OXFORD HEALTH PLANS
A UnitedHealthcare Company

Exhibit 1 - Option 1
Health Savings Account (HSA) Plan

	Oxford H S A	
	IN NETWORK	OUT OF NETWORK
FINANCIAL	ALL STANDARD OHI BENEFITS FOR LIMITATIONS	
Office Visit Copayment	Ded & Coins	Ded & Coins
Specialist Visit Copayment	Ded & Coins	Ded & Coins
Hospital Copayment	Ded & Coins	Ded & Coins
Urgent Care Copayment	Ded & Coins	Ded & Coins
ER Copayment (waived if admitted)	Ded & Coins	Ded & Coins
Outpatient Surgery Copayment	Ded & Coins	Ded & Coins
Annual Deductible (individual/family)	1500/3000	1500/3000
Coinsurance	100	70/30
Maximum out of pocket (individual/family)	1500/3000	3000/6000
Lifetime Maximum	unlimited	unlimited
PREVENTIVE CARE		
Well Child Care	No Charge	Ded & Coins
Periodic Routine Health Exams	No Charge	Ded & Coins
Routine Eye Exams - one every two years	Ded & Coins	Ded & Coins
Routine OB/GYN visits	No Charge (2 exams/year)	Ded & Coins
Mammography		
one baseline age 35-39	Ded & Coins	Ded & Coins
one screening per year age 40+	Ded & Coins	Ded & Coins
addt'l exams when medically necessary	Ded & Coins	Ded & Coins
Preventive Dental (children up to 12 years of age)	No Charge	No Charge
MEDICAL CARE		
Primary care office visit	Ded & Coins	Ded & Coins
Specialist consultation	Ded & Coins	Ded & Coins
OB/GYN care - no referral required	Ded & Coins	Ded & Coins
Maternity care - initial visit subject to copay	Ded & Coins	Ded & Coins
Laboratory	Ded & Coins	Ded & Coins
X-ray and Diagnostic testing	Ded & Coins	Ded & Coins
Allergy services	Ded & Coins	Ded & Coins
HOSPITAL CARE - proir authorization required	ALL STANDARD OHI BENEFITS	
Semi-private room	Ded & Coins	Ded & Coins
Maternity and newborn care	Ded & Coins	Ded & Coins
Skilled nursing facility	Ded & Coins	Ded & Coins
- up to 90 days per calendar year		
Rehab services - 60 days per cal yr	Ded & Coins	Ded & Coins
Hospice - unlimited max	Ded & Coins	Ded & Coins
Outpatient surgery (hospital or surgi-center)	Ded & Coins	Ded & Coins
EMERGENCY CARE - No referrals required		
Walk-in centers	Ded & Coins	Ded & Coins
Urgent care - at participating centers	Ded & Coins	Ded & Coins
Emergency care - copayment waived if admitted	Ded & Coins	Ded & Coins
Ambulance - air no maximum per trip	Ded & Coins	Ded & Coins
OTHER HEALTH CARE	ALL STANDARD OHI BENEFITS	
Outpatient rehab services		
- unlimited including PT, ST and OT	Ded & Coins	Ded & Coins
Home Health Care - unlimited	Ded & Coins	Ded & Coins
DME - up to $1,000 per calendar year	Ded & Coins	Ded & Coins
Chiropractic Services	Ded & Coins	Ded & Coins
-unlimited		
Infertility	Ded & Coins	Ded & Coins
MENTAL HEALTH/SUBSTANCE ABUSE CARE		
Inpatient	Ded & Coins	Ded & Coins
outpatient/office visits	Ded & Coins	Ded & Coins
RX		
	7/15/25 after deductible	Ded & Coins
Mail Order	2x copay	2x copay