



SPECIAL NOTICE

FOR TRI-STATE PRODUCERS

Contract Year Deductible Now Available

We are pleased to announce that effective **June 1, 2009**, we will begin offering a contract year deductible option in addition to the existing calendar year deductible option. While contract year deductibles are already available for UnitedHealthcare cases, this is a new option for Oxford cases.

Facts about the new Contract Year deductible option:

- This option is available to all new and renewing groups.
- This option is available on Connecticut, New York and New Jersey plans that have an in-network deductible.
- This option is not available for plans with out-of-network deductible and coinsurance only.
- Groups cannot switch their deductible accumulation period off-cycle.
- Groups with more than one plan eligible for contract year must select the same accumulation period for all plans.
- Plans with both an in- and out-of-network deductible will have the same accumulation period.
- If a group elects to change their deductible accumulation period from calendar year to contract, all of their covered employees' deductibles will reset to zero on the group's effective date.
- Changes to the accumulation period will not affect pricing.
- Applications will have a check box to indicate calendar or contract year.
- IDEA will have a check box to indicate calendar or contract year, along with pop-up messaging.
- If calendar or contract year is not selected, the default is set to calendar year.

If you have any questions regarding this new option, please contact your sales representative.