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VIA FIRST CLASS MAIL

September 30, 2016

[OFFICE_NAME]
ATTN: [PROVIDER_NAME]
[PROVIDER_ADDRESS]
[PROVIDER_CITY], [PROVIDER_STATE] [PROVIDER ZIP]
RE: Your Oscar Participation Agreement Effective 1/1/2017

Dear [PROVIDER_NAME],

We are writing in regard to [PROVIDER_NAME]'s participation in Oscar Insurance Corporation's ("Oscar") 2017 participating provider network through your direct contract with Oscar. You have been participating in Oscar's network through your relationship with MagnaCare Administrative Services, LLC ("MagnaCare").

This letter is to advise you that effective January 1, 2017, you will participate in Oscar's participating provider network directly through your contract with Oscar, under only the Tax IDs specified in your direct contract, and you will no longer participate in Oscar's provider network through your contract with MagnaCare. Furthermore, effective on January 1, 2017, all claims for services should be sent directly to Oscar.

This change will not affect [PROVIDER_NAME]'s relationship with MagnaCare or MagnaCare's other payors. MagnaCare looks forward to your continued partnership and participation in other products.

Please also be aware that should any of your Oscar patients be affected by other adjustments to Oscar's provider network, the following Oscar enrollees will be entitled to receive continuity of care with a departing provider pursuant to New York Insurance Law Section 3217-d(c):

(1) those who are in an on-going course of treatment **at [PROVIDER_NAME] with a departing provider** as of January 1, 2017 for a period of ninety (90) days;

(2) those who are pregnant as of January 1, 2017, through post-partum care related to the delivery;

(3) those who have an authorized surgery scheduled to occur on or before June 29, 2017;

(4) those with serious chronic conditions that persist without full cure, for the period of time necessary to arrange for safe transfer to another provider, up to 12 months; or

(5) those with terminal illness for the duration of the terminal illness, up to 12 months; and

(6) in accordance with Oscar's Continuity of Care policy.

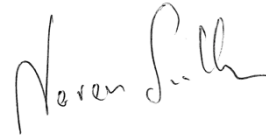
Further, nothing precludes the coverage of emergency care provided to an Oscar enrollee as set forth in Section 3216(i)(9)(A) of the New York Insurance Law. Please be advised that Oscar benefit plans do not include out-of-network benefits.

We hope this letter clarifies any confusion you may have and we look forward to continuing to work together. Please contact Oscar at 1-855-OSCAR-55 if you have any questions about this change in contract status. If you have any questions about your continued relationship with MagnaCare, please contact MagnaCare at 866-281-0360.

Very Truly Yours,



Oscar – Brian West, CFO



MagnaCare – Naren Lulla, COO