



4 Research Drive  
Shelton, CT 06484

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<<Member Name>>  
<<Member Street Address 1>>  
<<Member Street Address 2>>  
<<Member Street Address 3>>  
<<Member City, State ZIP>>

December x, 2019

Re: Important medical claims information

Dear <<Member First Name>>,

We're writing because our records show that you're enrolled in Medicare Part A, but not Medicare Part B. We want to give you information about how your plan processes covered services when Medicare is considered your primary coverage.

How are services covered when Medicare Part B is my primary coverage under Medicare rules but I'm not enrolled yet?

Your plan reduces claim payments. Once you are eligible for Medicare coverage, the amount Medicare would have paid as the primary payer for covered services is estimated and your benefits are reduced by this amount. This is called Medicare Estimation.

Benefits for covered services will not be reduced if we are required to pay first under federal law or if you are not eligible for premium-free Medicare Part A.

When will Medicare Estimation apply and what do I need to do?

Medicare Estimation will apply to services you get on or after July 1, 2020. This will give you a chance to enroll in Medicare Part B and for coverage to become effective before Medicare Estimation is applied to your claims. The open enrollment period for Medicare Part B is January 1, 2020 – March 31, 2020.

Please go to Medicare.gov if you have questions about enrolling in Medicare.

Questions? We're here to help.

For questions about your medical coverage, please call the toll-free number on your health plan ID card. TTY users can dial 711.

We appreciate the opportunity to serve you and to help you get the most out of your medical benefit.

Sincerely,

The Oxford Team

Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

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UnitedHealthcare and Oxford do not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card Monday through Friday, 8 a.m. to 6 p.m. ET. TTY users can dial 711.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.