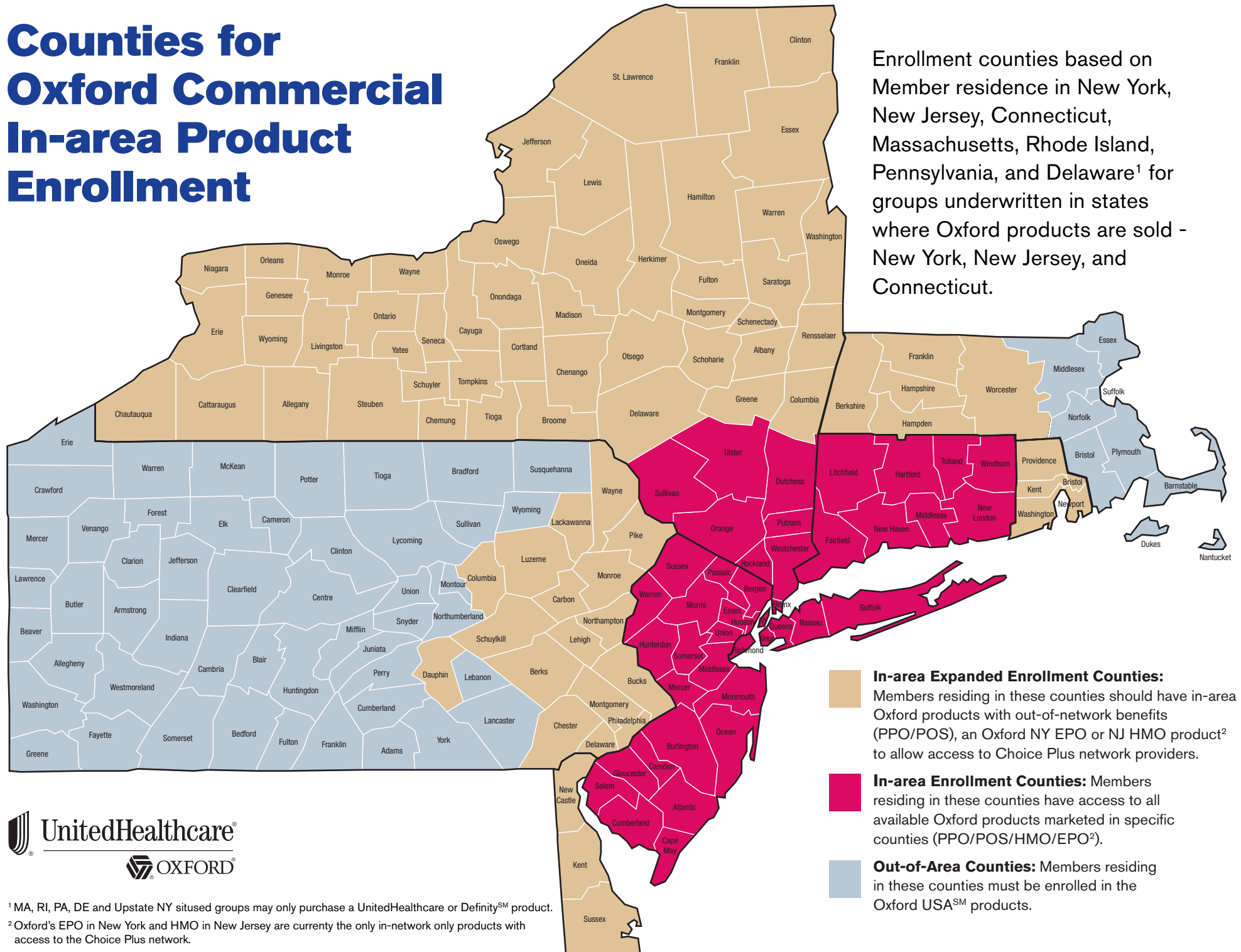


Counties for Oxford Commercial In-area Product Enrollment



Enrollment counties based on Member residence in New York, New Jersey, Connecticut, Massachusetts, Rhode Island, Pennsylvania, and Delaware¹ for groups underwritten in states where Oxford products are sold - New York, New Jersey, and Connecticut.

- In-area Expanded Enrollment Counties:** Members residing in these counties should have in-area Oxford products with out-of-network benefits (PPO/POS), an Oxford NY EPO or NJ HMO product² to allow access to Choice Plus network providers.
- In-area Enrollment Counties:** Members residing in these counties have access to all available Oxford products marketed in specific counties (PPO/POS/HMO/EPO²).
- Out-of-Area Counties:** Members residing in these counties must be enrolled in the Oxford USASM products.



¹ MA, RI, PA, DE and Upstate NY sitused groups may only purchase a UnitedHealthcare or DefinitySM product.
² Oxford's EPO in New York and HMO in New Jersey are currently the only in-network only products with access to the Choice Plus network.