

eBulletin

Special Notice

July 13, 2017

Capitalize on Change in New Jersey to Earn Extra Money

Many stakeholders have expressed concerns about a major carrier exiting the small group fully insured health insurance market in New Jersey. You may already have customers asking to explore other health insurance coverage in response to this announcement.

Although there are lots of changes happening in the New Jersey market, what has not changed is UnitedHealthcare's commitment to New Jersey. With our 30-year track record serving New Jersey businesses through our Oxford¹ portfolio, plus our 96 percent member service satisfaction² rating, we feel we can deliver the stability your clients need and deserve.

We have developed a compensation program for producers who move this business to a UnitedHealthcare subsidiary medical product. We recognize the additional effort needed to transition these groups smoothly and feel this program is a great way to support your clients while earning some extra money this year.

Additional producer compensation.

UnitedHealthcare is prepared to assist agents who, in direct response to such customer requests, move their concerned small group fully insured customers to UnitedHealthcare.

Program overview:

- Audience: Medical groups with up to 50 eligible employees from an exiting carrier in New Jersey.
- Compensation: Additional compensation of **\$20** for each enrolled employee.
- Product Offerings: UnitedHealthcare subsidiaries: Oxford® and All Savers® Alternate Funding.³
- Effective Dates: Aug. 1, 2017 - Dec. 31, 2017. The additional compensation will be paid based on the Dec. 31, 2017 enrolled employee count of the eligible groups.

Please review the enclosed **New Jersey Additional Compensation Overview** for complete details.

Getting a quote is easy!

It's easy to get an Oxford or All Savers Alternate Funding quote. Contact your Account Executive or General Agent to get started. Plus, if you have a client with 15 - 50 employees who is receiving a fully insured renewal and a medically underwritten alternate funding quote from an exiting carrier, we will waive medical questionnaires on All Savers Alternate funding plans for these particular cases. All that we require is that you provide us with the alternate funding quote from the exiting carrier.

Options for New Jersey employers with up to 50 eligible employees.

The enclosed **Commitment to New Jersey Flier** provides more information on all of the options available for your New Jersey small group clients.

Medical plan options.

- **Oxford:** The Oxford portfolio provides your clients with fully insured options that are most similar to what they have today. There are many options for employers designed to fit their budget, including:
 - Open-access preferred provider organization (PPO) plans
 - Referral-based PPO plans
 - Exclusive provider organization (EPO) plans
 - Health savings account (HSA) plans

Most Oxford plans allow New Jersey members access to our **UnitedHealthcare Choice Plus National Network**, which includes 895,000 participating health care professionals and more than 5,600 participating hospitals⁴ when traveling outside the Oxford service area.⁵

We also offer three strong local networks, which provide access to nearby quality care and services.

All Oxford networks in New Jersey include the same **62** hospitals throughout the state:

- **Freedom Network:** Largest network (27,500 New Jersey providers)⁶
 - **Liberty Network:** Mid-size network (24,500 New Jersey providers)⁶
 - **Garden State Network:** Most cost-effective network (22,000 New Jersey providers)⁷
- **All Savers:** The All Savers Alternate Funding product offers self-funding options for small businesses that have a minimum of **5** enrolled employees. These plans include three parts:
 - **Self-funded medical plan:** Pays covered medical expenses of employer's covered employees and their dependents.
 - **Third-party administration agreement:** Agreement is between the employer and United HealthCare Services, Inc. for claims processing, billing, customer service and other administrative services.
 - **Stop Loss insurance policy by All Savers Insurance Company:** Stop Loss insurance protects the plan from large catastrophic claims by a covered individual, and provides overall protection in the event that all claim payments made under the medical plan exceed a certain dollar limit.

Don't forget specialty.

- **UnitedHealthcare Specialty Benefits:** Adding specialty benefits alongside medical plans is a great way to attract and retain valued employees.
 - UnitedHealthcare is able to offer your clients a full suite of dental, vision, life and disability products.
 - Standalone or pre-packaged specialty benefits products can be integrated with Oxford New Jersey small group medical plans.⁸

Please reach out to your UnitedHealthcare sales representative to ensure you have the information you need to support meetings with your clients that may arise from these communications. As always, we thank you for your business.

¹ Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

² Average for New York, New Jersey and Connecticut Oxford plan members from Jan. 1, 2016, through Dec. 31, 2016, based upon United Experience Surveys. Source: Internal Consumer and Customer Call Center Metrics.

³ Administrative services are provided by United HealthCare Services, Inc. and its affiliates. Stop Loss insurance is

underwritten by All Savers Insurance Company.

⁴ As of June 2017; UnitedHealth Networks national network statistics. National Network may not be available for all groups.

⁵ Oxford service area includes Connecticut, New Jersey and certain New York counties (Ulster, Sullivan, Dutchess, Orange, Putnam, Rockland, Westchester, Bronx, New York, Queens, Kings, Richmond, Nassau and Suffolk).

⁶ Network Report, December 2016. This data represents all participating (network) providers except ancillary providers (e.g., laboratories, radiology centers, urgent care centers, hospitals, etc.). Dental, behavioral health practitioners, complementary and alternative medicine providers are included. Providers who are board certified in more than one specialty, and/or practice at more than one location, are counted only once and at only one location.

⁷ Source: Strennus Network 360 data as of March 2017.

⁸ Oxford Benefit Management, Inc. (OBM) acts as the distribution company for products. OBM packages are not available in all states and state-specific requirements may cause limitations or variations to the plans. Packaged Savings is not available for this product. Benefit options may vary by group size. Components subject to change. OBM products are provided by: UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, CT, UnitedHealthcare Insurance Company of NY, located in Islandia, NY, or their affiliates. The New York Select Managed Care Plan is underwritten by UnitedHealthcare Insurance Company of NY, located in Islandia, NY. UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, CT, UnitedHealthcare Insurance Company of NY, located in Islandia, NY, or their affiliates. Life and Disability products are provided by Unimerica Life Insurance Company of NY. Life and Disability products are provided on policy forms LASD-POL-LIFE NY (05/03) and LASD-POL- ADD/DIS NY (05/03). Unimerica Life Insurance Company of NY is located in NY, NY. These policies may include exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company.