



# TRUSTALK

August 2002 • Volume 9 • No. 3

## Free INFORMATION ON FAMILY ISSUES

Are you concerned about a loved one's behavior? Your own? Working Solutions would like to help you "Take the First Step."

### Look for information soon

In late August or early September, Working Solutions will mail a special offer for free information to all members' homes. Here's a preview of what to expect in that flyer, called "Take the First Step." Topics include:

- \* Smoking cessation
- \* Talking with kids about addictions (e.g., eating disorders) and
- \* Adult addictions (e.g., alcohol overuse).

To receive one of these packets, simply contact Working Solutions.

The packets are only a phone call, fax, or mouse click away. As always, your request for this free information is confidential.

Mail: Return the postcard in flyer

Phone: 800-358-8515

Fax: 503-213-2205

Web: link through Trust website [www.benefitstrust.org](http://www.benefitstrust.org)

If you'd like to learn more about Working Solutions check <http://www.benefitstrust.org>. There, you'll find a secure link to the Working Solutions site.

Working Solutions is provided automatically at no cost to you, and covers you and your family as of your first day of employment. Working Solutions provides you with information and referrals on many issues. Think broadly — this program includes legal, financial and chronic medical information for you and your loved ones.

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## KEEPING THE TRUST

This is a critical time for the Trust. The upcoming negotiations may affect your benefit levels and the long-term viability of the Trust. Please remember this as you support your Union's negotiating team.

The Trust strives to meet your benefits needs with our available funding. We frequently evaluate the services and benefits we offer to make sure we're doing that. We are dependent upon the funding negotiated during collective bargaining if we are to continue to provide benefits that will meet your needs in the future.

As a Union-represented State employee, you have advantages that exempt employees don't. With the Trust, you have:

- A vision choice and annual exams and materials
- More dental choices and
- A work/family benefit service.

Also, the Trust worked to get you better rates on your life insurance, increase the double indemnity coverage, and improve vision and dental coverage; we were able to do this through smart purchasing. The funding has not significantly increased, and is about the same as what the State was paying when the Trust took over in 1993.

Continued on page 2

### Through direction of the Union-led Board, the Trust has:

- Streamlined the website, using members' suggestions for easier navigation (March 2002)
- Increased the frequency of eye exams and materials (July 2001)
- Added higher coverage levels for spouse's supplemental life (July 2000)
- Enhanced Working Solutions (July 2000)
- Added a website and IVR for members (January and October 1999)
- Added a new vision plan (Cole) to provide choice (July 1998)
- Lowered supplemental life rates (July 1998)
- Added Working Solutions (July 1997)
- Improved vision paperwork process (July 1997)
- Enhanced dental benefits (July 1996)
- Enhanced life insurance (January 1996)
- Improved vision coverage (November 1995)



**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

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In Solidarity.

## Keeping the Trust (continued)

Our operational costs have also stayed low, which means most of the funding received goes directly to paying the cost of your benefits. In fact, the only member-paid benefit is supplemental life insurance. See *Sharing the Benefits Dollar* on page 3.

Due to the number of members served and demands by the membership, the Trust has improved plans or added services that support the mission over time:

### 1995

- **Improved vision coverage**  
The allowance for frames increased by \$15 per member, on a wholesale basis (realized increase for member between \$30 and \$50 per pair of glasses).

### 1996

- **Enhanced basic and supplemental life insurance**  
Basic — a new feature was added that pays an additional one times your normal coverage amount if you die as a result of an occupational injury/accident.  
Supplemental — premium rates were lowered.
- **Enhanced dental benefits**  
The Preferred Choice plan was added, giving members an additional dental choice. The orthodontia lifetime maximum was raised from \$750 to \$1,000 in the Quality Dental Plan, and the new Preferred Choice plan matched that level for in-network orthodontic care.

### 1997

- **Reduced paperwork for vision care**  
Members are no longer burdened with a lot of paperwork when scheduling an appointment

with their in-network vision care provider.

### • Added Working Solutions

This innovative service was added to help members who told us they were being crunched by the special care needs of their loved ones. Working Solutions is a referral and information service, specially focused on the needs of elders and young dependents, including children with special needs.

### 1998

- **Lowered supplemental life rates for members**  
Premium rates for both members and dependents were decreased when coverage was changed from Hartford to Prudential.
- **Added a vision choice**  
The Cole vision plan was added while retaining the existing VSP plan. Eligible members can choose the type of plan that best suits their eye care needs. Also, as the VSP and Cole network have little overlap in participating providers, members now have a whole new network to consider — one in which they can obtain a higher level of benefits.

#### BENEFITS TRUST CUSTOMER SERVICE:

New Hours—Beginning Sept. 2002  
8 a.m. to 4:30 p.m., M–F  
Columbus: 614-508-2255  
Ohio: 800-228-5088  
customerservice@benefitstrust.org

TTY (IVR-Only) Columbus:  
614-508-2251  
TTY (IVR-Only) Ohio:  
877-786-1642

Fax: 614-508-0025

### 1999

- **Introduced new phone system with faxback option**  
To offer members more access to customer service, round the clock, we added the Interactive Voice Response (IVR) phone system. The system has answers to frequently-asked questions, some personal benefits information and also the ability to reach a customer service representative.
- **Added website**  
Due to high member interest, the Trust developed a website in January with links on benefits and unions, customer service via e-mail and forms for downloading.

### 2000

- **Enhanced Working Solutions**  
This move made information and referrals available on many more topics that impact members' lives, such as: education, legal, financial, chronic medical concerns, childcare and handling stress. The original coverage for special needs dependents and adult/elder dependents remains.
- **Added higher coverage levels for spouse's supplemental life**  
We heard from members that it is important to provide additional life insurance for spouses, so we added two additional coverage levels to the plan.

### 2001

- **Increased frequency of eye exams and materials**  
Every member and dependent covered under a Trust vision plan may receive an eye exam and set of materials every twelve months. Given the increasing age of our membership and increased eye-strain for members and dependents, after receiving member feedback on the need, the Trustees chose to make this major improvement to our benefits offerings.

### 2002

- **Streamlined website**  
We streamlined the navigation of the Trust's website, as this technology is becoming the basis for much of our member interaction and is popular with members. This system may also be the foundation for benefits enrollment in the future.

### Future

The Trust will continue to focus on our current members and their needs, while exploring the possibility of growing to serve other Union-represented public employees. Additionally, we'll keep up communication efforts so that you can get benefits information when you want it.

**A successful negotiation of the Trust's funding in 2003 will ensure that your benefits will be maintained and kept under Union leadership.**

## PRUDENTIAL CUSTOMER SERVICE

### Change in call center hours

Prudential has slightly reduced their call center hours: new hours of operation are from 8 a.m. to 8 p.m., Eastern Time. For service, call 800-778-3827.

### Life insurance mailing

Coverage for supplemental life insurance will begin the first of the month following the first deduction. For many members, the first deduction will be taken July or August 2002, and so, coverage will begin for them August 1 or September 1, 2002, respectively. To find out the status of an application or verify coverage start date, members should contact Prudential at 800-778-3827. Updated summaries of benefits for supplemental life will be mailed to members' homes in the fall.

As members' earnings increased July 1, 2002, through hard-won Union negotiations, members with a year or more of State service will receive updated summaries of benefits. Prudential will mail these documents to members in late August or early September.

## WEB UPDATES

GO SEE <http://www.benefitstrust.org>

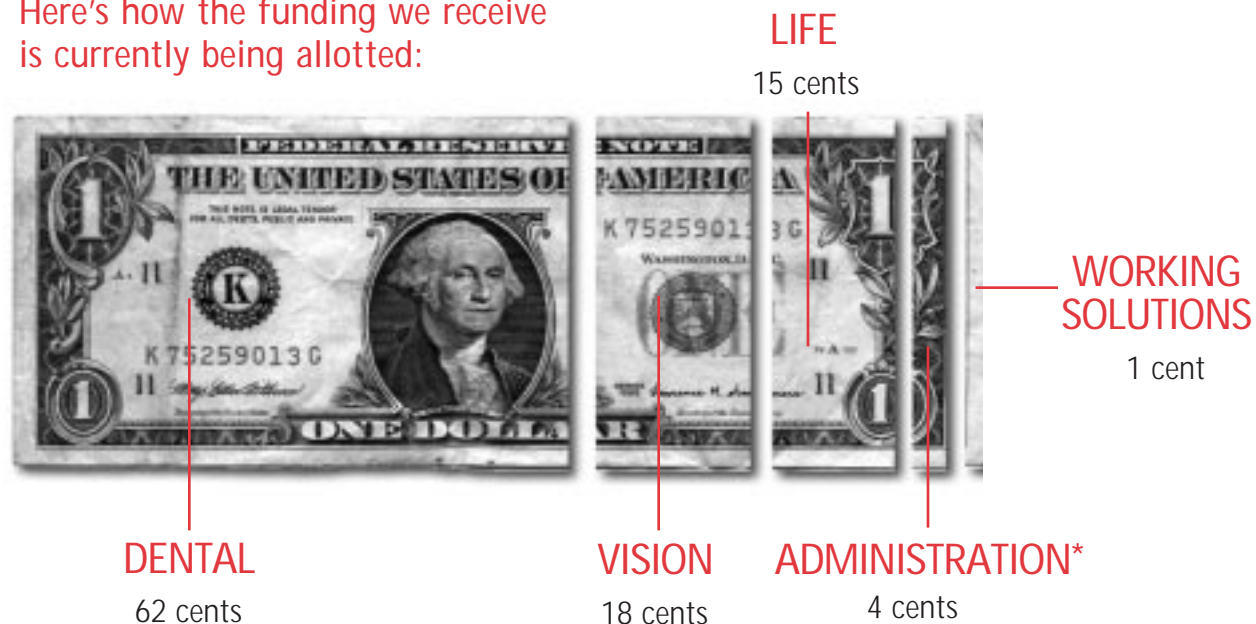
Remember to visit the Trust's website often. We post important information there as it happens, as well as updates to the forms and directories.

## SHARING THE BENEFITS DOLLAR

Through the direction of the Union-led Board, the Trust spends the majority of every dollar negotiated during collective bargaining on coverage for you and your family.

Our expenses change as benefit usage fluctuates and plan costs increase (think of the current healthcare increases and national crisis). However, due to our unique structure, non-profit status and strong Union leadership, we make sure that our monies go directly to your benefits. Did you know that the Benefits Trust is the only collectively bargained group that the Unions lead? The Joint Health Care Committee, Workforce Development, and other groups have varying degrees of Union influence, but have the accompanying issues of labor/management to sort through. Look at the members of our Board on page 2, and note that Union leaders fill 11 of 12 seats. The State Trustee member works in conjunction with the Union Trustees to uphold the mission of the Trust:

Here's how the funding we receive is currently being allotted:



\*Includes customer service, benefits analysis, fund audits and accounting and member communications.

to deliver high-quality benefits and services, to enrich the overall quality of life and to enhance members' appreciation of their respective Unions.

A professional staff, large buying power and low administration costs help ensure that this practice

continues. Did you know that the Trust has only seven staff members, covering the important areas of communication, benefits analysis, accounting and customer service?

Another important fact about the Trust is that was the first and, now, longest-running coalition of Unions

serving State of Ohio employees. The member Unions of the Trust joined together for the purpose of assisting members, and the bargaining coalitions that exist today benefit from relationships formed through the Trust.

## ANSWERS TO YOUR FAIR QUESTIONS

We enjoyed attending the open enrollment fairs as it gave us the chance to meet some of you, and answer your questions and discuss your concerns. In other articles in this newsletter, we've tried to address the biggest concerns you have (money), but haven't shared with our public the answers to the best questions we received. Now's the time to set the record straight.

**Q Does my health care premium pay for dental, vision, life and Working Solutions?**

**A** No. Trust-sponsored benefits are funded through collective bargaining. Your health care premium pays only for your health care (medical) plan.

**Q Do my Union dues pay for dental, vision, life and Working Solutions?**

**A** No. While the Trust is led by a Board comprised of primarily members from different Unions, no part of your dues pays for your Trust-sponsored benefits.

**Q What comes out of my check toward Trust benefits?**

**A** Nothing for your dental, vision or basic life insurance. If you enrolled in the supplemental life insurance plan, you would see a deduction labeled

with "BT1." The premiums for this optional benefit pays for coverage for yourself and any dependents you've enrolled. The premium amount changes if you change your coverage amount, and when you (or your spouse, if covered) reach a new age bracket. Otherwise, the rate is stable, and deducted once a month. Contact Prudential if you have questions about your supplemental life coverage at 800-778-3827.

**Q How can I find out which plan I have? How can I find out which dependents are covered under each plan?**

**A** For dental, vision and basic life coverage, you may contact your Payroll/Personnel officer, call the Trust (the information is available via our IVR system) or review your paystub. To find out which dependents are covered under the dental/vision plans, you would need to call the Trust or contact your Payroll/Personnel officer. Remember that medical and dental/vision dependents need not be exactly the same, but that you did need to enroll your dependents at some point (coverage is not extended automatically). Also, *for plan purposes, your spouse is considered a dependent.*

For supplemental life coverage and dependent information, contact Prudential: 800-778-3827. Children need not be listed by name for supplemental life insurance coverage.

**Q Does my Trust dental plan pay anything if my spouse (not a State employee) has coverage through his/her employer?**

**A** The Trust's coordination of benefits policy is determined by the health care (medical) section of your Union's collective bargaining agreement. *This policy is dictated through health care negotiations and we are required to follow it, according to the contracts.* The coordination of benefits policy allows the Trust to pay for non-duplicate expenses (just like the medical plans). In other words, the plans may pay for an expense as if they were the only plan, but no more. If another plan has paid for an expense at the same level, the Trust plan does not pay. For example, if your husband has dental coverage through his employer and the Trust's *Quality Dental* plan, the Trust coverage is secondary for him (will review the claim after his employer's plan has paid). Your husband's cavity was paid at 50% by your husband's plan, so the Trust's plan would pay for the remaining 15% of what is considered

reasonable and customary (R&C).\*\* In another example, if your husband's employer's plan paid for fillings at 90%, the Trust's plan would pay zero because his plan paid more than the Trust's plan would have if it were the only plan.

It's difficult to provide a good generic example, as there are many variables that adjust the final outcome: provider network status in both plans; plan deductibles, maximums network fees and R&C levels; and coordination status. If you have questions about this policy, please review your *Dental* plan booklet.

**Q I had problems trying to enroll on your site. Does your website require a password?**

**A** The good news is that we don't require a password at this time; however, we don't yet offer online enrollment. (There was some confusion in April as the State had internet enrollment, but the Trust did not.) We are trying to coordinate with the State to offer this option for the 2003 open enrollment period. If you're experiencing difficulty reaching our website, please check your spelling and *make sure that there is a www in front of benefitstrust.org.* If you're missing the www, you won't get to our site.

\*\* Provided the \$25 deductible per person has already been paid and the \$1,000 annual maximum per person has not been met.

## DENTAL QUIZ – Are you at risk for tooth decay?



*Courtesy of MetLife*

As you learned earlier, the Trust spends the bulk of the benefits dollar on dental coverage. Preventive dental care reduces dental costs (freeing up dollars to spend on your other benefits) and should also reduce your out-of-pocket dental costs over the course of your lifetime. If the financial argument is not an incentive for you to obtain a check-up, consider how great you feel when you have a cavity filled...

To determine your level of risk, take this quiz — you might be surprised at the results.

Tooth decay is one of the most common diseases affecting adults in the United States. A variety of factors put people at a greater risk for tooth decay, but the three most important are 1) how much bacteria accumulates on the surface of your teeth 2) how frequently the bacteria comes in contact with refined carbohydrates such as sugar, and 3) the strength or hardness of your tooth enamel.

### TAKE THIS QUIZ TO DETERMINE YOUR RISK LEVEL FOR TOOTH DECAY:

Answer yes or no, based on your regular habits.			SCORE
Do you use toothpaste that contains fluoride?	YES 0	NO 12	_____
Do you drink beverages that contain sugar or do you add sugar to drinks such as coffee or tea more than three times a day?	YES 12	NO 0	_____
Have you had more than two new cavities in the last three years?	YES 14	NO 0	_____
Do you snack on candy or other sugary foods more than twice a day?	YES 12	NO 0	_____
Have you lost a tooth in the last three years due to decay?	YES 12	NO 0	_____
Does the water you drink and cook with contain fluoride?	YES 0	NO 8	_____
Do you have your teeth cleaned at least once a year by a dentist/dental hygienist?	YES 0	NO 7	_____
Do you take any medicine that makes your mouth dry or is your mouth dry as a result of radiation therapy or some other conditions?	YES 7	NO 0	_____
Do you clean between your teeth with dental floss or an interdental brush at least once a day?	YES 0	NO 6	_____
Is it uncomfortable to brush areas where your gums have receded?	YES 4	NO 0	_____
	POINT TOTAL		_____

If your score is 30 points or higher, you may be at higher risk for developing tooth decay. Discuss your self-assessment when you see your dentist at your next visit.

When bacteria and refined carbohydrates combine, the resulting acid can harm your tooth enamel.

The best way to prevent tooth decay is to brush with fluoride-based toothpaste, floss daily, avoid drinks and snacks that contain sugar and have regular professional cleanings and periodic evaluations by your dentist. Remember, the Trust provides members and dependents with two cleanings and exams every 12 months, paid at 100% of the network fee or reasonable and customary charges, depending on which plan you have.

For more information about your Trust dental coverage, see your *Dental* plan booklet or review the benefit online at [www.benefitstrust.org](http://www.benefitstrust.org). For more information on tooth decay, see:

- [www.agd.org](http://www.agd.org)
- [www.ada.org](http://www.ada.org) or
- [www.merckhomeedition.com](http://www.merckhomeedition.com).

*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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Answers to  
Fair Questions  
Inside

putting into black and white  
the sharing  
of the green

how the Trust works to make every dollar benefit you and your family