

November 30, 2016

Deadline for New Jersey Transitional Relief Groups (2-50) Early Renewal Paperwork Extended to December 16 Final Opportunity for Groups to Maintain Current Coverage

As mentioned in our earlier communications, Transitional Relief coverage will no longer be available to Oxford New Jersey small groups (2-50) beginning with February 1, 2017 renewal dates.

Affected New Jersey small groups currently enrolled in Transitional Relief plans do, however, have the option to move their renewal date to January 1, 2017 and continue their Transitional Relief coverage through December 31, 2017.

Due to continued interest in this option, we are further extending the deadline for submitting the required documentation to December 16, 2016. Paperwork must be submitted by this date regardless of the group's current renewal date.

Quote information for all of your clients currently enrolled in Transitional Relief coverage was mailed at the end of September. Please present this quote information to your groups when discussing the option to move their renewal date.

Please be sure your clients are also aware of the following:

If they wish to move their renewal date to January 1, 2017:

- They must complete and submit a **New Jersey Renewal Date Change and Plan Year Verification Form (for New Jersey Transitional Relief 2-50)**, which was included with the quote information, and a signed copy of the rate information by December 16, 2016. This form is also **available on oxfordhealth.com**.
- Contract year benefit accumulation periods (deductibles and out-of-pocket-maximums) will reset on January 1, 2017. Calendar year benefit accumulation periods will reset on January 1, 2017.
- The group will be responsible for notifying employees of plan changes 30 days in advance of the new policy effective date and for distributing a new Summary of Benefits and Coverage (SBC).
- The group's 2018 renewal date will be January 1, 2018.
- If a group has multiple Transitional Relief policies, the renewal date must be moved to January 1, 2017 for all policies. Otherwise, the group will need to move to an Affordable Care Act (ACA) compliant plan design for all policies.
- Groups will only be permitted to move to different plans within the same product, and cannot renew to a different product. A move from an Oxford PPO to EPO or an HMO product, for example, is not allowed. Any other change after this renewal date would require a new ACA compliant plan design. In addition, you must be the Broker of Record to make changes for your customers.
 - Groups that make changes within the same product will need to submit a