maximum Out of Pocket (Single)	\$9,000	N/A
Out of Network Maximum Out of Pocket (Family)	\$18,000	N/A
Out of Network Coinsurance	40%	N/A
Prescription Drug	"Tier 1 - \$10 Tier 2 - \$25 Tier 3 - \$50 Mail order = 2x copayment"	"Tier 1 - \$25 Tier 2 - \$50 Tier 3 - \$75 Mail order = 2x copayment"

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)

### C. Silver Plans

Option	<input type="checkbox"/> NJ S FRDM NG 2500/100 PPO HSA 21	<input type="checkbox"/> NJ S FRDM NG 50/75/2500/60 PPO 21	<input type="checkbox"/> NJ S LBTY NG 30/50/2000/80 EPO HSA 21 2	<input type="checkbox"/> NJ S LBTY NG 20/40/2000/60 PPO HSA 21
Network	Freedom	Freedom	Liberty	Liberty
Gated/Non-Gated	N	N	N	N
Copayment				
a. PCP	No Charge after ded	\$50	\$30 after ded	\$20 after ded
b. Specialist	No Charge after ded	\$75	\$50 after ded	\$40 after ded
In-Network Deductible (Single)	\$2,500	\$2,500	\$2,000	\$2,000
In-Network Deductible (Family)	\$5,000	\$5,000	\$4,000	\$4,000
In-Network Maximum Out of Pocket (Single)	\$7,000	\$8,550	\$7,000	\$6,000
In-Network Maximum Out of Pocket (Family)	\$14,000	\$17,100	\$14,000	\$12,000
In-Network Coinsurance	N/A	40%	20%	40%
Outpatient Facility				
Freestanding	No Charge after ded	\$250 after ded	\$250 after ded	\$250 after ded
Hospital	50% after ded	50% after ded	50% after ded	50% after ded
Inpatient Facility	\$500 per day after ded up to \$2,500	40% after ded	20% after ded	40% after ded
Emergency Room	\$100 then 50% after ded	\$100 then 50% after ded	\$100 then 50% after ded	\$100 then 50% after ded
Out of Network Deductible (Single)	\$5,000	\$5,000	N/A	\$4,000
Out of Network Deductible (Family)	\$10,000	\$10,000	N/A	\$8,000
Out of Network Maximum Out of Pocket (Single)	\$13,700	\$12,500	N/A	\$8,000
Out of Network Maximum Out of Pocket (Family)	\$27,400	\$25,000	N/A	\$16,000
Out of Network Coinsurance	50%	50%	N/A	50%
Prescription Drug	Tier 1 - \$5* Tier 2 - \$50* Tier 3 - 50%* Mail order = 2x copayment *After medical deductible	Tier 1 - \$5 Tier 2 - \$50* Tier 3 - 50%* Mail order = 2x copayment *After \$250 Rx Ded	Tier 1 - \$5* Tier 2 - \$50* Tier 3 - 50% up to \$150 maximum* Mail order = 2x copayment *After medical deductible	Tier 1 - \$5* Tier 2 - \$50* Tier 3 - 50% up to \$150 maximum* Mail order = 2x copayment *After medical deductible

## II. Specifications for coverage (continued)

### C. Silver Plans (continued)

Option	<input type="checkbox"/> NJ S LBTY NG 40/75/2500/50 EPO 21	<input type="checkbox"/> NJ S LBTY NG 50/75/2500/60 PPO 21	<input type="checkbox"/> NJ S LBTY NG 2500/80 EPO HSAM 21	<input type="checkbox"/> NJ S LBTY NG 30/50/2000/80 EPO HSA 21 1
Network	Liberty	Liberty	Liberty	Liberty
Gated/Non-Gated	N	N	N	N
Copayment				
a. PCP	\$40	\$50	20% after ded	\$30 after ded
b. Specialist	\$75	\$75	20% after ded	\$50 after ded
In-Network Deductible (Single)	\$2,500	\$2,500	\$2,500	\$2,000
In-Network Deductible (Family)	\$5,000	\$5,000	\$5,000	\$4,000
In-Network Maximum Out of Pocket (Single)	\$8,550	\$8,550	\$7,000	\$6,550
In-Network Maximum Out of Pocket (Family)	\$17,100	\$17,100	\$14,000	\$13,100
In-Network Coinsurance	50%	40%	20%	20%
Outpatient Facility				
Freestanding Hospital	\$250 after ded 50% after ded	\$250 after ded 50% after ded	20% after ded 20% after ded	No Charge after ded \$500 after ded
Inpatient Facility	50% after ded	40% after ded	20% after ded	\$500 per day after ded up to \$1,500
Emergency Room	\$100 then 50% after ded	\$100 then 50% after ded	\$100 then 50% after ded	\$100 then 20% after ded
Out of Network Deductible (Single)	N/A	\$5,000	N/A	N/A
Out of Network Deductible (Family)	N/A	\$10,000	N/A	N/A
Out of Network Maximum Out of Pocket (Single)	N/A	\$12,500	N/A	N/A
Out of Network Maximum Out of Pocket (Family)	N/A	\$25,000	N/A	N/A
Out of Network Coinsurance	N/A	50%	N/A	N/A
Prescription Drug	Tier 1 - \$5 Tier 2 - \$50* Tier 3 - 50%* Mail order = 2x copayment *After \$250 Rx Ded	Tier 1 - \$5 Tier 2 - \$50* Tier 3 - 50%* Mail order = 2x copayment *After \$250 Rx Ded	Tier 1 - \$5* Tier 2 - \$50* Tier 3 - 50%* Mail order = 2x copayment *After medical deductible	Tier 1 - \$25* Tier 2 - \$50* Tier 3 - 75* Mail order = 2x copayment *After medical deductible

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)

### D. Bronze Plans

Option	<input type="checkbox"/> NJ B LBTY NG 5900/50 EPO HSA 21	<input type="checkbox"/> NJ B LBTY NG 10/70/6000/50 EPO HSA 21
Network	Liberty	Liberty
Gated/Non-Gated	N	N
Copayment		
a. PCP	50% after ded	\$10 after ded
b. Specialist	50% after ded	\$70 after ded
In-Network Deductible (Single)	\$5,900	\$6,000
In-Network Deductible (Family)	\$11,800	\$12,000
In-Network Maximum Out of Pocket (Single)	\$6,900	\$6,900
In-Network Maximum Out of Pocket (Family)	\$13,800	\$13,800
In-Network Coinsurance	50%	50%
Outpatient Facility		
Freestanding	50%	50%
Freestanding Ded	Y	Y
Hospital	50%	50%
Hospital Ded	Y	Y
Inpatient Facility	\$100 per day after ded up to \$500 per admit	\$50 per day after ded up to \$250 per admit
Emergency Room	\$100 then 50% after ded	\$100 then 50% after ded
Out of Network Deductible (Single)	N/A	N/A
Out of Network Deductible (Family)	N/A	N/A
Out of Network Maximum Out of Pocket (Single)	N/A	N/A
Out of Network Maximum Out of Pocket (Family)	N/A	N/A
Out of Network Coinsurance	N/A	N/A
Prescription Drug	Tier 1 - 50%* Tier 2 - 50%* Tier 3 - 50%* *After medical deductible	Tier 1 - 50%* Tier 2 - 50%* Tier 3 - 50%* *After medical deductible

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)

### E. Metro Platinum Plans

Option	<input type="checkbox"/> NJ P MTRO NG 10/40/100 EPO 21 2	<input type="checkbox"/> NJ P MTRO GT 5/75/100 EPO 21	<input type="checkbox"/> NJ P MTRO NG 10/40/100 EPO 21 1
Network	Metro	Metro	Metro
Gated/Non-Gated	N	Y	N
Copayment			
a. PCP	\$10	\$5	\$10
b. Specialist	\$40	\$75	\$40
In-Network Deductible (Single)	N/A	N/A	N/A
In-Network Deductible (Family)	N/A	N/A	N/A
In-Network Maximum Out of Pocket (Single)	\$3,500	\$3,500	\$2,500
In-Network Maximum Out of Pocket (Family)	\$7,000	\$7,000	\$5,000
In-Network Coinsurance	N/A	N/A	N/A
Outpatient Facility			
Freestanding	\$10	\$10	\$50
Hospital	\$500	50%	\$150
Inpatient Facility	\$200 per day up to \$400 per admit	\$500 per day up to \$2,500 per admit	\$200 per day up to \$400 per admit
Emergency Room	\$100	50%	\$100
Out of Network Deductible (Single)	N/A	N/A	N/A
Out of Network Deductible (Family)	N/A	N/A	N/A
Out of Network Maximum Out of Pocket (Single)	N/A	N/A	N/A
Out of Network Maximum Out of Pocket (Family)	N/A	N/A	N/A
Out of Network Coinsurance	N/A	N/A	N/A
Prescription Drug	Tier 1 - \$5 Tier 2 - \$35* Tier 3 - \$60* Mail order = 2x copayment *After \$100 RX deductible	Tier 1 - \$5 Tier 2 - \$25* Tier 3 - \$60* Mail order = 2x copayment *After \$100 RX deductible	Tier 1 - \$5 Tier 2 - \$35* Tier 3 - \$60* Mail order = 2x copayment *After \$100 RX deductible

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)

### F. Metro Gold Plans

Option	<input type="checkbox"/> NJ G MTRO NG 2000/100 EPO HSA 21	<input type="checkbox"/> NJ G MTRO NG 25/50/1000/50 EPO 21	<input type="checkbox"/> NJ G MTRO NG 25/60/1500/80 EPO 21 1
Network	Metro	Metro	Metro
Gated/Non-Gated	N	N	N
Copayment			
a. PCP	No Charge after ded	\$25	\$25
b. Specialist	No Charge after ded	\$50	\$60
In-Network Deductible (Single)	\$2,000	\$1,000	\$1,500
In-Network Deductible (Family)	\$4,000	\$2,000	\$3,000
In-Network Maximum Out of Pocket (Single)	\$6,000	\$5,000	\$5,000
In-Network Maximum Out of Pocket (Family)	\$12,000	\$10,000	\$10,000
In-Network Coinsurance	N/A	50%	20%
Outpatient Facility			
Freestanding	No Charge after ded	\$100	\$100
Hospital	No Charge after ded	50% after ded	50% after ded
Inpatient Facility	No Charge after ded	50% after ded	20% after ded
Emergency Room	\$100 then 50% after ded	\$100 then 50% after ded	\$100 then 50% after ded
Out of Network Deductible (Single)	N/A	N/A	N/A
Out of Network Deductible (Family)	N/A	N/A	N/A
Out of Network Maximum Out of Pocket (Single)	N/A	N/A	N/A
Out of Network Maximum Out of Pocket (Family)	N/A	N/A	N/A
Out of Network Coinsurance	N/A	N/A	N/A
Prescription Drug	Tier 1 - \$10* Tier 2 - \$40* Tier 3 - \$50%* Mail order = 2x copayment *After medical deductible	Tier 1 - \$10 Tier 2 - \$40* Tier 3 - \$50%* Mail order = 2x copayment *After \$100 Rx deductible	Tier 1 - \$10 Tier 2 - \$40* Tier 3 - \$50%* Mail order = 2x copayment *After \$100 Rx deductible

## II. Specifications for coverage (continued)

### F. Metro Gold Plans (continued)

Option	<input type="checkbox"/> NJ G MTRO NG 30/60/2000/70 EPO 21 2	<input type="checkbox"/> NJ G MTRO GT 5/75/2000/50 EPO 21	<input type="checkbox"/> NJ G MTRO NG 30/60/2000/70 EPO 21 1
Network	Metro	Metro	Metro
Gated/Non-Gated	N	Y	N
Copayment			
a. PCP	\$30	\$5	\$30
b. Specialist	\$60	\$75	\$60
In-Network Deductible (Single)	\$2,000	\$2,000	\$2,000
In-Network Deductible (Family)	\$4,000	\$4,000	\$4,000
In-Network Maximum Out of Pocket (Single)	\$7,000	\$8,000	\$6,850
In-Network Maximum Out of Pocket (Family)	\$14,000	\$16,000	\$13,700
In-Network Coinsurance	30%	50%	30%
Outpatient Facility			
Freestanding	30% after ded	\$500	30% after ded
Hospital	30% after ded	\$500 after ded	30% after ded
Inpatient Facility	30% after ded	50% after ded	\$500 per admit up to \$5,000 per year
Emergency Room	\$100 then 50% after ded	50% after ded	\$100 then 30% after ded
Out of Network Deductible (Single)	N/A	N/A	N/A
Out of Network Deductible (Family)	N/A	N/A	N/A
Out of Network Maximum Out of Pocket (Single)	N/A	N/A	N/A
Out of Network Maximum Out of Pocket (Family)	N/A	N/A	N/A
Out of Network Coinsurance	N/A	N/A	N/A
Prescription Drug	Tier 1 - \$10 Tier 2 - \$40* Tier 3 - \$50%* Mail order = 2x copayment *After \$100 Rx deductible	Tier 1 - \$5 Tier 2 - \$25* Tier 3 - \$60* Mail order = 2x copayment *After \$100 Rx deductible	Tier 1 - \$15 Tier 2 - \$35 Tier 3 - \$75 Mail order = 2x copayment



## II. Specifications for coverage (continued)

### F. Metro Gold Plans (continued)

Option	<input type="checkbox"/> NJ G MTRO NG 25/60/1500/80 EPO 21 2	<input type="checkbox"/> NJ G MTRO NG 25/50/750/50 EPO 21	<input type="checkbox"/> NJ G MTRO NG 1700/100 EPO HSA 21
Network	Metro	Metro	Metro
Gated/Non-Gated	N	N	N
Copayment			
a. PCP	\$25	\$25	No Charge after ded
b. Specialist	\$60	\$50	No Charge after ded
In-Network Deductible (Single)	\$1,500	\$750	\$1,700
In-Network Deductible (Family)	\$3,000	\$1,500	\$3,400
In-Network Maximum Out of Pocket (Single)	\$5,000	\$5,500	\$4,000
In-Network Maximum Out of Pocket (Family)	\$10,000	\$11,000	\$8,000
In-Network Coinsurance	20%	50%	N/A
Outpatient Facility			
Freestanding	\$100	\$100	No Charge after ded
Hospital	50% after ded	50% after ded	No Charge after ded
Inpatient Facility	20% after ded	50% after ded	No Charge after ded
Emergency Room	\$100 then 50% after ded	\$100 then 50% after ded	\$100 then 50% after ded
Out of Network Deductible (Single)	N/A	N/A	N/A
Out of Network Deductible (Family)	N/A	N/A	N/A
Out of Network Maximum Out of Pocket (Single)	N/A	N/A	N/A
Out of Network Maximum Out of Pocket (Family)	N/A	N/A	N/A
Out of Network Coinsurance	N/A	N/A	N/A
Prescription Drug	Tier 1 - \$10 Tier 2 - \$40* Tier 3 - \$70* Mail order = 2x copayment *After \$100 Rx deductible	Tier 1 - \$10 Tier 2 - \$40* Tier 3 - \$70* Mail order = 2x copayment *After \$100 Rx deductible	Tier 1 - \$10* Tier 2 - \$40* Tier 3 - \$70* Mail order = 2x copayment *After medical deductible

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)

### G. Metro Silver Plans

Option	☐ NJ S MTRO NG 40/75/2500/50 EPO 21 2	☐ NJ S MTRO NG 50/75/2500/60 EPO 21	☐ NJ S MTRO NG 25/50/2000/80 EPO HSA 21 2
Network	Metro	Metro	Metro
Gated/Non-Gated	N	N	N
Copayment			
a. PCP	\$40	\$50	\$25 after ded
b. Specialist	\$75	\$75	\$50 after ded
In-Network Deductible (Single)	\$2,500	\$2,500	\$2,000
In-Network Deductible (Family)	\$5,000	\$5,000	\$4,000
In-Network Maximum Out of Pocket (Single)	\$8,550	\$8,550	\$7,000
In-Network Maximum Out of Pocket (Family)	\$17,100	\$17,100	\$14,000
In-Network Coinsurance	50%	40%	20%
Outpatient Facility			
Freestanding	\$250 after ded	\$250 after ded	\$250 after ded
Hospital	50% after ded	50% after ded	\$500 after ded
Inpatient Facility	50% after ded	40% after ded	\$500 per admit after ded
Emergency Room	\$100 then 50% after ded	\$100 then 50% after ded	\$100 then 50% after ded
Out of Network Deductible (Single)	N/A	N/A	N/A
Out of Network Deductible (Family)	N/A	N/A	N/A
Out of Network Maximum Out of Pocket (Single)	N/A	N/A	N/A
Out of Network Maximum Out of Pocket (Family)	N/A	N/A	N/A
Out of Network Coinsurance	N/A	N/A	N/A
Prescription Drug	Tier 1 - \$5 Tier 2 - \$50* Tier 3 - 50%* Mail order = 2x copayment *After \$100 Rx deductible	Tier 1 - \$5 Tier 2 - \$50* Tier 3 - 50%* Mail order = 2x copayment *After \$100 Rx deductible	Tier 1 - \$5* Tier 2 - \$50* Tier 3 - 50% to \$150* Mail order = 2x copayment *After medical deductible

## II. Specifications for coverage (continued)

### G. Metro Silver Plans (continued)

Option	<input type="checkbox"/> NJ S MTRO NG 40/75/2500/50 EPO 21 1	<input type="checkbox"/> NJ S MTRO NG 25/50/2000/80 EPO HSA 21 1
Network	Metro	Metro
Gated/Non-Gated	N	N
Copayment		
a. PCP	\$40	\$25 after ded
b. Specialist	\$75	\$50 after ded
In-Network Deductible (Single)	\$2,500	\$2,000
In-Network Deductible (Family)	\$5,000	\$4,000
In-Network Maximum Out of Pocket (Single)	\$8,150	\$6,550
In-Network Maximum Out of Pocket (Family)	\$16,300	\$13,100
In-Network Coinsurance	50%	20%
Outpatient Facility		
Freestanding	\$250	\$75 after ded
Hospital	\$500	\$500 after ded
Inpatient Facility	\$500 per admit up to \$5,000 per year	\$500 per admit after ded up to \$5,000 per year
Emergency Room	\$100 then 50% after ded	\$100 then 50% after ded
Out of Network Deductible (Single)	N/A	N/A
Out of Network Deductible (Family)	N/A	N/A
Out of Network Maximum Out of Pocket (Single)	N/A	N/A
Out of Network Maximum Out of Pocket (Family)	N/A	N/A
Out of Network Coinsurance	N/A	N/A
Prescription Drug	Tier 1 - \$10 Tier 2 - \$40* Tier 3 - \$70* Mail order = 2x copayment *After \$100 Rx deductible	Tier 1 - \$10* Tier 2 - \$40* Tier 3 - \$70* Mail order = 2x copayment *After medical deductible

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)

### H. Metro Bronze Plans

Option	<input type="checkbox"/> NJ B MTRO NG 5900/50 EPO HSA 21	<input type="checkbox"/> NJ B MTRO NG 10/70/6000/50 EPO HSA 21
Network	Metro	Metro
Gated/Non-Gated	N	N
Copayment		
a. PCP	50% after ded	\$10 after ded
b. Specialist	50% after ded	\$70 after ded
In-Network Deductible (Single)	\$5,900	\$6,000
In-Network Deductible (Family)	\$11,800	\$12,000
Emergency Room	\$100 then 50% after ded	\$100 then 50% after ded
Out of Network Deductible (Single)	N/A	N/A
Out of Network Deductible (Family)	N/A	N/A
Out of Network Maximum Out of Pocket (Single)	N/A	N/A
Out of Network Maximum Out of Pocket (Family)	N/A	N/A
Out of Network Coinsurance	N/A	N/A
Prescription Drug	Tier 1 - 50%* Tier 2 - 50%* Tier 3 - 50%* *After medical deductible	Tier 1 - 50%* Tier 2 - 50%* Tier 3 - 50%* *After medical deductible

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)



## 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, and only full-time employees 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 \_\_\_\_\_

\_\_\_\_\_  
Print name of Officer, Partner or Proprietor

\_\_\_\_\_  
Signature of Officer, Partner or Proprietor

\_\_\_\_\_  
Witness to Signature

**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.