St. Joseph’s Healthcare System’s (St. Joseph’s Regional Medical Center and St. Joseph’s Wayne Hospital) Network Participation

We are committed to providing your clients and their employees with access to comprehensive and affordable health care services. As part of this strategy, we are currently negotiating a new agreement with St. Joseph’s Regional Medical Center, in Paterson, New Jersey, and St. Joseph’s Wayne Hospital in Wayne, New Jersey (St. Joseph’s Healthcare System).

Although we continue to negotiate a new agreement that is acceptable to both parties and meets our commitment to keep health care affordable, our current agreement with St. Joseph’s Healthcare System, which affects both UnitedHealthcare and Oxford commercial products, terminated on Nov. 1, 2012.

Now that our contract with St. Joseph’s Healthcare System has terminated, the “cooling off period” is in effect. The cooling off period provides an additional four months of access to the terminated facilities on an in-network basis to our fully insured and self-funded commercial members. St. Joseph’s Healthcare System will remain in-network (participating) until Mar. 1, 2013.

When speaking to your clients, please keep in mind the following points:

- We will have Transitional Care guidelines in place so members who have scheduled or ongoing medical treatments at a St. Joseph’s Healthcare System facility will continue to get care as appropriate.

- Both fully insured and self-funded commercial members will continue to have access to St. Joseph’s Healthcare System facilities on an in-network basis through the State of New Jersey cooling off period, which will end Mar. 1, 2013. Transitional Care may be available after the cooling off period in accordance with the member’s Certificate of Coverage or Summary Plan Description.

- Effective Mar. 1, 2013, to receive in-network services, a primary care physician or specialist should not refer members to a St. Joseph’s Healthcare System facility for any treatment or test. Instead, members should be referred to one of the major neighboring hospitals in our network, as listed below.

<table>
<thead>
<tr>
<th>Neighboring Hospitals</th>
<th>City/County</th>
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<tbody>
<tr>
<td>St. Mary’s Hospital</td>
<td>Passaic/Passaic County</td>
</tr>
<tr>
<td>Hackensack University Medical Center</td>
<td>Hackensack/Bergen County</td>
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<tr>
<td>The Valley Hospital</td>
<td>Ridgewood/Bergen County</td>
</tr>
<tr>
<td>Holy Name Medical Center</td>
<td>Teaneck/Bergen County</td>
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We are sending communications to fully insured members who may be affected by the St. Joseph’s Healthcare System termination from our networks. To view samples of these communications, please click on the links below.

- Sample UnitedHealthcare Member Letter
- Sample Oxford Member Letter

We will continue to work toward a positive outcome of affordable health care for our employers and their employees and will keep you informed about the status of the negotiations. If you would like more information or have questions, please contact your sales representative.

To unsubscribe from future email communications, please send an email with 'unsubscribe email' noted in the subject line to NortheastMarketing@uhc.com. Please include your full name and the name of your company in your request.

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