

## Lower Rates for Oxford® Exclusive Plan Metro<sup>SM</sup> Beginning with April 1, 2008 effective dates

As you know, we have had a lot of exciting news for our Oxford small business products line for second quarter 2008. In addition to the recent launch of our **Oxford Ease<sup>SM</sup>** product and numerous enhancements to our Oxford product portfolio, **we have also lowered the second quarter rates on our EPO plans by 3.5%**! This is great news for your New York 2-50 clients.

Unfortunately, an administrative error caused this decrease to appear on our second quarter rate sheets as a 3.5% increase for the \$15/30 EPO plan design. As a result, you will see a 7% decrease from the originally released rates on the \$15/30 EPO for second quarter New York small groups.

### When will rates be updated?

IDEA was updated with the new rates on 3/7/08. These will be reflected in the New Business Quoting and Renewal Tools.

HealthConnect has been informed and will be posting the updated rates early next week.

### How will my clients be informed?

Groups with a \$15/30 EPO plan design that are scheduled to renew April 1<sup>st</sup> have already received their renewal packets. These groups will be sent a letter with their next bill informing them of the rate decrease and reminding them of their options for renewal.

[Sample letter to April \\$15/30 EPO Groups](#)

Groups that are scheduled to renew April 1<sup>st</sup>, May 1<sup>st</sup> and June 1<sup>st</sup> have already received their renewal packets. Groups enrolled in an EPO product with a second quarter renewal date will be sent a letter informing them of the rate decrease and reminding them of their options for renewal.

[Sample letter to EPO Groups with second quarter renewals](#)

**Please note:** All bills will accurately reflect the rate changes. No bills were mailed prior to the administrative error being identified.

### What are the deadlines and process for renewing or changing a renewal submission?

**April groups that were enrolled in the \$15/30 EPO plan design**, including those that already submitted their renewal election, will be allowed to make or alter their decision by contacting Group Services at 1-888-201-4216 until **April 30, 2008** or by their broker of record making the call on their behalf. Online renewals for these groups will only be available until March 30<sup>th</sup>. **This deadline extension applies only to April groups that have the \$15/30 EPO plan design.**

Groups that opted to renew as-is in a \$15/30 EPO plan will have their rate decreased automatically. They do not need to take any action.

May and June groups will have until the standard deadlines to make their renewal decisions. May and June groups that have already submitted their renewal election can contact Group Services at 1-888-201-4216 to make changes until the day before their effective date.

If you have any questions regarding this rate change or need to obtain a quote please contact your sales representative.

**Sample letter to April Groups With \$15/30 EPO Plan  
Will be Mailed with April Bills**



<date>

<BA First Name> <BA Last Name>  
<Group Name>  
< Address Line 1>  
< Address Line 2>  
<City> <State> <Zip>

Dear <BA First Name> BA Last Name>,

Due to an administrative error the rates you were quoted in your renewal package were higher than intended. The rates have been corrected, and we apologize for any confusion this may have caused.

If you have already renewed your group coverage “as-is” for the next plan year, your rates will be decreased automatically. This bill has been adjusted to reflect your lowered rates.

If you have already renewed your group coverage with changes and would like to obtain a new quote or make adjustments to that renewal, please call Client Services at 1-888-201-4216 by April 30, 2008.

If you have not yet renewed your group coverage please do so by filling out the form included with your renewal kit, calling Client Services at 1-888-201-4216, or logging on to our web site at [www.oxfordhealth.com](http://www.oxfordhealth.com) and renewing electronically via the Idea Management System<sup>SM</sup>.

To remain current with your account, please submit a payment in the same amount indicated on the enclosed invoice.

If you have any questions, please call our Client Services team at 1-888-201-4216.

Sincerely,

Oxford

**Sample letter to EPO Groups That Received a Second Quarter Renewal**



<date>

<BA First Name> <BA Last Name>

<Group Name>

< Address Line 1>

< Address Line 2>

<City> <State> <Zip>

Dear <BA First Name> <BA Last Name>,

Due to an administrative error the rates shown in second quarter renewal quotes for the \$15/30 Oxford Exclusive Plan Metro were higher than intended. The rates have been corrected, and we apologize for any confusion this may have caused.

If you have already renewed your group coverage “as-is” for the next plan year, your rates will be decreased automatically. This bill has been adjusted to reflect your lowered rates.

If you have already renewed your group coverage with changes and would like to obtain a new quote or make adjustments to that renewal, based on the decrease in the \$15/30 Exclusive Plan Metro rates, please call Client Services at 1-888-201-4216 by the day before your renewal date.

If you have not yet renewed your group coverage please do so by filling out the form included with your renewal kit or by logging on to our web site at [www.oxfordhealth.com](http://www.oxfordhealth.com) and renewing electronically via the Idea Management System<sup>SM</sup>.

If you have any questions, please call our Client Services team at 1-888-201-4216.

Sincerely,

Oxford