



February 10, 2014

<<Member First Name>> <<Member Last Name>>  
<<Address 1>  
<<Address 2>  
<<City>>, NY <<ZIP code>>

**RE: Nemours/Alfred I. duPont Hospital for Children's participation in the Oxford network**

Dear <<Member first name>> <<Member last name>>,

We are committed to providing you with access to comprehensive and affordable health care services. We also want to keep you informed of changes in our network so that you do not incur any unnecessary out-of-network costs.

This letter is meant to provide you with information regarding our agreement with **Nemours/Alfred I. duPont Hospital for Children**, located in Wilmington, Delaware. We have been working diligently with Nemours/Alfred I. duPont Hospital for Children to extend the hospital's contract with us; however, despite efforts by both parties to negotiate a new contract, we have not yet reached an agreement. Therefore, the contract is scheduled to **terminate on April 1, 2014**. Unless a new agreement is reached by that time, the hospital will no longer participate in the Oxford network as of April 1, 2014.

**How does this impact me?**

1. **Through March 31, 2014**, to help minimize any disruption this may cause you and to provide you sufficient time to arrange care at another Oxford participating (network) hospital, care received at Nemours/Alfred I. duPont Hospital for Children will be considered in-network.
2. **Effective April 1, 2014**, and consistent with our standard policy, care 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. If 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). Any non-emergent care that you receive from Nemours/Alfred I. duPont Hospital for Children, 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 receive an authorization from us prior to April 1, 2014 to receive inpatient or outpatient hospital services at Nemours/Alfred I. duPont Hospital for Children that will occur on or after April 1, 2014, the authorization will be honored provided Transitional Care has been granted. However, no new authorizations for coverage of services on or after April 1, 2014 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 or Summary Plan Description, depending on your plan's funding type.**

If you are receiving an ongoing course of treatment or are hospitalized at Nemours/Alfred I. duPont Hospital for Children on or beyond April 1, 2014, you may be entitled to Transitional Care. See below for how Transitional Care may be provided.

**Members in Commercial New York Fully Insured Plans:** Transitional care may be provided as follows:

- If you are receiving an ongoing course of treatment or are hospitalized at Nemours/Alfred I. duPont Hospital for Children on or beyond April 1, 2014, you may be entitled to Transitional Care. This means the care may be covered for a transitional period for up to 90 days beginning from April 1, 2014; or
- If you are in your second or third trimester of pregnancy on April 1, 2014, and assuming that you remain eligible for coverage with Oxford, your care may be covered for a transitional period that includes postpartum care directly related to your delivery.

**Members in Commercial New York Self-Funded Plans:** Your care may be covered for a transitional period beginning April 1, 2014. Please refer to your group's Summary Plan Description for the length of this period. Transitional Care may be provided as follows:

- Covered inpatient services: 30 days or until discharge, whichever comes first
- Low-risk pregnancy—third trimester: through postpartum follow-up visit
- Moderate- and high-risk pregnancy—first, second or third trimester: through postpartum follow-up visit
- Non-surgical cancer treatment: 30 days or a complete cycle of radiation or chemotherapy, whichever is greater
- End-stage kidney disease and dialysis: 30 days
- Symptomatic AIDS undergoing active treatment: 30 days

**Members in Commercial New Jersey Fully Insured Plans:** Medically necessary covered services under your plan will be eligible for Transitional Care as follows:

- **Post-Operative Follow-Up Care:** you may receive medically necessary covered services for up to six months from the date your provider disenrolls.
- **Oncological or Psychological Treatment (excluding substance abuse):** you may receive medically necessary covered services for up to one year from the date your provider disenrolls.
- **Pre-Natal Care:** you may receive medically necessary covered services for up to six weeks following a normal, vaginal delivery or six months following a cesarean section.
- **For any other medically necessary condition:** you may receive covered services for up to 120 days from the date your provider disenrolls.

**Members in Self-Funded New Jersey Plans:** Please refer to your Summary Plan Description for information regarding Transitional Care.

**Members in Fully Insured and Self-Funded Connecticut Plans:** Transitional Care may be provided as follows:

- Covered inpatient services: 30 days or until discharge, whichever comes first
- Low-risk pregnancy—third trimester: through postpartum follow-up visit
- Moderate- and high-risk pregnancy—first, second or third trimester: through postpartum follow-up visit
- Non-surgical cancer treatment: 30 days or a complete cycle of radiation or chemotherapy, whichever is greater
- End-stage kidney disease and dialysis: 30 days
- Symptomatic AIDS undergoing active treatment: 30 days
- A circumstance where a payer is required by applicable law or a member's Certificate of Coverage to provide transition coverage of services rendered by the health care provider after the health care provider has ceased to participate in the provider network accessed by that payer

**Important:** You or your provider must request Transitional Care to be evaluated for it. Please call Customer Care at the telephone number on your health plan ID card for details about Transitional Care, including how to make a request for Transitional Care if you believe it is warranted.

Nemours/Alfred I. duPont Hospital for Children must agree to abide by the terms of the former agreement (provide covered services and abide by our policies and procedures) and must agree to accept our contracted rate as payment in full for the service to be eligible for Transitional Care.

We will continue our efforts to negotiate a new contract with Nemours/Alfred I. duPont Hospital for Children and will notify you if we reach a new agreement. **However, after March 31, 2014,** to receive in-network services, a primary care physician or specialist should not refer you to Nemours/Alfred I. duPont Hospital for Children 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 participating hospitals on our website, [oxfordhealth.com](http://oxfordhealth.com) (on the Member home page, click on *Find a Physician or Facility* under *Links & Tools*), or you may call Customer Care at the telephone number on your health plan ID card for assistance with identifying a participating hospital.

If you have questions, or would like more information about Transitional Care, please call Customer Care at the telephone number on your health plan ID card. If you have a hearing impairment and need help, please call our TTY/TDD line at 1-800-201-4875. Please call 1-800-303-6719 for assistance in Chinese, 1-888-201-4746 for assistance in Korean, or the telephone number on your health plan ID card for assistance in English and other languages.

<b>Neighboring Hospitals</b>
<b>Hospital / Location</b>
Christiana Hospital / Newark, DE
The Children's Hospital of Philadelphia / Philadelphia, PA
The Hospital of the University of Pennsylvania / Philadelphia, PA

If you call Customer Care seeking information about Transitional Care, please let us know that you received this letter about Nemours/Alfred I. duPont Hospital for Children's participation in our network and you have a question about Transitional Care, in order to help us better serve you.

If your provider is calling us about Transitional Care, the provider should use the following telephone number: 1-800-666-1353, select option 2 and follow the prompts (e.g., self-identify as a participating or nonparticipating provider, select option 3 for referrals and precertifications).

We apologize for any inconvenience this may cause you.

Wishing you the best of health.

Sincerely,

Oxford

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