



## IMPORTANT NOTICE

### Your Responsibility under New York Labor Law Section 217

You are responsible to notify all certificate holders of this termination. Certificate holders includes any employees and dependents who currently have Oxford<sup>1</sup> coverage, and any former employers and dependents who have COBRA and/or state continuation coverage underwritten by Oxford.

**IMPORTANT: If you are replacing the terminating Oxford coverage with similar coverage for the same classes of employees and former employees (individuals who were eligible will remain eligible), you do not need to provide a notice of termination to the certificate holder.**

In accordance with the provisions of Labor Law, section 217(4) and the provisions of 11 N.Y.C.R.R. Part 55, Labor Law section 217(3) (requiring notice to employees) shall not be deemed to apply if, at least 10 days prior to the date of the intended termination, as specified in this notice of intent to terminate, the policyholder has:

- (1) taken necessary steps whereby the intended termination is rendered null and void; or
- (2) contracted with another insurer to replace the existing insurer for the providing of similar coverage for the same certificate holders and filed an affidavit with the Commissioner of Labor and Superintendent of Insurance to that effect.

(i) Affidavits filed with the Commissioner of Labor shall refer to Labor Law, section 217, and be addressed to:

Director of Labor Standards  
 Department of Labor  
 Agency Building 12  
 State Office Building Campus  
 Albany, NY 12240

(ii) Affidavits filed with the Superintendent of Insurance shall refer to Labor Law, section 217 and 11 N.Y.C.R.R. Part 55, and shall be addressed to:

Chief, Health Bureau  
 New York State Insurance Department  
 One Commerce Plaza  
 Albany, NY 12257

**If you are not replacing your terminated Oxford coverage**, you must provide a copy of our termination notice and a letter from you to the certificate holders advising them of the termination of coverage to each of your affected employees as follows:

- At least **nine days** prior to the actual termination date, the notice and letter must be given to certificate holders either by hand-delivering them at their place of employment (this includes placing them in an employee's pay envelope), or mailing them to a certificate holder's last known residential address; and
- At least **nine days** prior to the actual termination date, you must post our notice of termination and the letter from you to your certificate holders advising them of the termination of coverage in conspicuous locations where you believe they will be noticed by the certificate holders.

**Rights of certificate holders under the terminating policy: Oxford will not be liable for claims incurred past the termination date except when the certificate holder is eligible for extended benefits or conversion coverage. For more information and the time frames for requesting extended benefits or conversion coverage, please see the Certificate of Coverage.**