

9700 Health Care LN

MN017-E200 JW

Minnetonka, MN 55343

December 2018

MEMBER FIRST NAME

MEMBER LAST NAME

ADDRESS 1

ADDRESS 2

CITY, STATE ZIP

Dear <Member First Name>,

Thank you for being an Oxford plan member. Your plan has out-of-network benefits. It’s important for you to understand the costs of using nonparticipating (out-of-network) providers.

Under New York law, we are required to provide you with examples of out-of-network sample services. The examples show estimated plan allowances for our top-selling plans and usual and customary amounts (also known as UCR).

**What is an out-of-network provider?**

An out-of-network provider is a doctor, health care professional, or facility (like a hospital or ambulatory surgery center) who is not part of your plan’s network.

**What happens when I use an out-of-network provider?**

Your costs may be higher than when you use a network provider. You are responsible for your out-of-network deductible, coinsurance or copayment (cost-share), and the difference between the amount charged by the provider and the amount your plan covers. When you see a participating network provider, you only pay your network cost-share for covered services.

**How much will the out-of-network provider charge?**

Out-of-network providers set the rates they charge. These charges are sometimes much higher than the rates accepted by network providers. Ask your provider what the charges will be so you can estimate your cost.

**Will I save money when I see a network provider?**

You get the highest level of benefit coverage when you use doctors and other health care providers and facilities that are in your plan’s network. To find a network provider, log in to your health plan’s Member website, such as **oxfordhealth.com**, or call the toll-free member phone number on your health plan ID card.

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**Questions?**

If you have questions about this letter, please call the toll-free member phone number listed on your health plan ID card or **1-800-444-6222**, Monday through Friday, 8 a.m. to 6 p.m. ET. TTY users can dial **711**.

Sincerely,

The Oxford Team

We do not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

We provide free services to help you communicate with us, such as letters in other languages or large print. You can also ask for an interpreter. To get help, please call the toll-free phone number listed on your health plan ID card Monday through Friday, 8 a.m. to 6 p.m ET. TTY users can dial 711.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務. 請撥打會員卡所列的免付費會員電話號碼.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

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