

April 22, 2016

Dear City Employees:

The City of Hoboken has been navigating a difficult situation involving Horizon, our healthcare provider of 34 years. Unfortunately, Horizon will be dropping Hoboken University Medical Center from in-network care as of June 1st. Another CarePoint facility, Bayonne Medical Center, will be dropped on May 1st. If we were to remain with Horizon, the City's medical claims could increase by an estimated \$5 million, and employees would face higher payroll deductions and out of pocket expenses with all Carepoint Health facilities and physicians being out of network.

We are taking action to ensure that our employees and retirees have the best access to healthcare possible, and as a result we are proposing that the Council approve transitioning our healthcare coverage and Third Party Administrator from Horizon to United Healthcare/UMR effective June 1st, 2016. I want to highlight three important points about what this transition will mean.

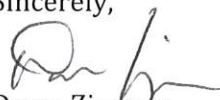
First, I want to assure everyone that the benefits received under United Healthcare will mirror those received currently through Horizon.

Second, under United Healthcare, the number of medical providers used by our employees (over 2,800 currently) that are in-network will actually increase from 68.6% to 89.5%. United Healthcare has more doctors in-network than Horizon. Nearly 700 providers used by our employees that are currently out of network will be in-network under United Healthcare. There are some providers (about 100) that are not currently in-network, and United Healthcare will be reaching out to them to recruit those doctors to be in-network. Attached are instructions on how to find a participating provider in the United Healthcare Choice Plus Network.

Finally, by switching to United Healthcare, our employees will continue to have access to all Carepoint Health facilities including Hoboken University Medical Center, Bayonne Medical Center, and Christ Hospital.

Although change can be difficult, we think this change will be a benefit for our employees, retirees, and the City of Hoboken. We will be maintaining benefits, retaining access to CarePoint Health facilities, and in fact gaining access to more in-network doctors. We will be holding meetings with employees next week, along with representatives from United Healthcare, to begin the transition by June 1st and answer any questions you may have.

Sincerely,


Dawn Zimmer

Find a provider

Finding a network provider on umr.com has never been easier

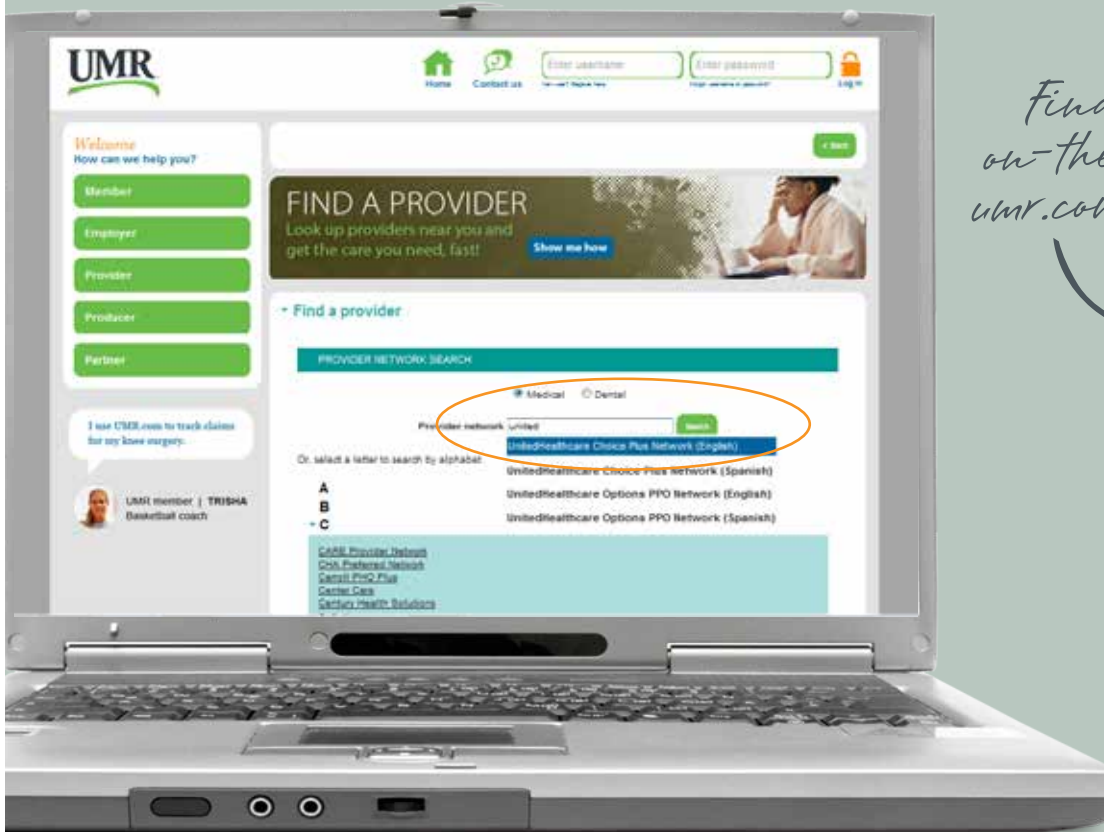
1

Go to **umr.com** and select "Find a provider"



2

Search for **UnitedHealthcare Choice Plus Network** using our alphabet navigation or type **UnitedHealthcare Choice Plus** into the search box



Find a provider on-the-go using our umr.com mobile site



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3

For medical providers, choose **Search for a medical provider**. For behavioral health providers (including counseling and substance abuse) select **View directory of behavioral health providers**.

Before searching for a provider, please view this list of excluded providers.

- [View excluded providers](#)
- [Search for a medical provider](#)

For members accessing Choice Plus Advanced w/ hospital tiering (Ohio and Northern Kentucky)

- [View the UnitedHealthcare Directory of Designated Hospitals and Outpatient Surgery Centers](#)

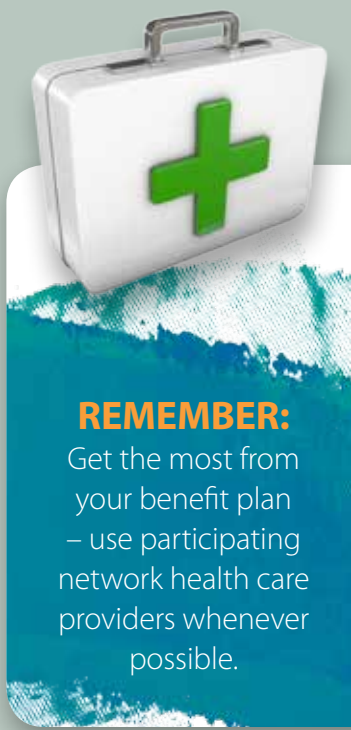
For Behavioral health providers

- [View directory of behavioral health providers](#)

Note: ~~It is not necessary to login to "Live and Work Well"~~ to view the directory, however please be sure to check your member ID card for eligibility verification instructions

Frequently asked questions

- [How can my provider join the network?](#)



REMEMBER:
Get the most from your benefit plan – use participating network health care providers whenever possible.

UnitedHealthcare Choice Plus:

The UnitedHealthcare online provider directories include network hospitals, primary physicians and specialists. The following information is available:

- Provider name, address and phone number
- Hospital affiliation
- Board certification
- UnitedHealth Premium® Quality & Cost Efficiency designations that highlight physicians by quality of care and cost standards in their specialty
- Provider ID number
- Office language capabilities (English, Spanish, etc.)
- Map and directions to each office



A UnitedHealthcare Company