



Dear Valued Policyholder:

Thank you for your recent premium payment.

We wanted to bring to your attention that the State of New York has issued an Emergency Regulation that allows policyholders who can demonstrate financial hardship as a result of the COVID-19 pandemic to apply for an extension to pay future premiums until June 1, 2020 at 11:59 p.m. Eastern Time.

You are not required to take any action. If you do nothing, you will be billed for upcoming premiums in your normal manner. However, if you are experiencing financial hardship as a result of COVID-19 and need assistance, you can request an extension or discuss other alternative payment arrangements by calling us at Oxford Financial Operations team at 1-800-366-4148, TTY 711, 8 a.m. to 5 p.m. Eastern Time, Monday through Friday, to speak with a representative. Please note that this is simply an extension to pay premiums for those in need and not a waiver or forgiveness of the premium payments.

In accordance with the terms of the Emergency Regulation, please note the following:

- If you request an extension, we will not impose any late fees; report you to a credit reporting agency or debt collection agency with respect to such premium payments during the extension.
- You may also contact us to discuss other coverage options, to do so, please contact your current Strategic Account Executive or broker.
- If you would like to consider coverage options with one of the New York State of Health Marketplace plans, you may contact them at <https://info.nystateofhealth.ny.gov/contact>.

As always, we appreciate your business and are available to assist you during this difficult time.

Thank you,

UnitedHealthcare Billing Operations

cc. Broker of Record