UnitedHealthcare
Oxford

<February 11, 2011>

<Subscriber Name> <Subscriber Last Name>
<Address 1>
<Address 2>
<City>, <State> <Zip>

Re: Individual Rate Filing Notices

Dear < Subscriber Name> <Subscriber Last Name>,

You recently may have received a letter about a rate application filed with the New York State Insurance Department (NYSID). This letter was not our final rate notice and was sent to you in error.

Enclosed is the actual notice about the rate application we will file with the NYSID. The enclosed notice replaces any earlier letter you may have received about our rate filing. As indicated in the notice, our individual rate filings will be submitted to the NYSID on February 14, 2011.

We apologize for any confusion this error may have caused and thank you for your understanding.

Sincerely,

Oxford

Enclosure

UnitedHealthcare
Oxford

<Date>

<Subscriber Name> <Subscriber Last Name>

<Address 2>
<City>, <State> <Zip>

Re: Rate Filing for New York Grandfathered Individual POS products

Dear < Subscriber Name> <Subscriber Last Name>,

Thank you for allowing UnitedHealthcare to serve your health benefit plan needs with our Oxford[1] products. We are filing a rate application with the New York State Insurance Department (NYSID) on February 14, 2011 seeking a premium rate increase to be effective in the third and fourth quarters of 2011 for individual plan certificate holders renewing during this period. This notice is being sent to you based on a new requirement in the New York State prior approval law.

If approved, the proposed rate increase will be added to your current 2010 premium rate.

Renewal Date	Estimated Total Increase Over 2010 Premium Rate[2]
July 2011	12.6% to 16.2%
August 2011	13.0% to 16.7%
September 2011	13.5% to 17.1%
October 2011	14.9% to 18.5%
November 2011	16.2% to 20.0%
December 2011	17.6% to 21.4%

Please be aware that the requested increases may not reflect your total renewal rate increase. Your final renewal rate may be different than the percentages listed above. It will include the final rate increase approved by the NYSID and may also contain changes resulting from the benefit plan design you choose upon renewal. After rates are approved, you will receive an additional notice with the actual rate change. This notice will be sent at least 60 days before the rate change effective date. Prior to your renewal, you will receive a renewal package with the renewal rates for your benefit plan.

You have 30 days from the date of our filing to contact the NYSID to request additional information or to submit written comments regarding our rate filing.

New York State Insurance Department (NYSID):

By Mail:
Charles Lovejoy
Health Bureau
New York State Insurance Department
25 Beaver Street 1-80

By E-mail:
PremiumRateIncreases@ins.state.ny.us

By Telephone:
0-342-3736

We will also make information available on our website, *www.oxfordhealth.com*, within the **Member Messages** section, and in response to written requests for 30 days. Written requests may be sent to: Oxford, P.O. Box 862, Monroe, CT 06468.

Thank you for your business.

Sincerely,

Oxford

[1] Oxford products are underwritten by Oxford Health Plans (NY), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

[2] We separately filed and received approval for federal health care reform benefit changes which will be added to your plan at renewal. We will add coverage for dependents to Age 26 at renewal for all Family and Parent/Children tiers and this change will increase the rates for these tiers approximately 2.5% for Family Plans and 3.2% for the Parent/Children Plans. There is no rate impact to the Husband/Wife and Single tiers connected with federal reform changes.

The rate impact of this benefit change is reflected in the estimated annual increase to your 2010 premium which is shown in this column. We will provide information about the federal health care reform benefits which apply to your coverage as part of the

UnitedHealthcare
Oxford

<Date>

<Subscriber First Name> <Subscriber Last Name>
<Address 1>
<Address 2>
<City>, <State> <Zip>

Re: Rate Filing for New York Grandfathered Individual POS Products

Dear <Subscriber First Name> <Subscriber Last Name>,

Thank you for allowing UnitedHealthcare to serve your health benefit plan needs with our Oxford[1] products. We are writing as a follow-up to our prior letter informing you about our rate application filed with the New York State Insurance Department (NYSID) on February 14, 2011.

The NYSID approved the following 2011 increases:

Renewal Date	Estimated Total Increase over 2010 Premium Rate[2]
July 2011	X% to y%
August 2011	X% to y%
September 2011	X% to y%
October 2011	X% to y%
November 2011	X% to y%
December 2011	X% to y%

Please be aware that the approved increases may not reflect your total renewal rate increase. Your final renewal rate may be different than the percentages listed above. It will include the final rate increase approved by the NYSID and may also contain changes resulting from the benefit plan design you choose upon renewal. Prior to your renewal, you will receive a renewal package with the renewal rates for your benefit plan. You will also be able to choose a different plan that that time.

Thank you for your business.

Sincerely,
Oxford

[1] Oxford products are underwritten by Oxford Health Plans (NY), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc.

[2] We separately filed and received approval for federal health care reform benefit changes which will be added to your plan at renewal. We will add coverage for dependents to Age 26 at renewal for all Family and Parent/Children tiers and this change will increase the rates for these tiers approximately 2.5% for Family Plans and 3.2% for the Parent/Children Plans. There is no rate impact to the Husband/Wife and Single tiers connected with federal reform changes.

The rate impact of this benefit change is reflected in the estimated annual increase to your 2010 premium which is shown in this column. We will provide information about the federal health care reform benefits which apply to your coverage as part of the materials you will receive upon renewal.

Oxford Health Plans (NY), Inc.
New York Individual Grandfathered POS
Requested Rate Changes - Effective 3rd & 4th Quarters 2011

Rate Component Overview

* The main components of a premium rate are medical costs and administrative expenses. Medical costs are accounted for in the minimum loss ratio (MLR). MLR is the percentage (%) of the premiums paid towards medical costs. Under New York state law, the MLR must be at least 82% of the premium charged. Administrative expenses include, among other things,

- taxes and other fees,
- maintenance and upgrading of systems to comply with legal requirements (e.g., HIPAA, federal healthcare reform mandates),
- costs for consumer education and decision support tools/processes, promotion of wellness, programs for managing chronic and complex medical conditions, maintaining the provider network as well as measuring quality and efficiency of providers, and operating costs of consumer, employer, broker and provider web portals, and
- employee costs for items such as processing requests for services, claims, correspondence and appeals, conducting medical reviews, and providing customer service.

When deciding whether to seek a premium rate increase or decrease, we review claims data and expenses to determine what the expected costs and expenses will be for a future period.

Current Rate Increase Components

We are requesting the proposed rate increases shown in Chart 1. If approved, they will be added to last year's rate.

CHART 1:

Renewal Month	Estimated Total Increase Over 2010 Renewal Premium Rate
July 2011	12.6%
August 2011	13.0%
September 2011	13.5%
October 2011	14.9%
November 2011	16.2%
December 2011	17.6%

* The rate filing is seeking an increase related to increasing medical costs. Medical costs are the single largest component of the premium dollar and a component that has been rising significantly year over year. Reasons for rising costs include advancements in procedures, development of new pharmaceuticals and medical devices, increasing medical costs of a population that is aging and increasingly living with chronic conditions such as obesity and diabetes and increased negotiated unit cost rates with our network providers (driven in part by insufficient reimbursement to those providers for those covered under Government health insurance programs and by providing uncompensated care) as well as increased charges for services by non-network providers. The medical cost component may also be impacted by changes to the population covered under the product. A portion of the medical costs are mitigated by a pooling mechanism established under NY Insurance Regulation 146 which attempts to equalize risk within the New York small group and individual markets. This requires carriers with fewer high-cost claimants to pay into the pool while carriers with more high-cost claimants receive funds from the pool. We are projecting a change in our Regulation 146 receivable for Oxford Health Plans (NY), Inc.'s Individual products in 2011 due to a projected increase in high cost claimants for the individuals covered under this entity.

* The requested rate changes result in a projected loss ratio greater than or equal to the minimum allowed under state law.

Additional Benefit Changes Approved For 2011 Plans

* We separately filed and received approval for federal health care reform benefit changes which will be added to your plan at renewal. Chart 2 shows the total rate increase resulting from the current filing and the approved benefit changes. The following benefit change increases the rate certain members will be charged at renewal:

- We will add coverage for dependents to age 26. The Age 26 benefit change is required for all Family and Parent Children tiers and will increase the rates for these tiers approximately 2.5% for Family Plans and 3.2% for the Parent/Children Plans. This benefit does not apply to or impact rates for Single and Husband/Wife tiers. The impact of this rate change is shown in the Family and Parent/Children columns in Chart 2.

CHART 2: **Rate Impact for Age 26 Benefit Change**

	Estimated Total Increase Over 2010 Renewal Premium Rate	
Renewal Month	**Parent/Child**	**Family**
July 2011		15.4%
August 2011		15.9%
September 2011		16.3%
October 2011		17.7%
November 2011	20.0%	19.1%
December 2011		20.5%

% = Rate Increase in Chart 1 + Approved Rate Increase for Age 26 Benefit Change

Final Rate Increase

* Please be aware that the requested increases may not reflect your total renewal rate increase. Your final renewal rate may be different than the percentages listed above. It will include the final rate increase approved by the NYSID and may also contain changes resulting from the benefit plan design you choose upon renewal. After rates are approved, you will receive an additional notice with the actual rate change. This notice will be sent at least 60 days before the rate change effective date. Prior to your renewal, you will receive a renewal package with the renewal rates for your benefit plan.