



<Date>

<First Name> <Last Name>  
<Address 1>  
<Address 2>  
<City>, <State> <ZIP>

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

Dear <First Name> <Last Name>,

As part of our ongoing commitment to provide you with access to comprehensive and affordable health care services, we are writing to inform you of an important change in our hospital network. This information may help you avoid unnecessary out-of-pocket costs that can occur when you use out-of-network hospitals.

While we continue to negotiate with **JFK Medical Center, in Edison, New Jersey**, and are hopeful that we will reach a new agreement, our contract with the hospital **may terminate on September 15, 2011**.

**What does this mean to you?**

1. **Through September 14, 2011**, to help minimize any disruption this may cause you and to provide you sufficient time to arrange 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 you receive for an emergency illness, injury or condition will be treated as in-network care at any hospital. However, you may be asked to transfer to a participating (in-network) hospital once your condition stabilizes. Should you decide not to be transferred, additional services will be covered on an out-of-network basis (or denied if you do not have out-of-network coverage). Furthermore, any non-emergent care that you receive from JFK Medical Center, other than Transitional Care (see below), may be covered as out-of-network or denied (if you do not have out-of-network coverage). If you have a plan with out-of-network benefits, higher deductibles and coinsurance may apply. Exceptions include:
  - If you received an authorization from us prior to September 15, 2011 to receive inpatient or outpatient hospital services at JFK Medical Center that will 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.
  - **Approval for Transitional Care must be obtained in accordance with the terms of your Certificate of Coverage.**<sup>1</sup>

**Important: You or your provider must request Transitional Care to be evaluated for it.** Please call Customer Service at the telephone number on your Oxford member ID card or at 1-800-444-6222 for details about Transitional Care, including how to make a request for Transitional Care if you believe it is warranted.

<sup>1</sup>If you are a member of a self-insured plan, your Summary Plan Description will describe the Transitional Care (if any) that is applicable to your plan. Coverage for Transitional Care includes: post-operative follow-up care; oncological or psychological treatment (excluding substance abuse); prenatal care, delivery and postnatal care; and other medically necessary treatment. This language refers to the Transitional Care benefits of New Jersey fully-insured members. If you are not a member of a New Jersey plan, you must refer to the Transitional Care benefit described in your Certificate of Coverage.

(over)

Please note that we will continue good faith efforts to negotiate a new agreement with JFK Medical Center and will notify you if we reach a new agreement. However, after September 14, 2011, a primary care physician or specialist should not refer you to JFK Medical Center for any treatment or test. Instead, you should be referred to one of the major neighboring hospitals in our network, as listed below. You can also search for one of our on our website, [www.oxfordhealth.com](http://www.oxfordhealth.com).

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

If you have questions, or would like more information about Transitional Care, please call Customer Service at the telephone number on your Oxford member identification (ID) card or at 1-800-444-6222. If you are hearing impaired and require assistance, please call our TTY/TDD line at 1-800-201-4875. For assistance in Chinese, please call 1-800-303-6719; for assistance in Korean, please call 1-888-201-4746. For assistance in other languages, please call the telephone number on your Oxford member ID card.

We apologize for any inconvenience this may cause you. We will continue to advocate on your behalf.

Wishing you the best of health.

Sincerely,

Oxford

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