



<Date>

<Contact Name>

<Group Name>

<Address 1>

<Address 2>

<City>, <State> <ZIP>

RE: JFK Medical Center's Participation in the Oxford Network

Dear <Contact Name>,

We are committed to providing your employees with access to comprehensive and affordable health care services. Despite good faith efforts to negotiate a new agreement, our contract with **JFK Medical Center, in Edison, New Jersey, may terminate on September 15, 2011.**

We want to inform you of this change in our network as one or more of your employees may have accessed services from JFK Medical Center within the last 12 months and we want to ensure that your employees avoid unnecessary out-of-pocket costs that can occur if they use non-participating (out-of-network) hospitals.

What does this mean for your employees?

1. **Through September 14, 2011**, to help minimize any disruption this may cause your employees and to provide them with sufficient time to arrange for care at another Oxford participating (in-network) hospital, care received at JFK Medical Center will be considered in-network.
2. **Effective September 15, 2011**, and consistent with our standard policy, care that your employees receive for an emergency illness, injury or condition will be treated as in-network care at any hospital. However, members may be asked to transfer to a participating (in-network) hospital once their condition stabilizes. Furthermore, any non-emergent care that members receive from JFK Medical Center, other than Transitional Care (see below), may be covered as out-of-network or denied (if they do not have out-of-network coverage). If your employees have a plan with out-of-network benefits, higher deductibles and coinsurance may apply. Exceptions are as follows:
 - If your employee receives an authorization from us prior to September 15, 2011 to receive inpatient or outpatient hospital services at JFK Medical Center to occur on or after September 15, 2011, the authorization will be honored. However, no new authorizations for coverage of services on or after September 15, 2011 will be provided unless Transitional Care has been granted.

If your employees are **fully insured** and are receiving an ongoing course of treatment or are hospitalized at JFK Medical Center on or beyond September 14, 2011, they may be entitled to Transitional Care as follows:

- a. **Post-Operative Follow-Up Care**: they may receive covered services for up to six months from the date their provider disenrolls.
- b. **Oncological or Psychological Treatment (excluding substance abuse)**: they may receive covered services for up to one year from the date their provider disenrolls.
- c. **Pre-Natal Care**: they may receive covered services for up to six weeks following a normal, vaginal delivery or six months following a cesarean section.
- d. **For any other medically necessary condition**: they may receive covered services for up to 120 days from the date their provider disenrolls.
- e. **Approval for Transitional Care in accordance with the terms of your employees' Certificate of Coverage or Summary Plan Description, depending on your plan's funding type.**¹

¹This language refers to the Transitional Care benefits of New Jersey fully insured members. If your employees are not members of a fully insured New Jersey plan, they must refer to the Transitional Care benefit described in their Certificate of Coverage. If your employees are in a self-funded plan, they should refer to the language in their Summary Plan Description.

Important: Your employees or their provider must request Transitional Care to be evaluated for it. Please inform your employees that they can call Customer Service at the telephone number on their Oxford member identification (ID) card or at 1-800-444-6222 for details about Transitional Care, including how to make a request for Transitional Care if your employee believes it is warranted.*

Please note that any of your employees who have received services from JFK Medical Center within the last 12 months will be notified of this network change. We will continue good faith efforts to negotiate a new contract with JFK Medical Center and will notify you and your employees if we reach a new agreement.

However, after September 14, 2011, a primary care physician or specialist should not refer your employees to JFK Medical Center for any treatment or test. Instead, your employees should be referred to one of the major neighboring hospitals in our network, as listed below. Your employees can also call Customer Service at the telephone number on their Oxford member ID card, or search for one on our website, www.oxfordhealth.com.

Neighboring Hospitals in Middlesex County
Saint Peter's University Hospital
Robert Wood Johnson University Hospital
Raritan Bay Medical Center

We value our relationship with you, and we appreciate your understanding as we work through this complicated situation and focus on an optimal outcome. If you have questions, please contact your Oxford sales representative.

Sincerely,

Oxford

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