



4 Research Drive
Shelton, CT 06484

December, 2019

Re: Important medical claims information

Dear Member,

We're writing because our records show that you are 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](https://www.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