



TRUSTALK

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TAKE CHARGE OF YOUR BENEFITS

Be a smart consumer

We at the Trust hear from members who are sometimes surprised about the costs of their glasses or dental treatments, or are surprised by a feature of the supplemental life plan. We encourage you to learn about your plans, so that when you need to use your coverage, you know how to maximize the dollars available to you. And continue to receive quality benefits from the Trust at no cost out of your paycheck.

Where's My ID Card?

The plans of the Trust do not mail ID cards: most dental and vision providers do not need them. When you use network providers, any paperwork or authorization is done for you. If you want a form or out-of-network information, check the Trust's website or your plan booklet, respectively. If you can't find your plan booklet, you may obtain one on our website or by calling us.

Learn about out-of-network benefits

While using a network provider can save you time and money, some members choose to use non-network providers. We know that, and have designed the plans to allow you that choice. If you use a non-network doctor or dentist, we encourage you to discuss your treatment upfront, and to inquire about vision materials costs. In the legal plan, you should also verify what is and is not covered with the attorney. You may obtain reimbursements, after receiving care, but there are limits as to how long you can wait to make your claims. As you know, the basis for reimbursement will be less due to the nature of insurance plans.

Read Your Dental EOBs

You receive an Explanation of Benefits (EOB) from MetLife when you owe a balance. EOBs are not sent when the service is paid in full and you have assigned your benefits to the dentist; cleanings and other preventive care from network dentists comprise the bulk of this group. If you want to stay current with your dental benefits, MetLife has the EOBs online, and you can access their site by linking through the Trust's. If you are a first-time user, you will need to set up a profile before you can access your personalized information, including claims status and enrollment information. If you wish, you may request MetLife e-mail you when a new EOB is available.

We've included a sample EOB so that you can familiarize yourself with the layout. The notes are important to read, along with the amount toward the annual maximum (see point 22). The Trust's dental plans have different maximums (annual, per person), Preferred Choice \$1,000 in-network or \$750

out-of-network and Quality \$1,000, and these are the most the plan will pay toward your benefits in any given plan year. A plan year runs from July 1 to June 30.

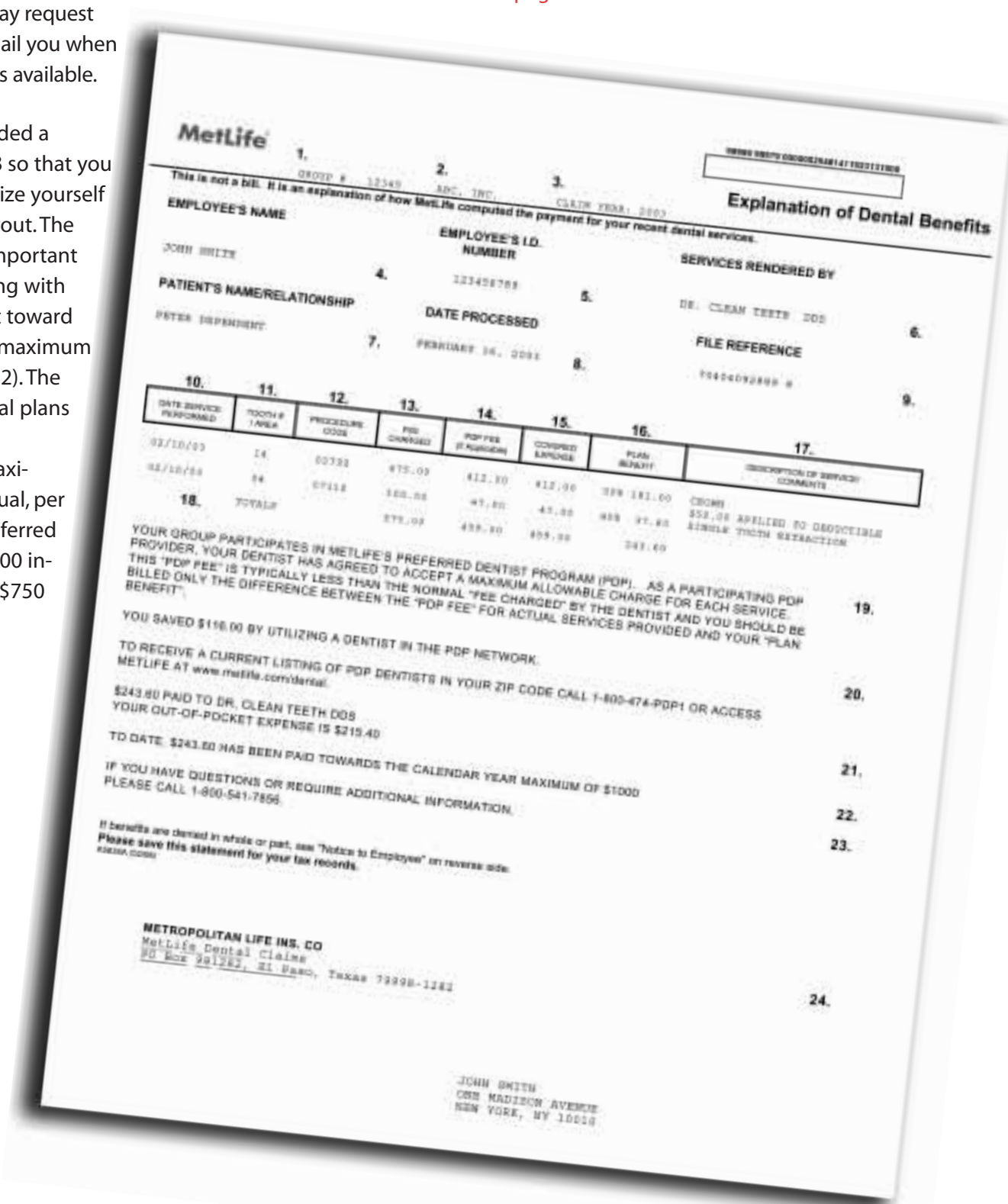
Consider a HCSA

Want to reduce your taxes while setting aside money for health care costs you know you will incur? Consider a Health Care Spending Account (HCSA), offered by the State. While the Trust does not administer this plan, we want you to know that this important program can help you save money. A HCSA is available to all permanent employees who are

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AFSCME Local 11, District
1199/SEIU, OSTA, FOP/OLC,
SCOPE/OEA and CWA.

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In Solidarity

Take charge of your benefits (continued from page 1)

eligible for health care coverage, whether or not they are enrolled in a health, dental or vision plan, and who have completed their initial probationary period.

The enrollment period will be coming up, and to know how much to set aside, you must first know how much routine care you expect for you and family members from January 1, 2006 to December 31, 2006. To review expenses that can be paid, check out IRS Publication 502. Some Trust-related expenses that qualify would be unpaid dental or vision costs, which many members not using network dentists pay. Another example would be if you want to receive extra dental cleanings/exams, or you know your child will be getting braces.

After reviewing the eligible expenses, you decide how much to contribute, up to the maximum of \$1,000. The amount you choose will be taken equally out of your pay over the next year on a pre-tax basis, along with an administrative fee of \$2.25 a month. Review the information from the State for more information, and consider this valuable program when the enrollment occurs later this year. It is very important you read the tax information from the State (the plan sponsor), and also the "use it or lose it" information.

Who's Your Beneficiary?

If you cannot answer this question with 100% certainty, mail in a new form. When you send in a beneficiary form, it automatically overwrites the old, and the change will be effective as soon as Prudential processes the form.

If you're looking for a form, look no further than the letter you recently received from Prudential confirming your basic life insurance amount following your July 1 raise. You will also find beneficiary forms available online or by fax when you call Trust customer service. To declare or change a beneficiary, you must mail your form to Prudential.

You can have the same beneficiary for supplemental and basic life insurance, but you do not have to do so. While it is highly desirable for you to submit Social Security Numbers for the beneficiaries, you are not required to do so.

We encourage you to complete the form today!

Supplemental Life Deductions

One of the advantages of the supplemental life insurance plan offered by the Trust is that it is payroll deducted. The only time that this could be a potential downside is when you don't have to think about the coverage you have, in relation to some life changes that may have occurred. Did you remember to notify Prudential if you had a life change? If not, you may be

paying for coverage you don't have. For example, when the youngest of your children turns 19, if he or she is not going to college, you should notify Prudential in writing of that change so that the \$.80/month deduction will be stopped.

Another scenario in which you should notify Prudential to drop coverage is following a divorce... make sure you are not paying for coverage for the ex-spouse, as he/she is no longer eligible.

Inasmuch as it is crucial to stay current with a beneficiary, we also strongly encourage you to be aware of how much is being deducted from your check. Look for the BT1 code, and assess how much is being removed. If you can't calculate it, contact Prudential at 800-778-3827 or the Trust and we will assist you.

Benefits Changed July 1

Open enrollment was only four months ago. Do you remember the changes that you made? Now is the time to check your paystub for them...any Trust benefit should be reflected on your check by now.

If you signed up for a plan, changed your coverage level or believe the wrong amount is being deducted, contact your Payroll/Personnel officer or the Trust. Read your confirmation letter from DAS and make sure that the information matches the coverage you planned. If you don't make corrections now, you could be under-insured until the next July 1.

Remember, only supplemental life and legal insurance are deducted from your pay. For all other benefits offered by the Trust, the Trust pays the premiums for you.

Trust Codes	
DENTAL	
Preferred Choice	DT1
Quality Dental	DT2
VISION	
VSP	VCT
Cole	VCC
LIFE INSURANCE	
Supplemental Life	BT1
Basic Life	GLI
LEGAL	
Hyatt Legal Plan	BTL

REQUEST A VISIT

The Trust has attempted to reach out through leaders in the six Unions we serve, and through these activists we have appeared at State conferences, committee and chapter meetings and conventions. Where possible, we have also participated in orientations and fairs conducted by the agencies. Let us know if you have a speaking or table opportunity coming up, and would like to have a representative from the Trust come speak on your dental, vision, life insurance, legal or Working Solutions benefits.

Send an email to customerservice@benefitstrust.org or leave a message with Trust customer service.



DENTAL “DID YOU KNOW?”

Fluoride

Our latest installment in the “Did You Know?” series focuses on this preventive (though for some, controversial) topic. Below is some recent research on preventive dentistry. The next time you go to the dentist, ask about fluoride.

Fluoride coverage up to age 19, twice per plan year

Preferred Choice	100% in-network	100% R&C out of network
Quality Dental	100% R&C	

The next “Did You Know?” article will focus on dental implants. At the Trust, we exist to make sure that you and your family are receiving high-quality benefits and services...to make sure we are meeting our mission, our analysts scan the marketplace to look for best practices and industry trends. They also stay up-to-date with the research on dentistry, vision care and other related health fields.

WHERE TO FIND US

On the web: www.benefitstrust.org

By phone: 800-228-5088 or 614-508-2255

By mail: 390 Worthington Rd., Suite B, Westerville OH 43082

Look for specialty articles in OCSEA and SEIU newsletters, and also in links from your union’s website.

What is it?
A common element that is naturally present in water. It is added to water, as well as many dental products. Additionally, it is available as a dental treatment, primarily aimed at children.

Who needs it?
It’s critical for children because it keeps tooth enamel strong. Adults continue to receive fluoride in most of Ohio through their drinking water, unless they primarily drink bottled water or live in a community without fluoridated water.

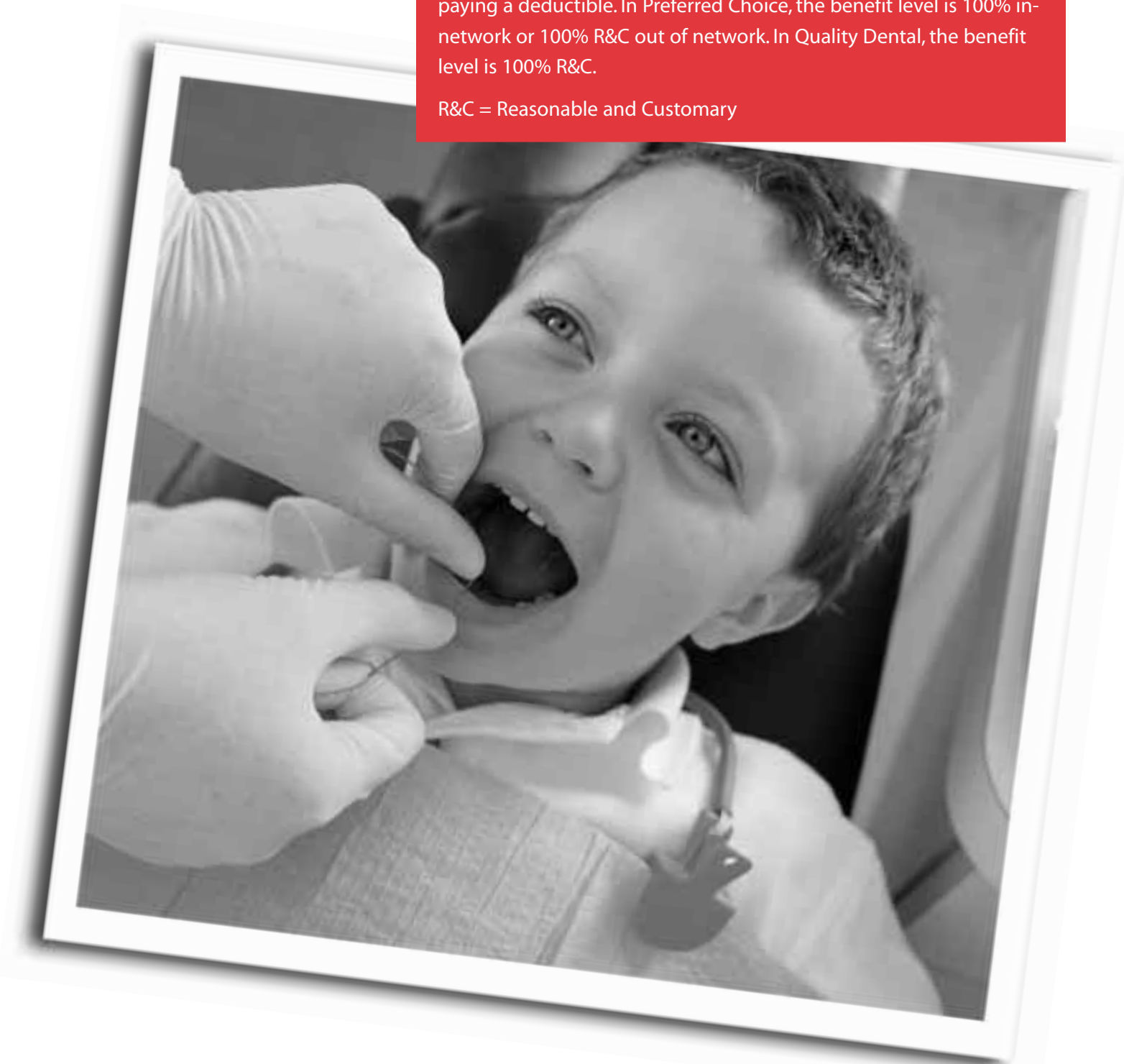
What are the risks?
The most noticeable risk occurs with young children (under six) who may develop fluorosis. Fluorosis occurs when too much fluoride is ingested and appears as a chalk-like discoloration (white spots) on the teeth. Usually, supervising the child’s use of toothpaste more closely will clear up the problem, but there have been a very few serious cases. Fluoride has detractors as well, and certainly, we leave it up to members to inform themselves as to other alleged risks.

Why should I care?
Fluoridation has been credited with reducing tooth decay by 18-40%. The longer that you can maintain your teeth without decay, the longer it will be before you need extensive dental treatment. (Once you drill into a tooth, you destroy the structural integrity of the tooth).

What’s new?
Fluoridation may be beneficial to patients 55 and older with their natural teeth by protecting the root.

What will my plan cover?
Fluoride treatments for eligible dependents up to age 19 without paying a deductible. In Preferred Choice, the benefit level is 100% in-network or 100% R&C out of network. In Quality Dental, the benefit level is 100% R&C.

R&C = Reasonable and Customary



NEW LOOK, SAME BENEFITS

The Trust recently celebrated a decade of serving you, the members. We haven't updated our logo in a while and the Board decided that it was time for a fresh look (as well as time to reorder a depleted supply of stationery). We will be transitioning to the new look over the next year as we exhaust our old communication materials. We hope you like the look – still the same red and black – covering the same Union-led benefits for you and yours.



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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**Many
benefits
changed
7/05!**

TAKE CONTROL
of your benefits

- **Who's Your Beneficiary?**
- **Read that EOB**
- **Check your paystub**