



TRUSTALK

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WHAT'S NEW THIS YEAR SUPPLEMENTAL LIFE IMPROVEMENTS!

Effective July 1, 2003, Prudential, which administers supplemental life insurance through the Trust, will offer lower rates for most members and spouses. Also, portability will be added to the member's supplemental life insurance benefit, so that the member can apply to continue group term life insurance even when no longer employed by the State.

The new *Supplemental Life Insurance* plan booklet that was included in your open enrollment packet replaces the older version of the booklet, and contains details on the portability feature as well as the new rates.

New rates effective July 1, 2003

Most members and their spouses will experience a decrease in supplemental life insurance rates, shown below. The only exception is for non-smokers between 30 and 34. (Rates for these members must be adjusted to meet tax code).



| MONTHLY RATES PER \$10,000 COVERAGE | | |
|-------------------------------------|---------------------|-----------------|
| AGE | NON-SMOKER COST/MO. | SMOKER COST/MO. |
| Under 30 | \$.65 | \$.87 |
| 30-34 | \$.80 | \$.87 |
| 35-39 | \$.91 | \$1.27 |
| 40-44 | \$1.44 | \$1.95 |
| 45-49 | \$2.23 | \$3.24 |
| 50-54 | \$3.48 | \$5.00 |
| 55-59 | \$5.58 | \$7.43 |
| 60-64 | \$8.46 | \$11.40 |
| 65-69 | \$13.73 | \$20.45 |
| 70 and over | \$23.27 | \$36.61 |

New portability feature effective July 1, 2003

Portability means that members can take their supplemental life insurance with them when they retire or leave State service. Portability was designed to offer members leaving State service a lower cost option to continue life insurance so that they have a death benefit. Many members are surprised to learn — after years of service — that the only life insurance available to them is converted insurance (which can be very expensive). Below are some questions that your coworkers have asked the Trust about portability.

WHAT DOES "PORTABILITY" OR "PORTING" MEAN?

Porting means to continue a member's supplemental life insurance coverage as term insurance after he/she leaves State service. Right now, conversion is the only option available to members leaving State service. The primary difference between portability and conversion is the type of insurance: conversion will

result in a whole life policy, portability in term life coverage. Cost will also vary between the two types, with converted coverage (whole life) costing far more than ported coverage (term life). Do not confuse portability or conversion with the continuation option, which is available to members who are laid off or on leave, so that they may continue their life insurance for up to 12 months. You must be enrolled in supplemental life insurance to apply for portability. If you're interested in porting your coverage later, enroll now. Your next chance won't be until the 2004 open enrollment!

Here are the key terms we use to distinguish members' life insurance options for supplemental coverage when they're no longer actively at work:

| LIFE INSURANCE OPTIONS WHEN YOU'RE NO LONGER ACTIVELY AT WORK | | | | |
|---|---|---|---|--|
| CONTINUE COVERAGE | WHICH COVERAGE | NOT AVAILABLE | WHEN AVAILABLE | HOW LONG |
| Portability—new July 1, 2003 | Member supplemental life insurance | For dependent coverage or member basic life insurance | Members who quit or are fired, or at end of continuation period | As long as member pays term life insurance premiums up to age 90 |
| Continuation | Member and dependent supplemental life insurance and basic life insurance | N/A | Members who are laid off or on leave | Up to 12 months as long as member pays term life premiums |
| Conversion | Member and dependent supplemental life insurance and basic life insurance | N/A | Members who quit or are fired, or at end of continuation period | As long as member pays whole life insurance premiums |

WHO CAN PORT THEIR COVERAGE?

Beginning July 1, 2003, members may port supplemental life insurance coverage. Dependent coverage cannot be ported, but may be converted. Portability was designed to help members maintain affordable life insurance benefits, even after members are no longer covered by the Trust.

WHICH IS BETTER? CONVERSION OR PORTABILITY?

That's really up to you to decide. In general, portability will be a less expensive option, as it is term life insurance (converted insurance is whole life insurance). We've posted information on our website to help members decide how much life insurance to carry — now, and after leaving State employment. Portability rates are also available online.

IF I ALREADY HAVE SUPPLEMENTAL LIFE INSURANCE COVERAGE, HOW DO I GET (ENROLL IN) PORTABILITY?

If you have already enrolled in the supplemental life insurance plan, you will automatically be eligible for portability July 1, 2003. You won't need to complete any extra forms to receive this new feature. However, when you leave State service, you will need to complete the forms from Prudential, following their instructions, to port your coverage. But until then, you don't have to do anything to take advantage of the new portability feature!

YOUR BENEFITS

Union Benefits Trust.
Serving Union-represented State
employees in OCSEA/AFSCME
Local 11, District 1199/SEIU,
OSTA, FOP/OLC, SCOPE/OEA
and CWA.

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In Solidarity.

A WORD ABOUT THE WEB

www.benefitstrust.org

The Trust's website contains enrollment highlights and plan booklets, enrollment and beneficiary forms, and links to provider network information. There is no online enrollment for Trust benefits, so you don't have to worry about a password or PIN to access our site.

Through the end of enrollment, May 9, we will have a special enrollment information section available for you.

FOR ALL TRUST MEMBERS, REGARDLESS OF SERVICE LENGTH

Cover your dependents

You can provide additional income protection for your family by purchasing supplemental life insurance. If you already have supplemental life insurance through the Trust, you may increase your coverage by one times your annual earnings without a medical exam or other proof of insurability. New, lower rates are available to most members and their spouses. You may also cover your dependents with supplemental life insurance of \$10,000, \$20,000 or \$30,000 for your spouse, or \$5,000 for each eligible child. For coverage of \$20,000 or \$30,000 for your spouse, you must provide evidence of insurability that is satisfactory to Prudential. If Prudential doesn't accept the evidence you provide, your spouse will be covered at the \$10,000 level automatically when the new coverage begins (7/1 or 8/1).

See your enrollment highlights booklet for rates and the form to enroll, and your new *Supplemental Life Insurance* plan booklet for details. The form should be mailed to Prudential by no later than May 9, 2003

Need help with responsibilities?

Working Solutions exists to help you with the major personal responsibilities in your life. You are automatically enrolled in this service, at no cost to you. Working Solutions offers three major categories of service:

- 1) Adult/Elder Dependents
- 2) Special Needs Dependents and
- 3) Child/family.

Working Solutions can offer information and referrals in these categories. Think big — this service includes information on legal and financial issues, and chronic medical conditions.

Sample packets (listed below) will be promoted during this enrollment period: The packets are only a phone call, fax, or mouse click away.

As always, your request for this free information is confidential.

Phone: 800-358-8515

Fax: 503-213-2204

Web: link through Trust website at www.benefitstrust.org

USE IT OR LOSE IT: THE BRAIN AND BODY

- What Do You Know about Aging?
- High Blood Pressure: Tips for Keeping It under Control
- Aging Ain't What It Used to Be
- The Second Coming of Age: Being a Healthy Midlifer

FINANCIAL PLANNING IN UNCERTAIN TIMES

- Estate Planning
- Investing for More Income
- Manage Your Money
- Ours, Mine and Yours: Tips for Managing the Joint Checkbook

BE YOUR PET'S BEST FRIEND

- A Child's Guide to Pets
- Infants, Children and Pets
- Insuring Your Pet
- The Nine-to-Five Dog (and Cat)
- Pets: Just What the Doctor Ordered
- Coping with the Loss of a Pet

FAMILY TALK

- A Parent's Guide to Surviving Adolescence
- Developing Your Child's Self Esteem
- Family Talk
- Family Connections
- I'm Someone Special (poster)

FOR ALL TRUST MEMBERS WITH A YEAR OR MORE OF CONTINUOUS SERVICE

Read on to learn more about the choices you have in dental and vision coverage. *Established term employees should check with their Payroll/Personnel officers for eligibility/enrollment information.*

Choose a dental plan

You may choose the Preferred Choice Dental Plan or the Quality Dental Plan. In the Preferred Choice plan, you should obtain care from a network provider to receive the higher level of benefits. For care received primarily out of the network for your entire family, you may want to review the Quality Dental Plan.

If you decide to make a change in your dental coverage or add dental coverage, complete and return the Enrollment form on page 4 of your highlights booklet to your Payroll/Personnel officer by Friday, May 9. If you decide to stay with your current dental plan option, you don't need to do anything; your plan will stay the same.

Choose a vision plan

You may choose Cole or VSP. Both plans cover the same types of services, but have different networks, copayment levels and discount plans. For example, Cole's in-network copayment is \$5 for an exam and materials, while VSP's in-network copayment is \$25 for an exam and materials. Think about your vision needs for the next plan year. Contact the plan(s) for more information regarding the provider you plan to see and consult the highlights booklet before deciding which plan option is right for you.

If you decide to make a change in your vision coverage or add vision coverage, complete and return the Enrollment form on page 4 of your highlights booklet to your Payroll/Personnel officer by Friday, May 9. If you decide to stay with your current vision plan option, you don't need to do anything; you will remain in your current plan.

Research your options

Before you complete the form on page 4 of your highlights booklet, please review your *Dental* and *Vision* plan booklets and this *Trust Talk*. Also, if you haven't yet contacted the dental or vision plans for network information, you may still have time to contact them.

VISION AND DENTAL CONTACT INFORMATION

Use secure links to Cole, VSP and Preferred Choice through <http://www.benefitstrust.org/links.htm> or call the plans directly:

Cole • 800-334-7591

VSP • 800-877-7195

Preferred Choice (MetLife) • 800-984-8649

Update your dependents for the dental and vision plans

During open enrollment, you have an opportunity to add dependents to your dental/vision coverage that you may have missed during the last plan year, e.g., a new child or spouse. Use the Enrollment form on page 4 of your book to add dependents, and make sure your Payroll/Personnel officer receives the form by May 9.

Update your beneficiary for basic life insurance benefits

If you have basic life insurance coverage (and you do if you have at least one year of continuous State service), now is an excellent time to update your beneficiary designation. If you're not sure you've filed a beneficiary designation form, or who you have selected as your beneficiary, file a new beneficiary form today.

2003 OPEN ENROLLMENT

Between April 28 and May 9, you have the opportunity to elect dental, vision and life insurance coverage for you and your family for the upcoming plan year, July 1, 2003, through June 30, 2004.

> > >

If you already have coverage, no form is required to keep the same vision, dental and supplemental life insurance coverage.

To make changes or enroll for the first time, submit the appropriate forms no later than May 9. Mail supplemental life forms to Prudential, but give enrollment forms to your Payroll/ Personnel officer. All of the materials you need were mailed recently to your home in your enrollment highlights booklet. If you don't receive your booklet by April 29 (it's in an envelope this year), call Trust customer service at 614-508-2255 or 800-228-5088, or visit our website to download the booklet: <http://www.benefitstrust.org>.

The enrollment highlights booklet has limited information about the Trust enrollment options available to you. It also contains some highlights of the benefits for which you are covered automatically.



TRUST FAIR SCHEDULE

COME SEE US!

At right are the open enrollment fairs that Benefits Trust staff will attend. If we've missed your worksite, we apologize. Try to attend a fair at another location, if your time and worksite security allow. Otherwise, if you have a question, contact us at 800-228-5088 or customerservice@benefitstrust.org.

Look at the listing for your county, and then find a date that meets your schedule. Remember, this schedule only reflects the Trust's activities and is different from that published by DAS.

| COUNTY | DATE | TIME | AGENCY/LOCATION | ADDRESS |
|------------|------|------------|---------------------------------------|---|
| Belmont | 4/25 | 8-11 | R&C — Belmont Correctional | State Route 331, Front Lobby, St. Clairsville |
| Clermont | 4/21 | 11:30-3 | SW Ohio Developmental Center | 4399 E. Bauman Lane, Batavia |
| Cuyahoga | 4/21 | 7:30-11 | ODOT District 12 | 5500 Transportation Blvd., Upper Conf. Rm., Garfield Hts. |
| Cuyahoga | 4/22 | 9-11:30 | All Agencies — Lausche Building | 615 W. Superior Avenue, Plaza Level, Cleveland |
| Delaware | 4/21 | 7:30-9 | ODOT District 6 | 400 E. William Street, Delaware |
| Delaware | 4/21 | 1-3 | DYS — Scioto and Riverview Juv. Corr. | 5993 Home Road, Delaware |
| Fairfield | 5/2 | 10-2 | R&C — Southeastern Correctional | 5900 BIS Road, Lancaster |
| Franklin | 4/21 | 8-11 | DAS — General Services Division | 4200 Surface Road, Cafeteria, Columbus |
| Franklin | 4/21 | 1-3 | Department of Insurance | 2100 Stella Court, Lobby Conference Room, Columbus |
| Franklin | 4/22 | 8-10 | Taxation — Information Services | 800 Freeway Drive N, Gray Room, Columbus |
| Franklin | 4/22 | 10:30-1 | R&C — Central Office & Parole | 1050 Freeway Drive N, Room #204, Columbus |
| Franklin | 4/22 | 1-3 | Columbus Developmental Center | 1601 W. Broad Street, Training Room, Columbus |
| Franklin | 4/22 | 1:30-3 | Taxation — Income Tax | 1030 Freeway Drive N, Conf. Room, Columbus |
| Franklin | 4/23 | 8-2 | Rhodes Tower | 30 E. Broad Street, Lobby, Columbus |
| Franklin | 4/23 | 1-4 | Twin Valley Psychiatric | 2220 W. Broad Street, C-127, Columbus |
| Franklin | 4/24 | 9-1 | EPA/ODJFS | 122 S. Front Street, Conference Room 5-A, Columbus |
| Franklin | 4/24 | 12-3 | Taxation/DAS | 1320 Arthur E. Adams Drive, Lobby, Columbus |
| Franklin | 4/25 | 10-1 | Education | 25 S. Front Street, Columbus |
| Franklin | 4/28 | 8-11 | PUCO/Secretary of State | 180 E. Broad Street, 11th Floor, Columbus |
| Franklin | 4/29 | 8-3 | Public Safety/Patrol/ODOT | 1970 W. Broad Street, Lower Level, Columbus |
| Franklin | 4/29 | 11-1 | Schools for the Deaf | 500 Morse Road, Garden Gallery, Columbus |
| Franklin | 4/30 | 1-4 | Department of Health | 246 N. High Street, Room #105, Columbus |
| Franklin | 5/1 | 8-11 | Rehabilitation Services Commission | 400 E. Campus View Blvd., Conf. Ctr., Columbus |
| Franklin | 5/1 | 8-1 | BWC | 30 W. Spring Street, Atrium, Columbus |
| Franklin | 5/1 | 1-4 | Natural Resources | 1889 Belcher Drive, Building E-1, Columbus |
| Franklin | 5/2 | 8-10 | Commerce/DIC/Liquor Control | 6606 Tussing Road, Training Room 1, Columbus |
| Guernsey | 4/25 | 1-3:30 | Appalachian Psychiatric Care Center | 66737 Old 21 Road, Conference Room #510, Cambridge |
| Hamilton | 4/22 | 11-3 | Summit Behavioral Health Care | 1101 Summit Street, Admin. Building, Cincinnati |
| Licking | 4/21 | 2-4 | Department of Agriculture | 8995 E. Main Street, Columbus |
| Lorain | 4/22 | 1-3 | R&C — Lorain Correctional | 2075 S. Avon-Belden Road, ACA Room, Grafton |
| Lucas | 4/30 | 9-12 | NBH | 930 S. Detroit Avenue, Multi-purpose area, Toledo |
| Lucas | 4/30 | 1-3:30 | NODC | 1101 S. Detroit Avenue, Building 610, Toledo |
| Lucas | 5/1 | 9-12 | All Agencies — 1 Government Center | 1 Government Center, Conference Room #1, Toledo |
| Montgomery | 4/25 | 10-12 | Dayton Mental Health | 2611 Wayne Avenue, Building 64, Dayton |
| Noble | 4/24 | 7:30-10 | R&C — Noble Correctional | 15708 State Route 78 W, Front Lobby, Caldwell |
| Richland | 4/23 | 12:30-2 | R&C — Mansfield Correctional | 1150 N. Main Street, State Route 13 N, Bldg. A, Mansfield |
| Ross | 4/25 | 7:30-11:30 | R&C — Ross Correctional | 16149 State Route 104 N, Building B, Chillicothe |
| Ross | 4/25 | 1:30-3:30 | ODOT District 9 | 650 Eastern Avenue, Chillicothe |
| Shelby | 4/23 | 9-2 | ODOT District 7 | 2190 State Route 29, Sidney |
| Stark | 4/24 | 1-3 | Heartland Behavioral Health Care | 3000 Erie Street SW, Multi-Purpose Room, Massillon |
| Summit | 4/23 | 11-1 | All Agencies — Ocasek Bldg | 161 S. High Street, Akron |
| Union | 4/30 | 11-3 | R&C — Ohio Reformatory for Women | 1479 Collins Avenue, Marysville |
| Warren | 4/22 | 8:30-11 | ODOT District 8 | 505 State Route 741, Conference Room ABC, Lebanon |
| Warren | 4/22 | 12-3 | R&C — Warren Correctional | State Route 63, Visiting Room, Lebanon |
| Washington | 4/24 | 12-3 | ODOT District 10 | LaFayette Hotel, 101 Front Street, Marietta |
| Wood | 5/2 | 7:30-9:30 | ODOT District 2 | 317 E. Poe Road, Lobby Room, Bowling Green |

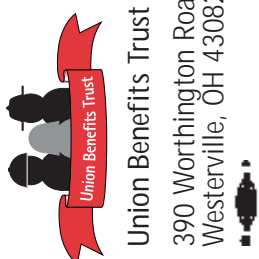
WHAT COMES NEXT?

After you complete and submit your paperwork, you can confirm your enrollment choices and benefits as follows:

| Type of change | When new coverage begins | Where to verify | More mail | Contact with questions |
|---|---|---|---|--|
| Dental plan change or enrollment | July 1, 2003 | New code on paystub: DT1 – Preferred Choice DT2 – Quality Dental | No – neither ID card nor new booklet | Your Payroll/Personnel officer |
| Vision plan change or enrollment | July 1, 2003 | New code on paystub: VCT – VSP VCC – Cole | No – neither ID card nor new booklet | Your Payroll/Personnel officer |
| Supplemental life benefit amount change or enrollment for yourself or your dependents | July 1 or August 1, 2003 | New code on paystub (BT1) if enrolling for first time Change in amount deducted (shown in BT1 box) if already enrolled | New booklet-certificate from Prudential in the summer | Prudential at 800-778-3827 |
| Basic life or supplemental life insurance beneficiary change | Date on the form, but only after Prudential receives the completed form | Prudential | Confirmation letter from Prudential | Prudential at 800-778-3827* *Beneficiaries' names are not released over the phone |

Trust Talk contains only highlights of your benefits and is not a plan document. See the official plan documents for full plan details or if a discrepancy exists between this newsletter and the plan documents; the plan documents are always the final authority.

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**Open Enrollment
2003**

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information
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