

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, Zipcode

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, Zipcode

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 age 65 or over and their dependents age 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.

II. ADMINISTRATIVE INFORMATION (CON'T)

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 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 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 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.

| Options | Freedom Network | | | | Liberty Network | |
|--|--|--|--|--|--|---|
| | <input type="checkbox"/> Plan 1 | <input type="checkbox"/> Plan 2 | <input type="checkbox"/> Plan 3 | <input type="checkbox"/> Plan 4 | <input type="checkbox"/> Plan 5 | <input type="checkbox"/> Plan 6 |
| Copayment: a. PCP b. Specialist | \$15 per visit \$25 per visit | \$25 per visit \$40 per visit | \$15 per visit \$25 per visit | \$25 per visit \$40 per visit | \$15 per visit \$25 per visit | \$25 per visit \$40 per visit |
| Out-of-Network Deductible | \$1,000 Single \$3,000 Family | \$1,000 Single \$3,000 Family | \$2,000 Single \$6,000 Family | \$2,000 Single \$6,000 Family | \$2,000 Single \$6,000 Family | \$2,000 Single \$6,000 Family |
| Out-of-Network Reimbursement | <input type="checkbox"/> 150% of Medicare rate <input type="checkbox"/> 70% UCR | <input type="checkbox"/> 150% of Medicare rate <input type="checkbox"/> 70% UCR | <input type="checkbox"/> 150% of Medicare rate <input type="checkbox"/> 70% UCR | <input type="checkbox"/> 150% of Medicare rate <input type="checkbox"/> 70% UCR | <input type="checkbox"/> 150% of Medicare rate <input type="checkbox"/> 70% UCR | <input type="checkbox"/> 150% of Medicare rate <input type="checkbox"/> 70% UCR |
| Inpatient/Outpatient Facility Copayment | \$100 per continuous confinement (Inpatient/Outpatient) | \$250 per day up to five days Inpatient (\$1,250 max. copayment per year) / \$250 Outpatient | \$500 Inpatient/ \$150 Outpatient | \$350 per day up to five days Inpatient (\$1,750 max. copayment per year) / \$250 Outpatient | \$100 per continuous confinement (Inpatient/Outpatient) | \$250 per day up to five days Inpatient (\$1,250 maximum copayment per year) / \$250 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 \$75 Emergency Room Copayment

Additional Benefit Options:

- Vision Dental Enhanced Dental Premium Other: _____
 Age 25 Dependent Student Cutoff (Age 23 is standard)
Note: Cutoff must match for all plan designs selected.
 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) |
|--|----------------|----------------|----------------|---------------------|--|
| <input type="checkbox"/> Option 1 | \$10 copayment | \$25 copayment | \$50 copayment | 2x copayment | <input type="checkbox"/> \$50 <input type="checkbox"/> \$100 <input type="checkbox"/> \$250 <input type="checkbox"/> \$500 |
| <input type="checkbox"/> Option 2 | \$15 copayment | 50% | 50% | 2x copayment or 50% | <input type="checkbox"/> \$50 <input type="checkbox"/> \$100 <input type="checkbox"/> \$250 <input type="checkbox"/> \$500 |
| <input type="checkbox"/> Option 3* | \$15 copayment | \$30 copayment | \$60 copayment | \$30/\$60/\$180 | \$100 (Required) |
| <input type="checkbox"/> Waived Coverage | N/A | N/A | N/A | N/A | N/A |

* This pharmacy plan has a maximum per contract year of \$3,000, applicable to all drugs.

** 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 Rx plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? Yes No

III. PRODUCT AND PLAN DESIGNS (CONTINUED)

C. Oxford Exclusive PlanSM 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[®] LibertySM

| Options | <input type="checkbox"/> Plan 1 | <input type="checkbox"/> Plan 2 | <input type="checkbox"/> Plan 3 | <input type="checkbox"/> Plan 4 | <input type="checkbox"/> Plan 5 | <input type="checkbox"/> Plan 6 |
|--------------------------------------|----------------------------------|-----------------------------------|---------------------------------|---------------------------------|---------------------------------|----------------------------------|
| Copayment: | | | | | | |
| a. PCP | \$15 per visit | \$25 per visit | \$15 per visit | \$25 per visit | \$25 per visit | \$20 per visit |
| b. Specialist | \$30 per visit | \$50 per visit | \$30 per visit | \$50 per visit | \$50 per visit | \$40 per visit |
| Single Deductible | none | none | \$1,000 | \$1,000 | \$2,000 | N/A |
| Family Deductible | none | none | \$2,000 | \$2,000 | \$4,000 | N/A |
| Coinsurance | none | none | 80% to \$10,000/\$20,000 | 90% to \$10,000/\$20,000 | 90% to \$10,000/\$20,000 | N/A |
| Outpatient Facility Copayment | \$150 per incident | \$300 per incident | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | \$200 per incident |
| Inpatient Facility Copayment | \$150 per continuous confinement | \$300 per day to five day maximum | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance | \$200 per continuous confinement |
| Emergency Room | \$75 | \$75 | \$75 | \$75 | \$75 | \$75 |

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

Additional Benefit Options: Vision Dental Enhanced Dental Premium Other: _____

Age 25 Dependent Student Cutoff (Age 23 is standard)

Subject to Home Office Approval

Note: Cutoff must match for all plan designs selected

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) |
|--|----------------|----------------|----------------|---------------------|--|
| <input type="checkbox"/> Option 1 | \$10 copayment | \$25 copayment | \$50 copayment | 2x copayment | <input type="checkbox"/> \$50 <input type="checkbox"/> \$100 |
| <input type="checkbox"/> Option 2 | \$15 copayment | 50% | 50% | 2x copayment or 50% | <input type="checkbox"/> \$50 <input type="checkbox"/> \$100 |
| <input type="checkbox"/> Option 3* | \$15 copayment | \$30 copayment | \$60 copayment | \$30/\$60/\$180 | \$100 (Required) |
| <input type="checkbox"/> Option 4 | \$15 copayment | \$35 copayment | \$75 copayment | 2x copayment | <input type="checkbox"/> \$50 <input type="checkbox"/> \$100 |
| <input type="checkbox"/> Waived Coverage | N/A | N/A | N/A | N/A | N/A |

* This pharmacy plan has a maximum per contract year of \$3,000, applicable to all drugs.

** 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 Rx 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 EaseSM (Non-gated – No referrals required)

Please Select Network: Freedom[®] LibertySM

| | |
|-------------------------------|---|
| Options | <input type="checkbox"/> Plan 1 |
| Copayment: | |
| a. PCP | \$50 per visit |
| b. Specialist | \$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, to max of \$5,000, per calendar year |
| Emergency Room | \$150 |

Additional Benefit Options: Vision Dental Enhanced Dental Premium Other: _____
 Age 25 Dependent Student Cutoff (Age 23 is standard) Subject to Home Office Approval
Note: Cutoff must match for all plan designs selected
 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) |
|--|----------------|----------------|----------------|--------------|--|
| <input type="checkbox"/> Option 1 | \$15 copayment | \$35 copayment | \$75 copayment | 2x copayment | <input type="checkbox"/> \$50 <input type="checkbox"/> \$100 |
| <input type="checkbox"/> 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 Rx plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? Yes No

III. PRODUCT AND PLAN DESIGNS (CONTINUED)

E. Freedom Plan[®] Directsm and Liberty Plan Directsm

No referrals are required for these plan designs.

In-Network/Out-of-Network

Please Select Network: Freedom[®] Libertysm

| Options | <input type="checkbox"/> Plan 1 | <input type="checkbox"/> Plan 2 | <input type="checkbox"/> Plan 3 | <input type="checkbox"/> Plan 4 | <input type="checkbox"/> Plan 5 | <input type="checkbox"/> Plan 6 | <input type="checkbox"/> Plan 7 | <input type="checkbox"/> Plan 8 | <input type="checkbox"/> Plan 9 | <input type="checkbox"/> Plan 10 |
|-------------------------------------|--|--|--|--|--|--|--|--|--|--|
| Copayment | \$15 PCP / \$25 Specialist | \$25 PCP / \$40 Specialist | \$25 PCP / \$40 Specialist | \$30 PCP / \$50 Specialist | N/A | N/A | N/A | \$15 PCP / \$25 Specialist | \$25 PCP / \$40 Specialist | \$25 PCP / \$40 Specialist |
| Single Deductible | \$500/\$1,000 | \$500/\$1,000 | \$1,000/\$2,000 | \$2,000/\$2,000 | \$500/\$1,000 | \$2,000/\$2,000 | \$1,000/\$2,000 | \$1,000/\$2,000 | \$500/\$1,000 | \$1,000/\$2,000 |
| Family Deductible | \$1,000/\$2,000 | \$1,000/\$2,000 | \$2,000/\$4,000 | \$4,000/\$4,000 | \$1,000/\$2,000 | \$4,000/\$4,000 | \$2,000/\$4,000 | \$2,000/\$4,000 | \$1,000/\$2,000 | \$2,000/\$4,000 |
| Coinsurance | 90%/70% | 80%/60% | 80%/60% | 80%/60% | 90%/70% | 90%/70% | 80%/60% | 100%/70% | 100%/70% | 100%/70% |
| Out-of-Network | <input type="checkbox"/> 150% of Medicare rate / <input type="checkbox"/> 70% UCR | <input type="checkbox"/> 150% of Medicare rate / <input type="checkbox"/> 70% UCR | <input type="checkbox"/> 150% of Medicare rate / <input type="checkbox"/> 70% UCR | <input type="checkbox"/> 150% of Medicare rate / <input type="checkbox"/> 70% UCR | <input type="checkbox"/> 150% of Medicare rate / <input type="checkbox"/> 70% UCR | <input type="checkbox"/> 150% of Medicare rate / <input type="checkbox"/> 70% UCR | <input type="checkbox"/> 150% of Medicare rate / <input type="checkbox"/> 70% UCR | <input type="checkbox"/> 150% of Medicare rate / <input type="checkbox"/> 70% UCR | <input type="checkbox"/> 150% of Medicare rate / <input type="checkbox"/> 70% UCR | <input type="checkbox"/> 150% of Medicare rate / <input type="checkbox"/> 70% UCR |
| Single Maximum Out-of-Pocket | \$1,500/\$4,000 | \$2,500/\$5,000 | \$3,000/\$6,000 | \$4,000/\$8,000 | \$1,500/\$4,000 | \$3,000/\$5,000 | \$3,000/\$6,000 | \$3,000/\$6,000 | \$1,500/\$4,000 | \$3,000/\$6,000 |
| Family Maximum Out-of-Pocket | \$3,000/\$8,000 | \$5,000/\$10,000 | \$6,000/\$12,000 | \$8,000/\$16,000 | \$3,000/\$8,000 | \$6,000/\$10,000 | \$6,000/\$12,000 | \$6,000/\$12,000 | \$3,000/\$8,000 | \$6,000/ \$12,000 |

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

Additional Benefit Options:

- Vision Dental Enhanced Dental Premium Other: _____
 Age 25 Dependent Student Cutoff (Age 23 is standard) SUBJECT TO HOME OFFICE APPROVAL
Note: Cutoff must match for all plan designs selected.
 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) |
|--|----------------|----------------|----------------|------------------------|--|
| <input type="checkbox"/> Option 1 | \$10 copayment | \$25 copayment | \$50 copayment | 2x copayment | <input type="checkbox"/> \$50 <input type="checkbox"/> \$100 <input type="checkbox"/> \$150 <input type="checkbox"/> \$250 |
| <input type="checkbox"/> Option 2 | \$15 copayment | 50% | 50% | 2x copayment or 50% | <input type="checkbox"/> \$50 <input type="checkbox"/> \$100 <input type="checkbox"/> \$150 <input type="checkbox"/> \$250 |
| <input type="checkbox"/> Option 3* | \$15 copayment | \$30 copayment | \$60 copayment | \$30/\$60/\$180 | \$100 (Required) |
| <input type="checkbox"/> Waived Coverage | N/A | N/A | N/A | N/A | N/A |

* This pharmacy plan has a maximum per contract year of \$3,000, applicable to all drugs.

** 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 Rx plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? Yes No

III. PRODUCT AND PLAN DESIGNS (CONTINUED)

F. Oxford MyPlanSM

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

Please Select Network: Freedom[®] LibertySM

No referrals are required for these plan designs.

In-Network/Out-of-Network

Please select a plan type:

| Options | <input type="checkbox"/> Plan 1 | <input type="checkbox"/> Plan 2 | <input type="checkbox"/> Plan 3 |
|-------------------------------------|--|--|--|
| Copayment | \$25 PCP \$40 Specialist | N/A | N/A |
| Single Deductible | \$1,000/\$2,000 | \$1,000/\$2,000 | \$2,000/\$2,000 |
| Family Deductible | \$2,000/\$4,000 | \$2,000/\$4,000 | \$4,000/\$4,000 |
| Coinsurance | 80%/60% | 80%/60% | 90%/70% |
| Out-of-Network Reimbursement | <input type="checkbox"/> 150% of Medicare rate <input type="checkbox"/> 70% UCR | <input type="checkbox"/> 150% of Medicare rate <input type="checkbox"/> 70% UCR | <input type="checkbox"/> 150% of Medicare rate <input type="checkbox"/> 70% UCR |
| Single Maximum Out-of-Pocket | \$3,000/\$6,000 | \$3,000/\$6,000 | \$3,000/\$5,000 |
| Family Maximum Out-of-Pocket | \$6,000/\$12,000 | \$6,000/\$12,000 | \$6,000/\$10,000 |

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

Additional Benefit Options:

Vision Dental Enhanced Dental Premium

Age 25 Dependent Student Cutoff (Age 23 is standard)

Note: Cutoff must match for all plan designs selected.

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) |
|--|----------------|----------------|----------------|---------------------|-----------------------------------|
| <input type="checkbox"/> Option 1 | \$10 copayment | \$25 copayment | \$50 copayment | 2x copayment | \$50 (Required) |
| <input type="checkbox"/> Option 2 | \$15 copayment | 50% | 50% | 2x copayment or 50% | \$50 (Required) |
| <input type="checkbox"/> Option 3* | \$15 copayment | \$30 copayment | \$60 copayment | \$30/\$60/\$180 | \$100 (Required) |
| <input type="checkbox"/> Waived Coverage | N/A | N/A | N/A | N/A | N/A |

*This pharmacy plan has a maximum per contract year of \$3,000, applicable to all drugs.

** 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 Rx plan design above, do you currently participate or plan to participate with the 28% Government Subsidy for your Medicare eligible retirees? Yes No

III. PRODUCT AND PLAN DESIGNS (CONTINUED)

G. Oxford HSA ExclusiveSM

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

Please Select Network: Freedom® LibertySM

No referrals are required for these plan designs.

In-Network Only

| Options | <input type="checkbox"/> Plan 1 | <input type="checkbox"/> Plan 2 | <input type="checkbox"/> Plan 3 |
|--------------------------------------|---------------------------------|---------------------------------|---------------------------------|
| Single Deductible ** | \$1,250 | \$2,000 | \$2,850 |
| Family Deductible ** | \$2,500 | \$4,000 | \$5,700 |
| Coinsurance | 100% | 100% | 100% |
| Single Medical Maximum Out-of-Pocket | \$1,250 | \$2,000 | \$2,850 |
| Family Medical Maximum Out-of-Pocket | \$2,500 | \$4,000 | \$5,700 |

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

Please select prescription drug coverage: **(Required)

| Options | Tier 1 | Tier 2 | Tier 3 | Mail-Order |
|-----------------------------------|----------------|----------------|----------------|---------------------|
| <input type="checkbox"/> Option 1 | \$10 copayment | \$25 copayment | \$50 copayment | 2x copayment |
| <input type="checkbox"/> Option 2 | \$15 copayment | 50% | 50% | 2x 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 copay 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.

Medicare Part D 28% Subsidy - For the Rx 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 Premium

Other: _____

Age 25 Dependent Student Cutoff (Age 23 is standard)

SUBJECT TO HOME OFFICE APPROVAL

Note: Cutoff must match for all plan designs selected

Domestic Partner

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

III. PRODUCT AND PLAN DESIGNS (CONTINUED)

H. Oxford HSA Directsm

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

Please Select Network: Freedom[®] Libertysm

No referrals are required for these plan designs.

In-Network/Out-of-Network

| Options | <input type="checkbox"/> Plan 1 | <input type="checkbox"/> Plan 2 | <input type="checkbox"/> Plan 3 | <input type="checkbox"/> Plan 4 | <input type="checkbox"/> Plan 5 | <input type="checkbox"/> 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% |
| 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 basis.

Additional Benefit Options:

- Vision
 Dental Enhanced
 Dental Premium
 Other: _____
- Age 25 Dependent Student Cutoff (Age 23 is standard)
- SUBJECT TO HOME OFFICE APPROVAL
- Note:** Cutoff must match for all plan designs selected.
- Domestic Partner
- Coverage for Biologically Based Mental Illness and Children with Serious Emotional Disturbances

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

| Options | Tier 1 | Tier 2 | Tier 3 | Mail-Order |
|-----------------------------------|----------------|----------------|----------------|------------------------|
| <input type="checkbox"/> Option 1 | \$10 copayment | \$25 copayment | \$50 copayment | 2x copayment |
| <input type="checkbox"/> Option 2 | \$15 copayment | 50% | 50% | 2x 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 copay 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 Rx 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. I 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