

## Application for a Small Group Health Benefits Policy – OHI

Oxford Health Insurance, Inc.

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

Please print or type

**Policy Number (OHI 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 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 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 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

## 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 OR D.

### A. PLATINUM PLANS

Option	<input type="checkbox"/> Oxford® EPO (Platinum) 15/40	<input type="checkbox"/> Oxford® PPO Flex (Platinum) 20/40	<input type="checkbox"/> Oxford® PPO Flex (Platinum) 15/45	<input type="checkbox"/> Oxford® PPO (Platinum) 20/40
<b>Network</b>	<input type="checkbox"/> Freedom <input type="checkbox"/> Liberty	<input type="checkbox"/> Freedom <input type="checkbox"/> Liberty	<input type="checkbox"/> Freedom <input type="checkbox"/> Liberty	<input type="checkbox"/> Freedom <input type="checkbox"/> Liberty
<b>Access</b>	Non-gated	Non-gated	Non-gated	Non-gated
<b>Copayment:</b> <b>a. PCP</b> <b>b. Specialist</b>	\$15 per visit \$40 per visit	\$20 per visit \$40 per visit	\$15 per visit \$45 per visit	\$20 per visit \$40 per visit
<b>In-Network Deductible (Single/Family)</b>	N/A	N/A	N/A	N/A
<b>In-Network Maximum Out-of-Pocket (Single/Family)</b>	\$2,500/\$5,000	\$2,500/\$5,000	\$2,500/\$5,000	\$2,000/\$4,000
<b>In-Network Coinsurance</b>	N/A	N/A	N/A	N/A
<b>Outpatient Facility Copayment</b>	Freestanding Facility – \$40 Hospital Facility – \$150	Freestanding Facility – \$40 Hospital Facility – \$150	Freestanding Facility – No charge Hospital Facility – \$150	Freestanding Facility – No charge Hospital Facility – \$150
<b>Inpatient Facility Copayment</b>	\$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
<b>Emergency Room</b>	\$100	\$100	\$100	\$100
<b>Out-of-Network Deductible (Single/Family)</b>	N/A	\$2,000/\$4,000	\$2,500/\$5,000	\$2,000/\$4,000
<b>Out-of-Network Maximum Out-of-Pocket (Single/Family)</b>	N/A	\$5,000/\$10,000	\$6,250/\$12,500	\$5,000/\$10,000
<b>Out-of-Network Coinsurance</b>	N/A	30%	30%	30%
<b>Prescription Drug Coverage</b>	Tier 1 – \$5 copayment Tier 2 – \$25 copayment Tier 3 – \$50 copayment Mail-Order – 2x copay Deductible – N/A	Tier 1 – \$5 copayment Tier 2 – \$25 copayment Tier 3 – \$50 copayment Mail-Order – 2x copay Deductible – N/A	Tier 1 – \$5 copayment Tier 2 – \$25 copayment Tier 3 – \$50 copayment Mail-Order – 2x copay Deductible – N/A	Tier 1 – \$5 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	<input type="checkbox"/> Oxford® EPO (Gold) 50	<input type="checkbox"/> Oxford® EPO (Gold) 30/50 \$1000	<input type="checkbox"/> Oxford® EPO (Gold) 30/60	<input type="checkbox"/> Oxford® EPO (Gold) 25/40
<b>Network</b>	<input type="checkbox"/> Freedom <input type="checkbox"/> Liberty	Liberty	Liberty	Liberty
<b>Access</b>	<input type="checkbox"/> Gated* <input type="checkbox"/> Non-gated	<input type="checkbox"/> Gated* <input type="checkbox"/> Non-gated	Non-gated	Non-gated
<b>Copayment:</b> <b>a. PCP</b> <b>b. Specialist</b>	\$50 per visit \$50 per visit	\$30 per visit \$50 per visit	\$30 per visit \$60 per visit	\$25 per visit \$40 per visit
<b>In-Network Deductible (Single/Family)</b>	\$600/\$1,200	\$1,000/\$2,000	\$2,000/\$4,000	\$1,250/\$2,500
<b>In-Network Maximum Out-of-Pocket (Single/Family)</b>	\$4,000/\$8,000	\$3,500/\$7,000	\$3,500/\$7,000	\$3,750/\$7,500
<b>In-Network Coinsurance</b>	N/A	20%	50%	20%
<b>Outpatient Facility Copayment</b>	Freestanding Facility – \$50 Hospital Facility – 50%	Freestanding Facility – \$50 Hospital Facility – \$150	Freestanding Facility – \$150 Hospital Facility – \$250	Freestanding Facility – \$40 Hospital Facility – \$150
<b>Inpatient Facility Copayment</b>	\$500 per day to \$2500 maximum per admit (\$5000 maximum per year)	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
<b>Emergency Room</b>	\$100	\$100 then Coinsurance	\$100 then Coinsurance	\$100 then Coinsurance
<b>Prescription Drug Coverage</b>	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	<input type="checkbox"/> Oxford® EPO (Gold) 25/50	<input type="checkbox"/> Oxford® EPO (Gold) 30/50 \$2000
<b>Network</b>	Liberty	Liberty
<b>Access</b>	Non-gated	Non-gated
<b>Copayment:</b> <b>a. PCP</b> <b>b. Specialist</b>	\$25 per visit \$50 per visit	\$30 per visit \$50 per visit
<b>In-Network Deductible (Single/Family)</b>	\$750/\$1,500	\$2,000/\$4,000
<b>In-Network Maximum Out-of-Pocket (Single/Family)</b>	\$4,500/\$9,000	\$5,000/\$10,000
<b>In-Network Coinsurance</b>	50%	30%
<b>Outpatient Facility Copayment</b>	Freestanding Facility – \$75 Hospital Facility – \$150	Freestanding Facility – \$50 Hospital Facility – \$150
<b>Inpatient Facility Copayment</b>	Deductible and Coinsurance	Deductible and Coinsurance
<b>Emergency Room</b>	\$100 then Coinsurance	\$100 then Coinsurance
<b>Out-of-Network Deductible (Single/Family)</b>	N/A	N/A
<b>Out-of-Network Maximum Out-of-Pocket (Single/Family)</b>	N/A	N/A
<b>Out-of-Network Coinsurance</b>	N/A	N/A
<b>Prescription Drug Coverage</b>	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	<input type="checkbox"/> Oxford <sup>®</sup> PPO Flex (Gold) 25/40	<input type="checkbox"/> Oxford <sup>®</sup> PPO Flex (Gold) 30/50	<input type="checkbox"/> Oxford <sup>®</sup> PPO Flex (Gold) 25/40 \$2000
<b>Network</b>	<input type="checkbox"/> Freedom <input type="checkbox"/> Liberty	<input type="checkbox"/> Freedom <input type="checkbox"/> Liberty	<input type="checkbox"/> Liberty
<b>Access</b>	Non-gated	Non-gated	Non-gated
<b>Copayment:</b> a. PCP b. Specialist	\$25 per visit \$40 per visit	\$30 per visit \$50 per visit	\$25 per visit \$40 per visit
<b>In-Network Deductible (Single/Family)</b>	\$1,000/\$2,000	\$1,500/\$3,000	\$2,000/\$4,000
<b>In-Network Maximum Out-of-Pocket (Single/Family)</b>	\$3,500/\$7,000	\$3,250/\$6,500	\$4,000/\$8,000
<b>In-Network Coinsurance</b>	20%	20%	20%
<b>Outpatient Facility Copayment</b>	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%
<b>Inpatient Facility Copayment</b>	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
<b>Emergency Room</b>	\$100 then Coinsurance	\$100 then Coinsurance	\$100 then Coinsurance
<b>Out-of-Network Deductible (Single/Family)</b>	\$3,000/\$6,000	\$4,000/\$8,000	\$4,000/\$8,000
<b>Out-of-Network Maximum Out-of-Pocket (Single/Family)</b>	\$7,500/\$15,000	\$9,000/\$18,000	\$8,000/\$16,000
<b>Out-of-Network Coinsurance</b>	40%	40%	40%
<b>Prescription Drug Coverage</b>	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	<input type="checkbox"/> Oxford® EPO HSA (Silver) \$2000 30/50**	<input type="checkbox"/> Oxford® EPO (Silver) 40/75 \$2500	<input type="checkbox"/> Oxford® PPO Flex (Silver) 50/75
Network	Liberty	Liberty	<input type="checkbox"/> Liberty <input type="checkbox"/> Freedom
Access	Non-gated	Non-gated	Non-gated
Copayment: a. PCP b. Specialist	Deductible then \$30 Deductible then \$50	\$40 per visit \$75 per visit	\$50 per visit \$75 per visit
In-Network Deductible (Single/Family)	\$2,000/\$4,000	\$2,500/\$5,000	\$2,500/\$5,000
In-Network Maximum Out-of-Pocket (Single/Family)	\$6,550/\$13,100	\$6,850/\$13,700	\$6,250/\$12,500
In-Network Coinsurance	20%	50%	30%
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 30% Coinsurance Hospital Facility – Deductible then 50% Coinsurance
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
Out-of-Network Deductible (Single/Family)	N/A	N/A	\$5,000/\$10,000
Out-of-Network Maximum Out-of-Pocket (Single/Family)	N/A	N/A	\$12,500/\$25,000
Out-of-Network Coinsurance	N/A	N/A	50%
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

**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	<input type="checkbox"/> Oxford® EPO HSA (Bronze) \$3000**	<input type="checkbox"/> Oxford® EPO HSA (Bronze) 10/70 \$3000**
<b>Network</b>	Liberty	Liberty
<b>Access</b>	Non-gated	Non-gated
<b>Copayment:</b> <b>a. PCP</b> <b>b. Specialist</b>	Deductible then 50% Coinsurance	Deductible then \$10 per visit Deductible then \$70 per visit
<b>In-Network Deductible (Single/Family)</b>	\$3,000/\$6,000	\$3,000/\$6,000
<b>In-Network Maximum Out-of-Pocket (Single/Family)</b>	\$6,550/\$13,100	\$6,550/\$13,100
<b>In-Network Coinsurance</b>	50%	50%
<b>Outpatient Facility Copayment</b>	Deductible and Coinsurance	Deductible and Coinsurance
<b>Inpatient Facility Copayment</b>	\$100 per day to \$500 maximum per admit (\$1000 maximum per year)	\$50 per day to \$250 maximum per admit (\$500 maximum per year)
<b>Emergency Room</b>	Deductible and Coinsurance	Deductible and Coinsurance
<b>Out-of-Network Deductible (Single/Family)</b>	N/A	N/A
<b>Out-of-Network Maximum Out-of-Pocket (Single/Family)</b>	N/A	N/A
<b>Out-of-Network Coinsurance</b>	N/A	N/A
<b>Prescription Drug Coverage</b>	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	<input type="checkbox"/> Oxford® EPO (Platinum) 10/40	<input type="checkbox"/> Oxford® EPO (Platinum) 20/40	<input type="checkbox"/> Oxford® EPO HSA (Gold) \$1500**	<input type="checkbox"/> Oxford® Primary Advantage <sup>SM</sup> (Gold) \$1000 25/50**
<b>Network</b>	Garden State	Garden State	Garden State	Garden State
<b>Access</b>	Non-gated	Non-gated	Non-gated	Non-gated
<b>Copayment:</b> <b>a. PCP</b> <b>b. Specialist</b>	\$10 per visit \$40 per visit	\$20 per visit \$40 per visit	Deductible then no charge Deductible then no charge	\$25 per visit Deductible then \$50 per visit
<b>In-Network Deductible (Single/Family)</b>	N/A	N/A	\$1,500/\$3,000	\$1,000/\$2,000
<b>In-Network Maximum Out-of-Pocket (Single/Family)</b>	\$3,000/\$6,000	\$3,000/\$6,000	\$4,000/\$8,000	\$3,000/\$6,000
<b>In-Network Coinsurance</b>	N/A	N/A	N/A	10%
<b>Outpatient Facility Copayment</b>	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
<b>Inpatient Facility Copayment</b>	\$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)
<b>Emergency Room</b>	\$100	\$100	Deductible then no charge	\$100 then Deductible and Coinsurance
<b>Prescription Drug Coverage</b>	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 – \$15 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	<input type="checkbox"/> Oxford® EPO (Gold) \$1250 25/50	<input type="checkbox"/> Oxford® EPO (Gold) 25/50	<input type="checkbox"/> Oxford® EPO HSA (Silver) \$2000 25/50**	<input type="checkbox"/> Oxford® EPO (Silver) 40/75
<b>Network</b>	Garden State	Garden State	Garden State	Garden State
<b>Access</b>	Non-gated	Non-gated	Non-gated	Non-gated
<b>Copayment:</b> <b>a. PCP</b> <b>b. Specialist</b>	\$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
<b>In-Network Deductible (Single/Family)</b>	\$1,250/\$2,500	\$500/\$1,000	\$2,000/\$4,000	\$2,000/\$4,000
<b>In-Network Maximum Out-of-Pocket (Single/Family)</b>	\$3,000/\$6,000	\$4,750/\$9,500	\$6,550/\$13,100	\$6,850/\$13,700
<b>In-Network Coinsurance</b>	20%	50%	20%	50%
<b>Outpatient Facility Copayment</b>	Freestanding Facility – \$75 Hospital Facility – \$150	Freestanding Facility – \$125 Hospital Facility – \$250	Freestanding Facility – Deductible then \$150 Hospital Facility – Deductible then \$500	Freestanding Facility – Deductible then 30% Coinsurance Hospital Facility – Deductible then 50% Coinsurance
<b>Inpatient Facility Copayment</b>	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
<b>Emergency Room</b>	\$100 then Deductible and Coinsurance	\$100 then Deductible and Coinsurance	Deductible then \$100	\$100 then Deductible and Coinsurance
<b>Prescription Drug Coverage</b>	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

## II. SPECIFICATIONS FOR COVERAGE (CONTINUED)

### E. GARDEN STATE PLANS (CONTINUED)

Option	<input type="checkbox"/> Oxford® EPO (Silver) 50/75 \$2000	<input type="checkbox"/> Oxford® Primary Advantage <sup>SM</sup> (Silver) 40/60**	<input type="checkbox"/> Oxford® EPO HSA (Bronze) \$3000** 10/70	<input type="checkbox"/> Oxford® EPO HSA (Bronze) \$3000** 50%
<b>Network</b>	Garden State	Garden State	Garden State	Garden State
<b>Access</b>	<input type="checkbox"/> Gated* <input type="checkbox"/> Non-gated	Non-gated	Non-gated	Non-gated
<b>Copayment:</b> <b>a. PCP</b> <b>b. Specialist</b>	\$50 per visit \$75 per visit	\$40 per visit \$60 per visit	\$10 per visit \$70 per visit	Deductible then 50% Coinsurance
<b>In-Network Deductible (Single/Family)</b>	\$2,000/\$4,000	\$2,000/\$4,000	\$3,000/\$6,000	\$3,000/\$6,000
<b>In-Network Maximum Out-of-Pocket (Single/Family)</b>	\$6,600/\$13,200	\$6,600/\$13,200	\$6,500/\$13,000	\$6,550/\$13,100
<b>In-Network Coinsurance</b>	30%	10%	50%	50%
<b>Outpatient Facility Copayment</b>	Freestanding Facility – Deductible then 30% Hospital Facility – Deductible then 50%	Freestanding Facility – Deductible then \$100 Hospital Facility – Deductible then \$300	Deductible then 50% Coinsurance	Deductible then 50% Coinsurance
<b>Inpatient Facility Copayment</b>	Deductible and Coinsurance	Deductible then \$500 per day to \$2500 maximum per admit (\$5000 maximum per year)	Deductible then \$50 per day to \$250 maximum per admit (\$500 maximum per year)	Deductible then \$100 per day to \$500 maximum per admit (\$1,000 maximum per year)
<b>Emergency Room</b>	\$100 then Deductible and Coinsurance	\$100 then Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
<b>Prescription Drug Coverage</b>	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 – 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, 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