

eBulletin

Important Product Information

November 3, 2016

New Benefit Added to Oxford Benefit Management Plans Beginning with January 1, 2017 Renewals

We are pleased to announce that, upon renewal in 2017, we will automatically include a \$25,000 employee basic life insurance benefit to all Oxford Benefit Management (OBM)¹ plan designs. This will apply to all new and renewing groups in New York, New Jersey and Connecticut, beginning with January 1, 2017 effective dates.

Please be aware of the following:

- The employee basic life insurance benefit will be added to all OBM plan options **except the Voluntary Plan Option**.
- Employees who are not Actively at Work on the Plan Effective Date will not be covered under the employee basic life insurance benefit until they return to work.

A Call to Action

Employees should be encouraged to complete the Designated Beneficiary Form for the employee basic life insurance benefit. These forms are available in the Online Forms section of the Employer page at uhc.com/obm. As a reminder, the employer must retain a copy of the Designated Beneficiary Form with the employee's records. Copies of the forms can also be accessed below.

- [Designated Beneficiary Form - Connecticut and New Jersey](#)
- [Designated Beneficiary Form - New York](#)

As always, thank you for your business. If you have any questions about the employee basic life insurance benefit or what else OBM has to offer your clients, please reach out to your specialty sales representative.

¹ **Legal Disclaimer:** Oxford Benefit Management, Inc. acts as the distribution company for products. Oxford Benefit Management 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.

Oxford Benefit Management products are provided by: UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. The 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.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. The 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.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and in New

York by Unimerica Life Insurance Company of New York. Life products are provided on policy forms LASD-POL (05/03) et al. and Disability products are provided on policy forms UHCLD-POL 2/2008 et al. In New York, the Life Insurance product is provided on Form LASD-POL-LIFE NY (05/03) and the Disability product on Form LASD-POL-ADD/DIS NY (05/03). UnitedHealthcare Insurance Company is located in Hartford, CT, and Unimerica Life Insurance Company of New York in New York, NY. Participation requirements for Life and Disability Insurance may be different than those stated. 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.

Disclosure: The health discount program is administered by HealthAllies®, Inc., a discount medical plan organization. **The health discount program is NOT insurance.** The discount program provides discounts at certain health care providers for medical services. The discount program does not make payments directly to the providers of medical services. The discount program member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc. is located at P.O. Box 10340, Glendale, CA, 91209, 1-800-860-8773, www.unitedhealthallies.com.

The health discount program is offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific discounts and to encourage participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. UnitedHealthcare does not endorse or guarantee health products/services available through the discount program. This program may not be available in all states or for all groups. Components subject to change.

2For the purposes of determining eligibility under the Plan, Employees will be considered Actively at Work if they report for work at their usual place of employment and are able to perform the material and substantial duties of their regular occupation for the entire normal workday. Unless disabled on the prior workday or on the day of absence, Employees will be considered Actively at Work on the following days:

- a. Saturday, Sunday or holiday which is not a scheduled workday;
- b. Paid vacation day, or other scheduled or unscheduled non-workday; or
- c. Excused or emergency leave of absence (except medical leave.)

If our definition of Actively at Work conflicts with the Employer's definition, for the purpose of determining eligibility under the Plan, our definition will prevail. *Payment of premium for an employee who is not Actively at Work does not guarantee coverage for that employee.*