

eBulletin
Special Notice**December 14, 2018****Mid-December Mailing
About Out-of-Network Services**

To New York UnitedHealthcare and Oxford Fully Insured Plan Members

UnitedHealthcare is required by New York law to provide UnitedHealthcare and Oxford fully insured New York-situs plan members with examples of out-of-network sample services. The examples show estimated plan allowances for top-selling plans and usual and customary amounts (also known as UCR). New York-situs plan members (both UnitedHealthcare and Oxford) will be notified of this law and offered examples in a mid-December mailing. This mailing does not apply to self-funded (ASO) plan participants.

The outreach is designed to provide answers to the questions listed below, and provide contact information should the member have additional questions:

- What is an out-of-network provider?
- What happens when I use an out-of-network provider?
- How much will the out-of-network provider charge?
- Will I save money when I see a network provider?

Please ensure your affected clients are aware of this mailing to their covered employees and contact your sales representative with any questions.

Thank you.

Enclosures

- **[UnitedHealthcare Member Letter Sample](#)**
- **[Oxford Member Letter Sample](#)**
- **[Out-of-Network Reimbursement Examples - UnitedHealthcare Small Group Examples](#)**
- **[Out-of-Network Reimbursement Examples - UnitedHealthcare Large Group Examples](#)**
- **[Out-of-Network Reimbursement Examples - Oxford Small Group Example](#)**
- **[Out-of-Network Reimbursement Examples - Oxford Large Group Example](#)**

