



Dear Valued Policyholder,

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. The extended grace period is not a waiver or forgiveness of premium.

At this time, we are showing your health insurance premium payment(s) to be past due.

If you are experiencing financial hardship as a result of the COVID-19 pandemic, you may be entitled to an extension to pay premiums without late fees until June 1, 2020 at 11:59 p.m. Eastern Time.

In order to confirm your intent for an extension of premium payment(s), please send an email to billing_team@uhc.com with the following verbiage:

- I hereby attest that I am experiencing financial hardship related to COVID-19 and would like to request a premium payment extension until June 1, 2020. I understand by doing so that I am contractually committed to pay March, April and May premium by June 1, 2020 at 11:59 p.m. Eastern Time.

If your intention is to have your current coverage lapse, please send an email to billing_team@uhc.com with the following information:

- My intention is to have my current coverage lapse
 - Group Name, Policy Number, Requested Termination Date, Reason for Termination

The State of New York has also requested us to provide you with the following additional information:

- 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 contact us to discuss other billing options and/or other alternative payment arrangements. To do so, please call 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.
- 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