



# TRUSTALK

April 2002 • Volume 9 • No. 2

## OPEN ENROLLMENT

# 2002

Between April 29 and May 10, you have the opportunity to elect dental, vision and life insurance coverage for you and your family for the upcoming plan year, July 1, 2002, through June 30, 2003.

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 10. Supplemental life and beneficiary forms go to Prudential, but enrollment forms go 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, 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. However, the details are in the plan booklets that you received March 2001 or at hire (if you were hired after March 2001).

### YOUR BENEFITS

**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. 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 *Supplemental Life Insurance* plan booklet for details. The form should be mailed to Prudential by no later than May 10, 2002.

#### 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
- 3) Child/family.

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

Sample packets (to the right) 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 [benefitstrust.org](http://benefitstrust.org)

#### RETIREMENT: A TIME FOR YOU

- Loving Life
- Choosing a Second Career: A Checklist for Mature Workers
- Amazing Grays
- What Color Is Your Retirement Parachute?

#### KIDS AND MONEY

- Warning to Credit Card Kids
- Teaching Your Children about Investing
- Personal Finance Checklist for Young Adults
- Using the Net to Save for College
- Cyber-Shopping for Young Adults

#### For Trust Members with a year or more of continuous service

If you have at least one year of continuous State 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.

#### Choosing a dental plan

You may choose the Preferred Choice Dental Plan or the Quality Dental Plan. Just remember that in the Preferred Choice plan, you should obtain care from a network provider to receive the higher level of benefits. Otherwise, you may want to review the Quality Dental Plan. Anticipate your dental care needs, think about which dentist you'd like to see and consider your plan options carefully before making a decision about your coverage for the coming year.

If you decide to make a change (if you already have dental coverage) or add dental coverage (if you didn't already have it), complete and return the Enrollment and Change form on page 4 of your highlights booklet to

#### In this issue

##### Open Enrollment 2002

##### Your Benefits

- For all Trust Members
- For Members With a Year or More of Service

##### Trust Fair Schedule

##### Web Links

##### Dependent Affidavits

##### Forms/Deadlines



# TRUST FAIR SCHEDULE

## COME SEE US!

Below is the schedule of open enrollment fairs that Benefits Trust staff will attend. Because of our limited staff availability, we can't make all of the fairs scheduled by DAS, but we will be able to see many of you.

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](mailto:customerservice@benefitstrust.org).

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

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

### BOARD OF TRUSTEES

Ronald C. Alexander, Chair,  
OCSEA/AFSCME

Irwin M. Scharfeld, Vice Chair,  
OCSEA/AFSCME

Vanessa Tolliver, Treasurer,  
OCSEA/AFSCME

Sharon L. Brown, OCSEA/AFSCME

Stephen V. Gulyassy, OCB

David Klopstein, FOP/OLC

Vickie Miller, SCOPE/OEA

Jim Roberts, OSTA

David Slone, OCSEA/AFSCME

Kathleen Stewart,  
OCSEA/AFSCME

Kathy Ville, District 1199/SEIU

Charles Williamson,  
OCSEA/AFSCME

*Together we benefit.*

COUNTY	DATE	TIME	AGENCY/LOCATION	ADDRESS
Belmont	26-Apr	7-10	R&C – Belmont Correctional	State Route 331, Front Lobby, St. Clairsville
Clermont	22-Apr	11:30-3	SW Ohio Developmental Center	4399 E. Bauman Lane, Batavia
Cuyahoga	22-Apr	7:30-11	ODOT District 12	5500 Transportation Blvd., Upper Conf Rm, Garfield Hts.
Cuyahoga	23-Apr	9-11:30	All Agencies – Lausche Bldg	615 W. Superior, Plaza Level, Cleveland
Delaware	22-Apr	7:30-9	ODOT District 6	400 E. William Street, Delaware
Delaware	22-Apr	1-3	DYS – Scioto/Riverview Juv Corr	5993 Home Road, Delaware
Fairfield	24-Apr	8:30-11:30	R&C – Southeastern Correctional	5900 BIS Road, Lancaster
Franklin	22-Apr	8-11	DAS – Purchasing	4200 Surface Road, Cafeteria, Columbus
Franklin	23-Apr	1-3	Department of Insurance	2100 Stella Court, Lobby Conf. Room, Columbus
Franklin	24-Apr	1-4	Twin Valley Psychiatric	2220 W. Broad Street, C-127, Columbus
Franklin	25-Apr	8-10	Tax Information Services	800 Freeway Drive N, Gray Room, Columbus
Franklin	25-Apr	12-3	Taxation/DAS	1320 Arthur E. Adams Drive, Lobby, Columbus
Franklin	25-Apr	1-3	Columbus Developmental Center	1601 W. Broad Street, Training Room, Columbus
Franklin	26-Apr	8-1	BWC	30 W. Spring Street, Atrium, Columbus
Franklin	26-Apr	10-2	Education	25 S. Front Street, Columbus
Franklin	29-Apr	8-2	Rhodes Tower	30 E. Broad Street, Lobby, Columbus
Franklin	29-Apr	12-3	Rehabilitation Services Comm	400 E. Campus View Boulevard, Conf. Ctr., Columbus
Franklin	30-Apr	8-3	Public Safety/Patrol/ODOT	1970 W. Broad Street, Lower Level, Columbus
Franklin	30-Apr	11-1	Schools for the Deaf/Blind	500 Morse Road, Garden Gallery, Columbus
Franklin	1-May	11-2	EPA/ODJFS	122 S. Front Street, Conf. Rm. 5-A, Columbus
Franklin	1-May	1-4	Department of Health	246 N. High Street, Room #105, Columbus
Franklin	2-May	8-10	PUCO/Secretary of State	180 E. Broad Street, 11th Floor, Columbus
Franklin	2-May	1-4	Natural Resources	1889 Belcher Drive, Bldg. E-1, Columbus
Franklin	3-May	8-10	Commerce DIC/Liquor Control	6606 Tussing Road, Training Room 1, Columbus
Guernsey	26-Apr	1-3:30	Appalachian Psychiatric Center	66737 Old 21 Road, Conf. Rm #510, Cambridge
Hamilton	23-Apr	11-3	Summit Behavioral Health Care	1101 Summit Street, Admin Building, Cincinnati
Licking	22-Apr	2-4	Department of Agriculture	8995 E. Main Street, Reynoldsburg
Licking	24-Apr	1-2	ODOT District 5	9600 Jacksontown Road, Conf. Room, Jacksontown
Lorain	23-Apr	1-3	R&C – Lorain Correctional	2075 S. Avon-Belden Road, ACA Room, Grafton
Lucas	1-May	9-12	NBH Toledo Campus	930 S. Detroit Avenue, Multipurpose Area, Toledo
Lucas	1-May	1-3:30	NODC	1101 S. Detroit Avenue, Bldg. 610, Toledo
Lucas	2-May	9-12	All Agencies – 1 Govt Center	1 Government Center, Conf. Room #1, Toledo
Lucas	2-May	1-4	R&C – Toledo Correctional	2001 E. Central Avenue, Toledo
Mahoning	25-Apr	10-12	All Agencies – Voinovich Building	242 Federal Plaza West, 2nd Floor, Youngstown
Montgomery	25-Apr	9-12	R&C – Dayton Correctional	4104 Germantown Road, Dayton
Montgomery	26-Apr	10-12	Dayton Mental Health	2611 Wayne Avenue, Bldg. 64, Dayton
Montgomery	29-Apr	10-1	Montgomery Ed & Pre-Release	1901 S. Gettysburg, Dayton
Noble	25-Apr	7:30-10	R&C – Noble Correctional	15708 State Route 78 W, Front Lobby, Caldwell
Ross	26-Apr	7:30-11:30	R&C – Ross Correctional	16149 State Route 104 N, Bldg. B, Chillicothe
Ross	26-Apr	1:30-3:30	ODOT District 9	650 Eastern Avenue, Chillicothe
Scioto	30-Apr	1-3	R&C – SOCF	Lucasville-Minford Road, Bldg. B, Lucasville
Shelby	24-Apr	9-2	ODOT District 7	2190 State Route 29, Sidney
Stark	25-Apr	2-3	Heartland Behavioral Health Care	3000 Erie Street, SW, Multi-Purpose Room, Massillon
Summit	24-Apr	11-1	All Agencies – Ocasek Bldg	161 S. High Street, Akron
Union	3-May	12-3	Ohio Reformatory for Women	1479 Collins Avenue Training Room, Marysville
Warren	24-Apr	9-11:30	ODOT District 8	505 State Route 741, Conf. Rm. ABC, Lebanon
Wood	3-May	7:30-9:30	ODOT District 2	317 E. Poe Road, Lobby Room, Bowling Green

## Open Enrollment 2002 (continued from page 1)

your Payroll/Personnel officer by Friday, May 10. If you decide to stay with your current dental plan option, you don't need to do anything; your plan will stay the same.

## Choosing 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 (if you already have vision coverage) or add vision coverage (if you didn't already have it), complete and return the Enrollment and Change form on page 4 of your highlights booklet to your Payroll/Personnel officer by Friday, May 10. 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.

## Researching 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 now (using the information at right).

## Vision and Dental Contact Information

Secure links to Cole, VSP and Preferred Choice are offered 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

## Basic life insurance – update your beneficiary

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. We've included a form in your highlights booklet (p. 17), and encourage you to complete it and mail it to Prudential today. If you're not sure you've filed a beneficiary designation form, or who your beneficiary is, file a new form today with the designations you want.

# WEB LINKS

[HTTP://WWW.BENEFITSTRUST.ORG](http://www.benefitstrust.org)

We just completed an overhaul of our website. We've streamlined the navigation to help you find the information you need more quickly. Let us know how we did – e-mail the webmaster at [webmaster@benefitstrust.org](mailto:webmaster@benefitstrust.org).

Along with the redesign, we've put in an OPEN ENROLLMENT section that is available only through May 10 (the open enrollment deadline). In this special section, you'll find links to help you with your open enrollment decision-making.

The special open enrollment section includes:

## Enrollment Information

This section lists quick bits of information like deadlines, what changes are possible and who gets which form. Check out the Open Enrollment FAQ (frequently-asked questions) posting, in which common questions about open enrollment are answered for you.

## Booklet Downloads

If you've misplaced your enrollment highlights booklet, you can simply download it from the site. MAKE SURE you get the right book – there are two versions – one for members with less than a year of service as of July 1, 2002, one for members with a year or more of service as of July 1, 2002. If you're not sure into which category you fall, contact the Trust or your Payroll/Personnel officer.

You may also download any or all of the five plan booklets that provide details about your plan benefits.

## Benefit Information

Information on benefits can be found in the Benefit Plans section.

## Provider Information

Look in the Links section for a quick connection to plan directory information for VSP, MetLife and Cole. Each of these plans has a network component; reviewing the most current provider information may help you decide whether to keep or change your current plan.

## Forms

In the forms section, we have these enrollment-related forms: the open enrollment form, the supplemental life form and the beneficiary form. You can print and submit these forms by May 10 to update your coverage – the open enrollment form goes to your Payroll/Personnel officer, and the supplemental and beneficiary forms go to Prudential.

## DEPENDENT AFFIDAVITS

The Trust dental and vision plans follow the medical plan's dependent eligibility requirements. If you have a valid affidavit on file for medical, there is no need to re-file for dental and vision. If you don't elect medical, but want to enroll dependents in the dental and/or vision plans, follow the timing requirements and use the same form as you would for the medical plan. The affidavit process applies when your dependent is first eligible for coverage, as well as when the dependent's eligibility needs to be verified because he or she is over age 19. Talk with your Payroll/Personnel officer if you have questions.

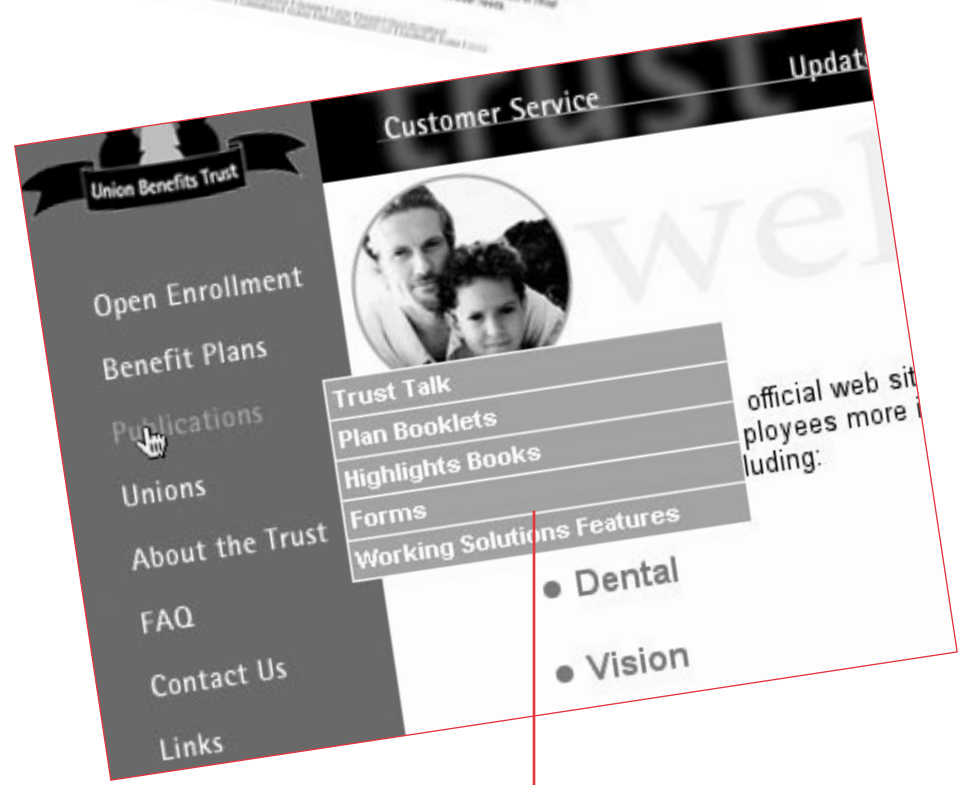
## FORMS/DEADLINES

### May 10th is the deadline for all Trust benefits.

When using the Open Enrollment form to add or change your dental or vision coverage, please make sure the form is filled out completely, then turn it in to your Payroll/Personnel officer by May 10, 2002. Coverage will be effective July 1, 2002.

When using the supplemental life form to add or change your supplemental coverage or that of your dependents, please make sure the form is filled out completely, and then mail it to Prudential by May 10, 2002. Depending on when your form is processed, your coverage will be effective either July 1 or August 1, 2002.

Mail a beneficiary form to Prudential right away if you're unsure about your designation, or if you haven't declared a beneficiary at all. Don't let your benefits be delayed in reaching your family when they need them the most.



New drop down menus make the site easier to navigate.

# 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, 2002	New code on paystub: DT1 – Preferred Choice DT2 – Quality Dental	Nothing – no ID card or new booklet	Your Payroll/Personnel officer
Vision plan change or enrollment	July 1, 2002	New code on paystub: VCT – VSP VCC – Cole	Nothing – no ID card or new booklet	Your Payroll/Personnel officer
Supplemental life benefit amount change or enrollment for yourself or your dependents	July 1 or August 1, 2002	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.

PRSR STD  
U.S. Postage  
PAID  
Columbus, OH  
Permit No. 6595



Union Benefits Trust

390 Worthington Road, Suite B  
Westerville, OH 43082-8332

OPEN  
ENROLLMENT  
2002

