



August, 1, 2008

Colin Scheifler
 Savoy and Associates
 25 B Hanover St
 Florham Park, NJ 07932

Re: Market Withdrawal of Basic & Essential Enhanced Benefits Rider

Dear Colin Scheifler,

The New Jersey Basic & Essential Enhanced Benefits Rider previously available through Oxford Health Plans, is being withdrawn from the market and replaced with an updated rider which offers richer benefits at the same low premium. In accordance with N.J.A.C. 11:20-18.6, this letter will serve as formal notice that Oxford is withdrawing the current rider beginning on November 1, 2008.

Outlined below are the changes being made to the current Basic & Essential Enhanced Benefits Plan Rider.

What's Changing:

	Current B&E Enhanced Benefits Rider Cost Share Parameters	B&E Updated Enhanced Benefits Rider Cost Share Parameters Beginning November 1, 2008
Outpatient Physical Therapy	\$20 copayment per visit with a 30 visit maximum benefit per calendar year	\$20 copayment per visit with a 40 visit maximum benefit per calendar year
Practitioner Visits for Illness or Injury	\$30 copayment per visit with a \$1,000 maximum benefit per calendar year	\$25 copayment per visit with a \$1,500 maximum benefit per calendar year
Wellness Benefit	\$30 copayment per visit with a \$1,000 maximum benefit per calendar year	100% coverage up to a \$750 maximum benefit per calendar year
Prescription Drugs received while not confined in a Hospital	50% coinsurance with a \$1,000 maximum benefit per calendar year	\$15 copayment for generic drugs and 50% coinsurance for brand named drugs up to a \$1,000 maximum benefit per calendar year (maximum applies to both generic and brand named drugs)
Durable Medical Equipment	Not Covered	50% coinsurance up to a \$3,000 maximum benefit per calendar year
Home Health Care	Not Covered	50% coinsurance up to a \$3,000 maximum benefit per calendar year
Hospice Care	Not Covered	50% coinsurance up to a \$3,000 maximum benefit per calendar year

Members will have the option of enrolling into the new Basic and Essential Enhanced Benefits Plan Rider outlined above or the unridered Basic and Essential Health Benefits Plan available through Oxford. Members will receive notice of the withdrawal and the new plan design 90 days in advance of their renewal.

If members do not contact Oxford to enroll into the new plan rider prior to their renewal date, they will automatically be renewed into the standard unridered Basic & Essential plan, which does not have prescription drug coverage or the other enhanced benefits outlined above.

Should you have any questions regarding this notice or the new plans please contact the Oxford Individual Inside Sales Department at 1-800-969-7480.

Sincerely,

Oxford Health Plans