



Disclosures to covered persons in New Jersey fully insured plans regarding financial arrangements with providers

Different providers in Our Network have agreed to be paid in different ways by Us. A Provider may be paid each time he or she treats a Covered Person (“fee for service”), or may be paid a set fee for each month for each Covered Person whether or not the Covered Person actually receives services (“capitation”), or may receive a salary. These payment methods may include financial incentive agreements to pay some providers more (“bonuses”) or less (“withholds”) based on many factors: Covered Person satisfaction, quality of care, and control of costs and use of services among them. If a Covered Person desires additional information about how Our Primary Care Providers or any other Provider in Our Network are compensated, please call Us at 866-569-0328 or write Us at 185 Asylum Street, Hartford, CT 06103.

The laws of the state of New Jersey, at N.J.S.A. 45:9-22.4 et seq., mandate that a physician, chiropractor or podiatrist who is permitted to make Referrals to other health care Providers in which he or she has a significant financial interest inform his or her patients of any significant financial interest he or she may have in a health care Provider or Facility when making a Referral to that health care Provider or Facility. If a Covered Person wants more information about this, contact the Covered Person’s physician, chiropractor or podiatrist. If a Covered Person believes he or she is not receiving the information to which he or she is entitled, contact the Division of Consumer Affairs in the New Jersey Department of Law and Public Safety at (973) 504-6200 OR (800) 242-5846.