UnitedHealthcare®
OXFORD®

Freedom Plan® Metro℠
Liberty Plan℠ Metro
Freedom Plan® Metro Access℠
Liberty Plan℠ Metro Access
Oxford Exclusive Plan℠ Metro
Oxford Ease℠
Freedom Plan® Direct℠
Liberty Plan℠ Direct
Oxford MyPlan℠
Oxford® HSA Exclusive℠
Oxford® HSA Direct℠

NY Small Group Application – OHI

Oxford Health Insurance Inc. ▪ www.oxfordhealth.com

Mailing Address: Group Enrollment Department, 14 Central Park Drive, Hooksett, NH 03106

I. GENERAL INFORMATION

1. **Full Legal Name of Group:**

2. **Primary Address of Group:**
   (Street Address
   City, State, ZIP Code)
   No P.O. Box

3. **Plan Administrator/Contact:**
   - a. Name
   - b. Title
   - c. Address
     (If different from primary)
     City, State, ZIP code
   - d. Phone Number Ext.
   - e. Fax Number
   - f. E-mail Address
   - g. Add'l Contact & Number

4. **Name and title of person to receive billing statements:**
   - a. Name
   - b. Title
   - c. Address
     (If different from primary)
     City, State, ZIP code
   - d. Phone Number Ext.
   - e. Fax Number

5. **Full legal name of each subsidiary and/or affiliated company whose employees are to be covered (if applicable):**

6. **Nature of Business:**

7. **SIC Code:**

8. **Tax Identification Number:**

II. ADMINISTRATIVE INFORMATION

The term "coverage" means the benefits provided by Oxford, pursuant to the Group Certificate of Coverage.

1. **Effective date:** We request that this coverage be effective: _____.
(Month / Day 1st or 15th / Year)

2. **Anniversary date:** If the initial effective date is the 15th of the month, then the anniversary date is the first of the month following the effective date month.

3. **Open enrollment period:** The open enrollment period is the month prior to your anniversary date. The open enrollment effective date is the first of the month following the period.

4. **Total Number of Employees:** _____

5. **Employee Eligibility:** All full-time, permanent employees who work at least _____ hours per week (minimum 20 hours/week) are eligible.

6. **Number of Current Eligible Employees:** _____

7. **Number of Employees** enrolling with Oxford with the new group application: _____

8. **Number of Waivers** for health coverage submitted: _____

9. **Continuation of Coverage:** Are you enrolling any former employees under COBRA or State Continuation Provisions? ❑ Yes ❑ No
If yes, how many? _____

10. **Other group health or HMO coverage:** Indicate below other group health coverage which is still in force or which terminated within the past three years.

Type of coverage	Name of carrier	Effective date	If terminated, date terminated

Eligibility & Termination: The employee will become eligible on the latter of the effective date of this plan or the date selected below (check appropriate date).

11. **Integration with Medicare Benefits:** Health Benefits covered by Medicare Part A and B are carved out for Retired Employees aged 65 or over and their dependents aged 65 or over if the group offers retiree coverage.

CLASS I

Definition of Class I _____
_____

i) **Eligibility/Termination**

❑ Date on which the employee completes _____days/months (circle one) of continuous service.

Termination will be the date of termination of employment.

ii) **Eligibility/Termination**

❑ On the first day of the calendar month coinciding with or next following the date on which the employee completes _____days/months (circle one) of continuous service.

Termination will be on the last day of the calendar month.

iii) **Waiting Period for Rehires**

Waiting Period waived for Rehires? ❑ Yes ❑ No

If yes, waived if rehired within _____ months.

CLASS II

Definition of Class II _____
_____

i) **Eligibility/Termination**

❑ Date on which the employee completes _____days/months (circle one) of continuous service.

Termination will be the date of termination of employment.

ii) **Eligibility/Termination**

❑ On the first day of the calendar month coinciding with or next following the date on which the employee completes _____days/months (circle one) of continuous service.

Termination will be on the last day of the calendar month.

iii) **Waiting Period for Rehires**

Waiting Period waived for Rehires? ❑ Yes ❑ No

If yes, waived if rehired within _____ months.

CLASS III

Definition of Class III _____

_____

i) Eligibility/Termination

❑ Date on which the employee completes _____days/months (circle one) of continuous service.

Termination will be the date of termination of employment.

ii) Eligibility/Termination

❑ On the first day of the calendar month coinciding with or next following the date on which the employee completes _____days/months (circle one) of continuous service.

Termination will be on the last day of the calendar month.

iii) Waiting Period for Rehires

Waiting Period waived for Rehires? ❒ Yes ❒ No

If yes, waived if rehired within _____ months.

CLASS IV

Definition of Class IV _____

_____

i) Eligibility/Termination

❑ Date on which the employee completes _____days/months (circle one) of continuous service.

Termination will be the date of termination of employment.

ii) Eligibility/Termination

❑ On the first day of the calendar month coinciding with or next following the date on which the employee completes _____days/months (circle one) of continuous service.

Termination will be on the last day of the calendar month.

iii) Waiting Period for Rehires

Waiting Period waived for Rehires? ❒ Yes ❒ No

If yes, waived if rehired within _____ months.

CLASS V

Definition of Class V _____

_____

i) Eligibility/Termination

❑ Date on which the employee completes _____days/months (circle one) of continuous service.

Termination will be the date of termination of employment.

ii) Eligibility/Termination

❑ On the first day of the calendar month coinciding with or next following the date on which the employee completes _____days/months (circle one) of continuous service.

Termination will be on the last day of the calendar month.

iii) Waiting Period for Rehires

Waiting Period waived for Rehires? ❒ Yes ❒ No

If yes, waived if rehired within _____ months.

CLASS VI

Definition of Class VI _____

_____

i) Eligibility/Termination

❑ Date on which the employee completes _____days/months (circle one) of continuous service.

Termination will be the date of termination of employment.

ii) Eligibility/Termination

❑ On the first day of the calendar month coinciding with or next following the date on which the employee completes _____days/months (circle one) of continuous service.

Termination will be on the last day of the calendar month.

iii) Waiting Period for Rehires

Waiting Period waived for Rehires? ❒ Yes ❒ No

If yes, waived if rehired within _____ months.

III. PRODUCT AND PLAN DESIGNS

A. Oxford Plan Metro **(Referrals are required for these plan designs.)**

Instructions: Please select a plan option and check off any variable items as provided below.

Please Select Network: ❑ Freedom ❑ Liberty

Options	❑ Plan 1	❑ Plan 2	❑ Plan 3
Copayment:			
a. PCP	$15 per visit	$25 per visit	$50 per visit
b. Specialist	$25 per visit	$40 per visit	$75 per visit
Out-of-Network Deductible	$2,000 Single $6,000 Family	$2,000 Single $6,000 Family	$3,000 Single $9,000 Family
Out-of-Network Reimbursement	140% of Medicare rate[1]	140% of Medicare rate[1]	140% of Medicare rate[1]
Inpatient/Outpatient Facility Copayment	$250 per day up to five days Inpatient ($1,250 max. copayment per year) / $250 Outpatient	$500 per day up to five days Inpatient ($2,500 max. copayment per year) / $500 Outpatient	$750 per day up to five days Inpatient ($3,750 max. copayment per year) / $500 Outpatient

Deductibles and out-of-pocket accumulators are on a calendar year basis.

All plans contain: 70% Out-of-Network Coinsurance, $10,000 Out-of-Network Coinsurance limit, $200 Emergency Room Copayment

Additional Benefit Options: ❑ Vision ❑ Dental Enhanced ❑ Dental Premium ❑ Other:_____
Subject to Home Office Approval

❑ Mandated Offering - Dependent Age Extension to 29
❑ Domestic Partner
❑ Coverage for Biologically Based Mental Illness and Children with Serious Emotional Disturbances

Please select optional prescription drug coverage:

Options	Tier 1	Tier 2	Tier 3	Mail-Order	Deductible** (Please select one)
❑ Option 1	$10 copayment	$30 copayment	$60 copayment	2.5x copayment	❑$100 ❑$250 ❑$500
❑ Option 2	$15 copayment	50%	50%	2.5x copayment or 50%	❑$50 ❑$100 ❑$250 ❑$500
❑ Waived Coverage	N/A	N/A	N/A	N/A	N/A

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

Contraceptives: ❒ Yes (Standard) ❒ No (Qualified State Exempt Groups Only)

Medicare Part D 28% Subsidy - For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? ❑ Yes ❑ No

[1] When a Medicare rate is not available, reimbursement is based upon ceratin gap methodology, including a gap methodology using relative value data from Ingenix, Inc. We and Ingenix are related companies through common ownership by UnitedHealth Group. When a gap methodology is not available, reimbursement is based upon 50% of the provider's billed charge.

B. Freedom Plan Metro Access and Liberty Plan Metro Access (Non-gated - No referrals required)

Instructions: Please select a network, plan option and any additional benefit options as provided below.

Please Select Network: ❑ Freedom ❑ Liberty

Options	❑ Metro Plan Access Option 1	❑ Metro Plan Access Option 2	❑ Metro Plan Access Option 3
Office visit Copayment	$20 PCP/$30 specialist	$30 PCP/$50 specialist	$50 PCP/$75 specialist
Hospital Copayment	$500 per admission per continous confinement	$500 per admission per continuous confinement	$750 per admission per continuous confinement
Outpatient/Hospital Ambulatory Surgery	$250 copayment	$500 copayment	$500 copayment
Out-of-Network Deductible - Single/Family	$2,000/$6,000	$3,000/$9,000	$3,000/$9,000
Out-of-Network Coinsurance - Single/Family	70% to $10,000/$30,000	70% to $10,000/$30,000	70% to $20,000/$60,000
Out-of-Network Reimbursement	140% of Medicare rate[1]	140% of Medicare rate[1]	140% of Medicare rate[1]

Deductibles and out-of-pocket accumulators are on a calendar year basis.

Additional Benefit Options:

❑ Vision ❑ Dental Enhanced ❑ Dental Premium ❑ Other:_____
SUBJECT TO HOME OFFICE APPROVAL
❑ Mandated Offering - Dependent Age Extension to 29
❑ Domestic Partner
❑ Coverage for Biologically Based Mental Illness and Children with Serious Emotional Disturbances

Please select optional prescription drug coverage:

Options	Tier 1	Tier 2	Tier 3	Mail-Order	Deductible** (Please select one)
❑ Option 1	$10 copayment	$30 copayment	$60 copayment	2.5x copayment	❑$100 ❑$250 ❑$500
❑ Option 2	$15 copayment	50%	50%	2.5x copayment or 50%	❑$50 ❑$100 ❑$250 ❑$500
❑ Waived Coverage	N/A	N/A	N/A	N/A	N/A

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

Contraceptives: ❒ Yes (Standard) ❒ No (Qualified State Exempt Groups Only)

Medicare Part D 28% Subsidy - For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? ❑ Yes ❑ No

C. Oxford Exclusive Plan Metro (Non-gated - No referrals required)

Instructions: Please select a plan option and check off any variable items as provided below.

Please Select Network: ❑ Freedom ❑ Liberty

In-Network Only

Options	❑ Plan 1	❑ Plan 2	❑ Plan 3	❑ Plan 4	❑ Plan 5	❑ Plan 6
Copayment: a. PCP b. Specialist	 $15 per visit $30 per visit	 $25 per visit $50 per visit	 $15 per visit $30 per visit	 $25 per visit $50 per visit	 $20 per visit $40 per visit	 $50 per visit $75 per visit
Single Deductible	none	none	$1,000	$2,000	N/A	$2,500
Family Deductible	none	none	$2,500	$5,000	N/A	$6,250
Coinsurance	none	none	80% to $10,000/$25,000	90% to $10,000/$25,000	N/A	80% to $20,000/$50,000
Outpatient Facility Copayment	$150 per incident	$300 per incident	Deductible & Coinsurance	Deductible & Coinsurance	$200 per incident	Deductible & Coinsurance
Inpatient Facility Copayment	$150 per day to five days maximum per year	$300 per day to five days maximum per year	Deductible & Coinsurance	Deductible & Coinsurance	$200 per day to five days maximum per year	Deductible & Coinsurance
Emergency Room	$200	$200	$200	$200	$200	$200

Deductibles and out-of-pocket accumulation periods are on a ❑ calendar year ❑ contract year basis (plans 3, 4 & 6 only).

Additional Benefit Options:

❑ Vision ❑ Dental Enhanced ❑ Dental Premium ❑ Other:_____
Subject to Home Office Approval

❑ Mandated Offering - Dependent Age Extension to 29
❑ Domestic Partner
❑ Coverage for Biologically Based Mental Illness and Children with Serious Emotional Disturbances

Please select optional prescription drug coverage:

Options	Tier 1	Tier 2	Tier 3	Mail-Order	Deductible** (Please select one)
❑ Option 1	$10 copayment	$30 copayment	$60 copayment	2.5x copayment	❑$100 ❑$250 ❑$500
❑ Option 2	$15 copayment	50%	50%	2.5x copayment or 50%	❑$50 ❑$100
❑ Option 3	$15 copayment	$35 copayment	$75 copayment	2.5x copayment	❑$50 ❑$100
❑ Waived Coverage	N/A	N/A	N/A	N/A	N/A

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

Contraceptives: ❒ Yes (Standard) ❒ No (Qualified State Exempt Groups Only)

Medicare Part D 28% Subsidy - For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? ❑ Yes ❑ No

D. Oxford Ease (Non-gated – No referrals required)

Please Select Network: ❑ Freedom ❑ Liberty

In-Network Only

Option	❑ Plan 1
Copayment: a. PCP b. Specialist	 $50 per visit $50 per visit
Single Deductible	N/A
Family Deductible	N/A
Coinsurance	N/A
Outpatient Facility Copayment	$500 per incident
Inpatient Facility Copayment	$500 per day, up to a maximum of $2,500 per calendar year
Emergency Room	$200

Additional Benefit Options:

❑ Vision ❑ Dental Enhanced ❑ Dental Premium ❑ Other:_____
Subject to Home Office Approval

❑ Mandated Offering - Dependent Age Extension to 29
❑ Domestic Partner
❑ Coverage for Biologically Based Mental Illness and Children with Serious Emotional Disturbances

Please select optional prescription drug coverage:

Options	Tier 1	Tier 2	Tier 3	Mail-Order	Deductible** (Please select one)
❑ Option 1	$15 copayment	$35 copayment	$75 copayment	2.5x copayment	❑$50 ❑$100
❑ Waived Coverage	N/A	N/A	N/A	N/A	N/A

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

Contraceptives: ❒ Yes (Standard) ❒ No (Qualified State Exempt Groups Only)

Medicare Part D 28% Subsidy – For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? ❑ Yes ❑ No

E. Freedom Plan Direct and Liberty Plan Direct (No referrals are required for these plan designs.)

Please Select Network: ❑ Freedom ❑ Liberty

In-Network/Out-of-Network

Options	❑ Plan 1	❑ Plan 2	❑ Plan 3	❑ Plan 4
Copayment	$25 PCP / $40 Specialist	$25 PCP / $40 Specialist	$30 PCP / $50 Specialist	$50 PCP / $75 Specialist
Single Deductible	$500/$1,000	$1,000/$2,000	$2,000/$2,000	$2,500/$6,000
Family Deductible	$1,250/$2,500	$2,500/$5,000	$5,000/$5,000	$6,250/$15,000
Coinsurance	80%/60%	80%/60%	80%/60%	80%/60%
Out-of-Network Reimbursement	140% of Medicare rate[1]	140% of Medicare rate[1]	140% of Medicare rate[1]	140% of Medicare rate[1]
Single Maximum Out-of-Pocket	$2,500/$5,000	$3,000/$6,000	$4,000/$6,000	$6,500/$18,000
Family Maximum Out-of-Pocket	$6,250/$12,500	$7,500/$15,000	$10,000/$15,000	$16,250/$45,000

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

Additional Benefit Options:

❑ Vision ❑ Dental Enhanced ❑ Dental Premium ❑ Other:_____
SUBJECT TO HOME OFFICE APPROVAL

❑ Mandatory Offering - Dependent Age Extension to 29

❑ Domestic Partner

❑ Coverage for Biologically Based Mental Illness and Children with Serious Emotional Disturbances

Please select optional prescription drug coverage:

Options	Tier 1	Tier 2	Tier 3	Mail-Order	Deductible** (Please select one)
❑ Option 1	$10 copayment	$30 copayment	$60 copayment	2.5x copayment	❑ $100 ❑ $250 ❑ $500
❑ Option 2	$15 copayment	50%	50%	2.5x copayment or 50%	❑ $50 ❑ $100 ❑ $150 ❑ $250
❑ Waived Coverage	N/A	N/A	N/A	N/A	N/A

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

Contraceptives: ❒ Yes (Standard) ❒ No (Qualified State Exempt Groups Only)

Medicare Part D 28% Subsidy - For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? ❑ Yes ❑ No

F. Oxford MyPlan (No referrals are required for these plan designs.)

Please note: Groups enrolling in the Oxford MyPlan must also fill out an Oxford MyPlan Health Reserve Account Group Application Form (#6740).

Please Select Network: ❑ Freedom ❑ Liberty
In-Network/Out-of-Network

Please select a plan type:

Options	❑ Plan 1	❑ Plan 2
Copayment	N/A	N/A
Single Deductible	$1,000/$2,000	$2,000/$2,000
Family Deductible	$2,500/$5,000	$5,000/$5,000
Coinsurance	80%/60%	90%/70%
Out-of-Network Reimbursement	140% of Medicare rate[1]	140% of Medicare rate[1]
Single Maximum Out-of-Pocket	$3,000/$6,000	$3,000/$5,000
Family Maximum Out-of-Pocket	$6,000/$12,000	$7,500/$12,500

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

Additional Benefit Options:

❑ Vision ❑ Dental Enhanced ❑ Dental Premium
❑ Mandated Offering - Dependent Age Extension to 29
❑ Domestic Partner
❑ Coverage for Biologically Based Mental Illness and Children with Serious Emotional Disturbances

Please select optional prescription drug coverage:

Options	Tier 1	Tier 2	Tier 3	Mail-Order	Deductible** (Please select one)
❑ Option 1	$10 copayment	$30 copayment	$60 copayment	2.5x copayment	$100 (Required)
❑ Option 2	$15 copayment	50%	50%	2.5x copayment or 50%	$50 (Required)
❑ Waived Coverage	N/A	N/A	N/A	N/A	N/A

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

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

Medicare Part D 28% Subsidy - For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? ❑ Yes ❑ No

G. Oxford HSA Exclusive **(No referrals are required for these plan designs.)**

Please note: Groups enrolling in the Oxford HSA Exclusive must also fill out an Oxford HSA Notification Form (#7423).

Please Select Network: ❑ Freedom ❑ Liberty

In-Network Only

Options	❑ Plan 1	❑ Plan 2	❑ Plan 3	❑ Plan 4
Single Deductible**	$1,250	$2,000	$2,850	$5,000
Family Deductible**	$2,500	$4,000	$5,700	$10,000
Coinsurance	100%	100%	100%	100%
Single Medical Maximum Out-of-Pocket	$1,250	$2,000	$2,850	$5,000
Family Medical Maximum Out-of-Pocket	$2,500	$4,000	$5,700	$10,000

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

Please select prescription drug coverage** (Required):

Options	Tier 1	Tier 2	Tier 3	Mail-Order
❑ Option 1	$10 copayment	$30 copayment	$60 copayment	2.5x copayment
❑ Option 2	$15 copayment	50%	50%	2.5x copayment or 50%

**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. 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 have been met. Out-of-network benefits are accumulated separately.

Contraceptives: ❒ Yes (Standard) ❒ No (Qualified State Exempt Groups Only)

Medicare Part D 28% Subsidy - For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? ❑ Yes ❑ No

Additional Benefit Options:

- ❑ Vision
- ❑ Dental Enhanced
- ❑ Dental Premiumr
- ❑ Mandated Offering - Dependent Age Extension to 29
- ❑ Domestic Partner
- ❑ Coverage for Biologically Based Mental Illness and Children with Serious Emotional Disturbances
- ❑ Other:_____

SUBJECT TO HOME OFFICE APPROVAL

H. Oxford HSA Direct (No referrals are required for these plan designs.)

Please note: Groups enrolling in the Oxford HSA Direct must also fill out an Oxford HSA Notification Form (#7423).

Please Select Network: ❑ Freedom ❑ Liberty

In-Network/Out-of-Network

Options	❑ Plan 1	❑ Plan 2	❑ Plan 3	❑ Plan 4	❑ Plan 5	❑ Plan 6
Single Deductible**	$1,250/ $2,000	$2,000/ $2,000	$2,850/ $2,850	$1,250/ $2,000	$2,000/ $2,000	$2,850/ $2,850
Family Deductible**	$2,500/ $4,000	$4,000/ $4,000	$5,700/ $5,700	$2,500/ $4,000	$4,000/ $4,000	$5,700/ $5,700
Coinsurance	80%/60%	90%/70%	90%/70%	100%/70%	100%/70%	100%/70%
Out-of-Network Reimbursement	140% of Medicare Rate[1]	140% of Medicare Rate[1]	140% of Medicare Rate[1]	140% of Medicare Rate[1]	140% of Medicare Rate[1]	140% of Medicare Rate[1]
Single Medical Maximum Out-of-Pocket	$3,250/ $6,000	$3,000/ $5,000	$3,850/ $5,850	$1,250/ $5,000	$2,000/ $5,000	$2,850/ $5,850
Family Medical Maximum Out-of-Pocket	$6,500/ $12,000	$6,000/ $10,000	$7,700/ $11,700	$2,500/ $10,000	$4,000/ $10,000	$5,700/ $11,700

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

Additional Benefit Options:

- ❑ Vision
- ❑ Dental Enhanced
- ❑ Dental Premiumr
- ❑ Mandated Offering - Dependent Age Extension to 29
- ❑ Domestic Partner
- ❑ Coverage for Biologically Based Mental Illness and Children with Serious Emotional Disturbances
- ❑ Other:_____

SUBJECT TO HOME OFFICE APPROVAL

Please select optional prescription drug coverage** (Required):

Options	Tier 1	Tier 2	Tier 3	Mail-Order
❑ Option 1	$10 copayment	$30 copayment	$60 copayment	2.5x copayment
❑ Option 2	$15 copayment	50%	50%	2.5x copayment or 50%

Contraceptives: ❒ Yes (Standard) ❒ No (Qualified State Exempt Groups Only)

**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 have been met.

Medicare Part D 28% Subsidy - For the prescription plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? ❑ Yes ❑ No

IV. RATE INFORMATION

Monthly Rates: All new groups are subject to the four-tier rate structure indicated below. Rates must be included in the spaces below for application processing. Please note: All four categories must be completed.

Single	Couple	Parent/Children	Family
$	$	$	$

V. BROKER/AGENT INFORMATION

	Broker	Co-Broker	General Agent
1. Name of Payee:			
2. Payee's Oxford Broker Code (Required):			
3. Payee's Social Security # or Federal Tax ID # :			
4. Name of Writing Agent (Required if Payee is a company):			
5. Writing Agent's Oxford Broker Code (Required if Payee is a company):			
6. Commission Split % :			
7. Sales Representative:			
Comments:			

***Important Information Regarding Producer Compensation:**

We pay brokers and agents (referred to collectively as "producers") compensation for their services in connection with the sale of our insured products in compliance with applicable law. We pay "base commissions" based on factors such as product type, amount of premium, group size and number of employees. These commissions are reflected in the premium rate. In addition, we may pay bonuses pursuant to bonus programs established from time to time which are designed to provide incentives to achieve production targets, persistency levels, growth goals or other objectives. Bonuses are not reflected in the premium rate but are paid from our general administrative expenses. It is our policy not to pay commissions to producers with respect to a product for which the customer is also paying the producer a commission or other fee. Please note we also may make payments from time to time to producers for services other than those relating to the sale of policies (for example, compensation for services as a general agent or as a consultant). Producer compensation is subject to disclosure of Schedule A of the ERISA Form 5500 for customers governed by ERISA and subject to form 5500 filing requirements. We have also taken steps to ensure that producers properly disclose their compensation arrangements to their customers, but we cannot guarantee the producer's compliance. For general information on our producer payment arrangements, please go to **www.oxfordhealth.com**. For specific information about the compensation payable with respect to your particular policy, please contact your producer.

VI. CONSENT

AUTHORIZATION FOR BROKER TO ACT AS BENEFITS ADMINISTRATOR

The undersigned hereby requests Oxford to accept the Broker or General Agent named above as an authorized Benefits Administrator for purposes of processing any enrollment transactions for my company's Oxford policy (including, but not limited to, Member enrollments, Member terminations, Member address changes, group contact changes, group address changes, plan renewal changes, and group contract terminations).

This authorization shall be effective immediately and shall (check one only):

_____ Remain in place until it is expressly revoked by me in writing.

_____ Remain in place until _____.
DATE

Further, I agree that my company will be bound by the actions performed by the herein-named Broker or General Agent pursuant to this Consent Form. Additionally, I agree that this Consent Form does not authorize anyone to receive individually identifiable health information about any Member. acknowledge that I must notify Oxford in writing to void this agreement in the event of a change in my company's Broker of Record.

VII. COBRA & EXTENSION OF BENEFITS DATA

1. Do you have any individuals currently on COBRA continuation? ❒ Yes ❒ No
   If yes, identify the number of individuals_____.

2. Are there any dependents of employees who are currently disabled or in the hospital? ❒ Yes ❒ No

   What is the length of the prior carrier's extension of benefits period for disabled employees or dependents? _____

VIII. APPLICANT AGREEMENT

This Application and the premium rates proposed by Oxford are subject to Home Office approval, in writing, by Oxford and may change due to differences in actual versus proposed enrollment, selection of benefits, changes in census data or underwriting criteria, or any other changes in underwriting as determined by Oxford. The Applicant hereby acknowledges that this Application does not constitute any obligation by Oxford to offer coverage to the Applicant until such Application is accepted, in writing, by the Home Office of Oxford. The Applicant hereby confirms that it will not cancel any current health coverage it may currently have in anticipation that this Application will be accepted by Oxford, and that Oxford shall have no obligation to provide coverage to the Applicant unless this Application is formally accepted, in writing, by the Oxford Home Office. Further, I hereby certify on behalf of the Applicant that the Applicant has not had a group health policy terminated within the past 12 months due to failure to pay premiums.

Dated at:_____this_____day of_____20_____.

_____

Full legal name of firm:_____

The above named company confirms that we employ no more than 50 full-time, non-union employees.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed $5,000 dollars and the stated value of the claim for each such violation.

Oxford Health Insurance, Inc.

X

Signature of Authorized Officer of the Company | Title

Witness | Duly Licensed Resident Agent/Broker