



April 20, 2020

Dear Valued Policyholder,

Thank you for your recent premium payment.

We wanted to bring to your attention that the Commissioner of the New Jersey Department of Banking and Insurance (“Commissioner”) has issued a Bulletin that provides guidance on temporary relief available to policyholders that need an extension to pay premium as a result of the COVID-19 pandemic. Payment could be delayed until as late as 11:59 p.m. Eastern Time on July 1, 2020.

You are not required to take any action. If you do nothing, you will be billed for upcoming premiums in your normal manner. However, if you are experiencing financial hardship as a result of COVID-19 and need assistance, you can request an extension or discuss alternative payment arrangements by calling our Oxford Financial Operations team at 1-800-366-4148, TTY 711, 8 a.m. to 5 p.m. Eastern Time, Monday through Friday, to speak with a representative. Please note that this is simply an extension to pay premium for those in need and not a waiver or forgiveness of the premium.

The State of New Jersey has also requested us to provide you with the following information in accordance with the terms of the Commissioner’s Bulletin:

- If you request an extension, we will not impose any late fees; report you to a credit reporting agency or debt collection agency with respect to such premium payment during the extension.
- You will be given the option to pay the unpaid premium amount in up to six installments in addition to the regular monthly premium.
- You may also contact us to discuss other coverage options. To do so, please contact your current Strategic Account Executive or broker.

As always, we appreciate your business and are available to assist you during this difficult time.

Thank you,

The Oxford Team

cc: Broker of Record