

To: Alvin XXX
Date: November 1, 2012
From: XXX
Subject: St. YYY's Hernia Surgery

Dear Mr. XXX,

Thank you for your letter concerning your hernia surgery at St. Catherine's Hospital last month. ZZZ Warehouse strives meet all your medical and dental needs through our comprehensive and competitive benefits package. As you stated in your letter, many people seek careers at ZZZ due to our excellent healthcare coverage options and commitment to positive employee relations.

A review of your new hire paperwork indicates that you read the HMO Option booklet and then chose the United Healthcare Basic plan rather than the Aetna Premium or the Mercy Health plan. Each plan covers specific hospitals and doctors, as indicated in your HMO Option booklet.

Employees who choose the United Healthcare option are covered in full at both St. Peters Hospital and Methodist Hospital. Unfortunately, St. Catherine's Hospital is not currently included in United Healthcare's network. Therefore, all bills related to surgery performed at St. Catherine's Hospital are out-of-network and are to be negotiated and/or paid in full by the employee. ZZZ Employee Benefits department does serve as an enrollment liaison between ZZZ employees and their respective HMOs, but unfortunately we are unable to help you settle your bill.

We can, however, offer a few alternatives that might help you manage the expenses incurred by your surgery. Because you are a full-time, hourly employee, you might be eligible for additional overtime hours at a pay rate of time-and-a-half, which you could arrange with your direct supervisor, John XXX.

In addition, you may want to consider applying for an emergency loan through ZZZ's Credit Union. Martha XXX, loan officer, can be reached at extension 434.

You also may want to explore the possibility of negotiating directly with your physicians or with St. Catherine's Accounts Payable Department to arrange a payroll deduction so that you may manage your bill over an extended period of time.

Additionally, I would be happy to schedule an appointment with you prior to the next open enrollment period, which begins on October 1, to answer specific HMO coverage questions and/or assist you in changing your HMO, should you decide to do so. I am enclosing a duplicate copy of the HMO Option booklet given to all new hires.

Best of luck to you in your recovery.

Sincerely,

XXX

Director of Employee Benefits

ZZZ Warehouse

(xxx) xxx-xxxx