

eBulletin

Important Product Information

November 7, 2014

2015 New Jersey Plan Changes

It's time to prepare for the 2015 selling season. There are a number of plan changes in the individual, small and large group segments that are considered "uniform modifications" (UM), which will be communicated to employers as part of their renewal packages. We have provided details on effective dates by platform and segment below. In addition, many of our marketing materials have been updated to help you navigate your clients' health care choices in 2015.

2015 New Jersey Oxford Individual Off-Exchange Plans

We will continue to offer four EPO and two HMO Oxford New Jersey Individual off-exchange products, with minor modifications, on the Liberty Network. For your convenience, we have included copies of all renewal communications, inclusive of 2015 Summaries of Coverage and Rate Sheets.

- [2015 Oxford New Jersey Individual Off-Exchange Renewal Letter \(Silver Plan C only\)](#)
- [2015 Oxford New Jersey Individual Off-Exchange Renewal Letter \(Non Silver Plan C\)](#)
- [2015 Oxford New Jersey Individual EPO/HMO Product General Summary of Benefits](#)
- [2015 Oxford New Jersey Individual EPO/HMO Rate Sheet](#)

Beginning with January 1, 2015 renewals, Oxford New Jersey Individual plan members enrolled in off-exchange plan designs will experience the following UMs:

- **Applied Behavioral Analysis:** Age limit no longer applies.
- **Low Vision Exam and Therapy:** Exams for children with low vision will be covered at 100 percent, with therapy covered at 75 percent.
- **Physical, Occupational and Speech Therapy:** Visit limits will no longer apply for the treatment of autism.
- **Out-of-Pocket Maximum:** The out-of-pocket maximum on the EPO Silver Plan C only will be decreased to \$4,500 (single) and \$9,000 (family).

2015 Uniform Modifications for New Jersey Oxford Small Group (1-50) Plan Designs

Beginning with January 1, 2015 renewals, New Jersey Oxford small group (1-50) employers will experience the following UMs:

- **Applied Behavioral Analysis:** Age limit no longer applies.
- **HSA Deductible Change for Transitional Relief Groups:** Due to Internal Revenue Service (IRS) regulations, the deductible amounts of \$1,250 for self-only coverage and \$2,500 for family coverage on the Transitional Relief HSA plan design will be changed to \$1,300 for self-only coverage and \$2,600 for family coverage.
- **Low Vision Exam and Therapy:** Exams for children with low vision will be covered at 100 percent, with therapy covered at 75 percent.
- **Physical, Occupational and Speech Therapy:** Visit limits will no longer apply for the treatment of autism.
- **Pharmacy Benefit Change:** Coinsurance pharmacy options for certain plans will

be changing (see enclosed notice for new member cost shares).

Our 2015 renewal packages will include a cover letter based on new federally required language and details on these UMs are listed within the body of the renewal letter. Additional information about member cost share and benefit changes is detailed in your clients' Summary of Benefits and Coverage (SBC). For a complete description of benefits, members should refer to their Certificate of Coverage (COC). We have included copies of our renewal materials below for your reference.

- **2015 Oxford New Jersey Small Group (1-50) Uniform Modification Cover Letter**
- **2015 Oxford New Jersey Small Group (1-50) Renewal Letter (ABRP/IDEA)**
- **2015 Oxford New Jersey Small Group (1-50) Renewal Letter (MANUAL)**

2015 Uniform Modifications for New Jersey Large Group (51+) Plan Designs

Similar to the small group segment, there are a number of UMs applicable for New Jersey large group (51+) employers.

For Oxford employers, these changes will be implemented for New Jersey large groups (51+) upon their 2015 renewal date, beginning with January 1, 2015 renewals, as follows:

- **Applied Behavior Analysis:** Age limit no longer applies.
- **Health Savings Account (HSA) Deductible Change:** Due to Internal Revenue Service (IRS) regulations, changes will be made to deductible and maximum out-of-pocket amounts. HSA plan designs with deductible amounts of \$1,250 for self-only coverage and \$2,500 for family coverage will change to \$1,300 for self-only coverage and \$2,600 for family coverage. Maximum out-of-pocket amounts of \$2,500 and \$5,250 will change to \$2,600 and \$6,450.
- **Nonparticipating Urgent Care Centers:** Services will be considered out-of-network when inside of our service area. For plans with no out-of-network benefits, these services will not be covered if received within our service area. If a member is traveling outside of our service area and receives services at a nonparticipating urgent care center, the services will be covered at our in-network rate. Employees and covered dependents should make sure to confirm participation status before receiving services.
- **Physical, Occupational and Speech Therapy:** Visit limits will no longer apply for the treatment of autism.

We have enclosed a copy of the 2015 Required Uniform Modification Notice for Oxford New Jersey Large Group (51+) Employers for use with your clients. Our sales team has been instructed to distribute these notices to you with along with each applicable 2015 renewal package. Please ensure the delivery of this notice to your clients.

- **2015 Required Uniform Modification Notice for Oxford New Jersey Large Group (51+) Employers**

For UnitedHealthcare employers, UMs will not begin with January 1, 2015 renewals for New Jersey large groups (51+) on the UnitedHealthcare platform. We will share more information on this topic within the next few weeks.

2015 Product Portfolio Updates

Oxford product portfolios have been updated for 2015. You will continue to see some of your favorite plans as well as some new ones, including those being offered with our new Oxford Garden State Network. As a reminder, the Oxford Garden State Network provides access to over 18,000 physicians and 65 hospitals¹ throughout New Jersey and is the backbone to some of our most affordable offerings yet.

New Oxford small group (1-50) product brochures and portfolio grids are enclosed to help you sell these new plans in 2015.

- **2015 Oxford New Jersey Small Group (1-50) Product Grid**
- **2015 Oxford New Jersey Small Group (1-50) Product Brochure**

New UnitedHealthcare Large Group Options for 2015

In the coming months, we will be introducing a new UnitedHealthcare product option for New Jersey large groups (100+), which will include access to a new UnitedHealthcare network. Watch for communications regarding this new option soon.

We hope you find this information valuable. If you have questions on these topics, please contact your UnitedHealthcare Account Executive or Renewal Account Executive.

¹ UnitedHealth Networks as of June 16, 2014

NJ-14-841



[Update Email Address](#)



[Privacy Policy](#)



[Contact Us](#)