



FALL TRUST BENEFITS

Fall 1996

Union Benefits You Can Trust!

Vol. 3 No. 4

MOVING ON UP

Mark your calendars and save the revised Numbers To Know. OCSEA Benefits Trust is moving September 21!

Starting September 23, you may call us at 1-800-228-5088 (same as now) or at our new local number, 614-488-1034. Our new address will be 1680 Watermark Drive Columbus, OH 43215-0134.

We'll have a new number and address but we'll stay focused on your benefits needs. We're moving in over the weekend to ensure continuous service, but we may have some gaps as we get adjusted. We appreciate your patience.



GROUP LIFE INSURANCE ENHANCED

This issue focuses on group life insurance. You've told us you're uncertain about your coverage amount. We're listening, so we want to provide an overview of group life and the Accidental Death coverage enhancement – all still provided by the OCSEA Benefits Trust at no cost to you. For details on life insurance, see pages 18-23 of the *Trust Benefits Highlights*, distributed at open enrollment, or your booklet-certificate, which you should receive from ITT Hartford, the insurance company, by late September.

Accidental Death Benefit for All Members

Since January 1, 1996, all Union-represented State employees served by the Trust have had Accidental Death coverage along with basic

group life insurance coverage. When combined with your group life benefit, Accidental Death coverage can double your normal benefit.

The Trust recognizes the challenges facing all members each day on their jobs. The Accidental Death benefit has been enhanced for some members and is available to others for the first time.

Here's how coverage differs...

For Members of OCSEA, OEA, F.O.P. unit 48 and UFCW

The Trust has added an Occupational-only Accidental Death benefit to provide additional protection while you're on the job. Occupational-only Accidental Death coverage means that if you sustain an injury while on the job and die within 365 days as a result of the injury, your life insurance benefit is

double your basic group life benefit or, in other words, double your Basic Annual Earnings.

For Members of 1199/SEIU and F.O.P. (except unit 48)

Your existing Occupational-only Accidental Death Coverage has been expanded. If you're a member of one of the Unions/units listed above, you now have 24-Hour Accidental Death coverage. Your Accidental Death coverage means if you sustain an injury at any time and die within 365 days as a result of the injury, your life insurance benefit is double your Basic Annual Earnings.

These benefits are in addition to those you may have through your individual Unions. For instance, OCSEA members also have a \$1,000 Accidental Death and Dismemberment policy provided at no cost to them.

Furthermore, all Union-represented State employees have group life coverage. Read on for a refresher.

WHAT IS THE TRUST?

The mission of the OCSEA Benefits Trust is to deliver high-quality benefits and services to Union-represented public employees, to enrich their overall quality of life and to enhance their appreciation of their respective Unions.

OCSEA Benefits Trust was created through collective bargaining to administer dental, vision and life insurance benefits for Union-

represented State employees. The Trust serves State employees represented by OCSEA/AFSCME Local 11, F.O.P./OLC, 1199/SEIU, UFCW and SCOPE/OEA.

Eleven of the 12 Trustees are designated by those Unions, so the Unions set overall Trust policy and direction. The remaining Trustee represents the State. The daily business of the Trust is carried out by Trust staff.

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Serving members of OCSEA/AFSCME Local 11, F.O.P./OLC, 1199/SEIU, UFCW and SCOPE/OEA.

In solidarity:

Paul Goldberg
Chair
OCSEA/AFSCME

Ronald C. Alexander
Vice Chair
OCSEA/AFSCME

Dick A. Miller
Secretary
F.O.P./OLC

Vanessa Tolliver
Treasurer
OCSEA/AFSCME

Sandra Bell
OCSEA/AFSCME

Jean Fightmaster
OCSEA/AFSCME

Robert W. Grauvogl
UFCW

Stephen Gulyassy
ODAS/OCB

A. Mildred Hamilton
OCSEA/AFSCME

Lisa Hetrick
District 1199/SEIU

David Slone
OCSEA/AFSCME

Henry Stevens
SCOPE/OEA

Margaret Schmid
Administrator
OCSEA Benefits Trust

LIFE INSURANCE 101

Because your family relies on you for financial security, OCSEA Benefits Trust offers you two types of life insurance. Life insurance coverage is administered through ITT Hartford by the Carlson Group.

Group life insurance is the basic layer of protection, which we'll highlight in this newsletter. Supplemental life insurance is an extra layer of protection that you can purchase to cover yourself and your dependents – refer to the July issue of *Trust Talk* for details or look at your *Trust Benefits Highlights*.

As a Union-represented State employee, you automatically receive Trust-provided group life insurance coverage provided at no cost to you on the first of the month following one year of continuous State service.

Group Life Highlights

If you die while covered under this plan, your benefit will be paid to your beneficiary. Your group life benefit equals one times your Basic Annual Earnings (rounded to the

nearest thousand).

After age 65, the benefit level is reduced. The amount of group life insurance is reduced as follows:

- Age 65-69, reduced to 65% of your Basic Annual Earnings
- Age 70 and over, reduced to 50% of your Basic Annual Earnings (but will be at least \$5,000).

The group life plan also has a special feature called "accelerated death benefit." If you are under 60 and have been diagnosed with a terminal illness (with less than six months to live), this benefit allows you to take a cash advance of a portion of your group life insurance proceeds. You can request up to 50% of the policy amount, up to the \$75,000 cap.

If your employment ends, you may convert your group and/or supplemental life coverage. You have the option of converting up to the face amount of insurance for you, your spouse and your children to individual policies with ITT Hartford. You must request conversion within 31

days of the end of your group or supplemental life coverage. Conversion does not require a health statement. See your Payroll or Personnel officer for the conversion form. (NOTE: Conversion is not available for the Accidental Death

For questions about the amount of supplemental life insurance coverage you or your dependents currently have, call the Carlson Group at 1-800-487-8004. Remember that supplemental life can only be purchased at open enrollment or within 90 days of initial hire for yourself or your dependents, or within 31 days of acquiring a dependent for dependent coverage only. See pages 19-23 of *Trust Benefits Highlights* for more on supplemental life insurance.

DO YOU REMEMBER YOUR BENEFICIARY DESIGNATION?

benefit.)

Have you designated a beneficiary for your life insurance? Have life changes affected those whom you wish to designate?

If you want to change your life insurance beneficiary – or make

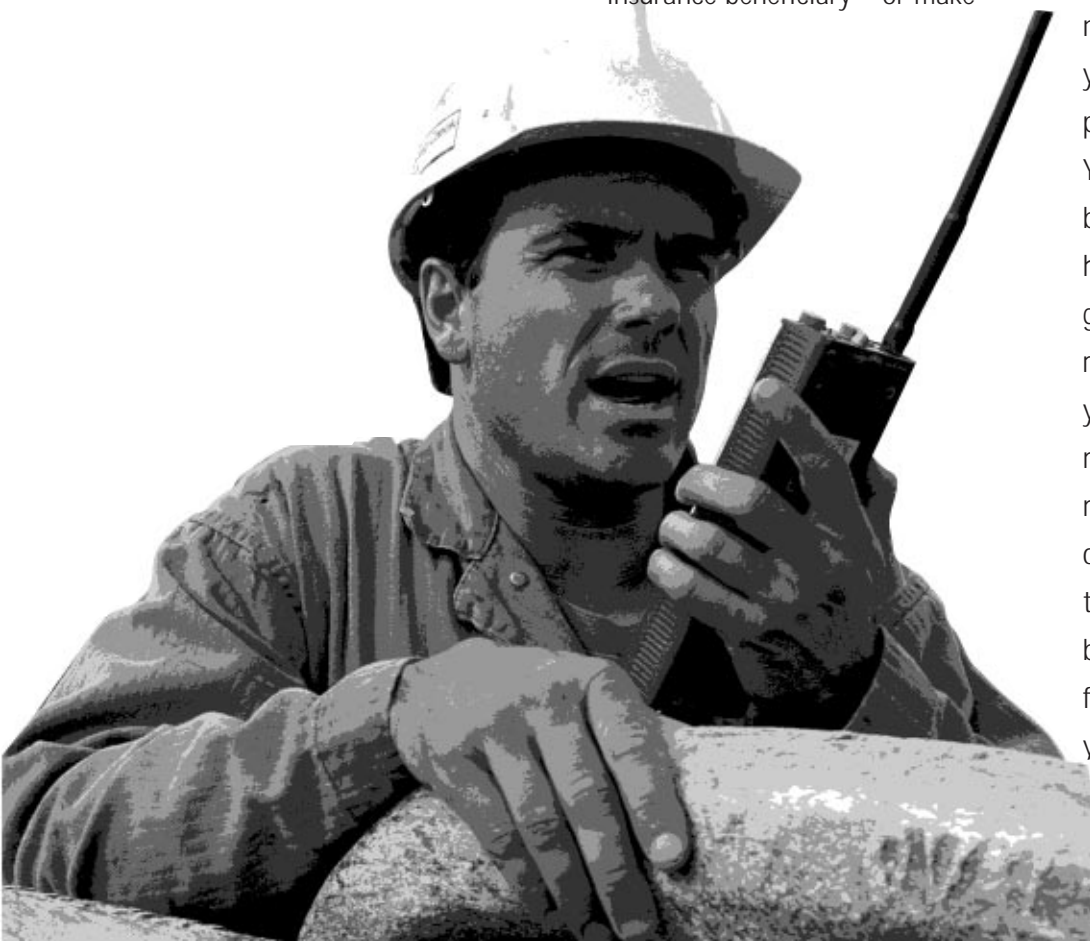
your initial designation – you need to complete a beneficiary designation form. This form is available by calling the Carlson Group at 1-800-487-8004 or from your Payroll or Personnel officer.

Benefits will be paid to your designated beneficiary in the event of your death for both group and supplemental life insurance coverage. You may want to review your beneficiary designation when you have significant life changes. If you get a divorce, have a baby or a close relative dies, you should review all your important financial/legal documents. You'll have a lot on your mind when one of these changes occur, but think about how important changing your life insurance beneficiary is. You want to provide for the most important people in your life.

For your life insurance benefit through OCSEA Benefits Trust, you may change your beneficiary at any time by completing and signing a change of beneficiary form. Your change will be effective when the plan receives your beneficiary form.

If you don't name a beneficiary, or none of your beneficiaries survive you, equal payment will be made to the first of the following survivors: spouse, children, parents, brothers and sisters, and your estate.

If you elect dependent life coverage, you are automatically the beneficiary of your spouse and children.



WHAT DO 47,000 UNION-REPRESENTED STATE EMPLOYEES THINK?

We're trying to find out. Your feedback provides vital information – your benefit needs and how you like to hear about the benefits available. We act on your input and improve our communication and, as much as possible, your dental, vision and life insurance benefits.

You give us information when you call our customer service line. Many of you shared your concerns and ideas in focus groups. Still more of you responded to the survey in the last issue of *Trust Talk*. Following is the summary of what we heard in the focus groups and on the survey.

The Focus Groups

You're holding one direct result of the focus groups held in February – the new *Trust Talk*. We heard from members in each of the employee Unions and received fairly consistent feedback about communication (see the spring *Trust Talk* for information about the process of selecting and conducting focus groups). You told us you were missing the benefit updates and information *Trust Talk* contains, so we made the newsletter stand out.

On the chart below are some of the other issues we heard and how we're acting to meet your needs:

You Said You Want

- concise, easy-to-read and well-organized materials
- an index of what's inside
- a new differentiated Trust "look" and
- quick recognition of materials by stressing the benefits we provide
- more information about the OCSEA Benefits Trust that administers your dental, vision and life insurance benefits, and how decisions are made
- improvements in the Vision Services Plan: subsidize more frequent checkups, raise benefits, reduce paperwork
- enhancements to the Dental Plans: raise benefits, reduce paperwork, raise quality and number of network dentists
- the Trust to consider providing other benefits
- lots of communication, both print and face-to-face sources for benefits information
- written information at home rather than work
- less material not related to your benefits

In Response We

- redesigned this newsletter and the *Trust Benefits Highlights* and will apply this approach to future communication
- established one look that you can readily associate with the Trust and a new logo that encompasses all Unions served by the Trust with dental, vision and life insurance
- developed a mission statement after careful evaluation of all member research
- are incorporating more information about the Trust in this and future newsletters
- started an 1-800 call-in system last fall for the vision benefit form
- increased the frames benefit in the vision program last fall
- increased dental benefits in the new Preferred Choice and Quality Dental plans effective 7/1/96
- are developing a long-range plan to strengthen and expand benefits for you
- are looking at new ways to communicate with you, while continuing the print vehicles you like (*Trust Talk* and *Trust Benefits Highlights*)
- are keeping our communication focus on benefits

NOW WHAT?

How do we decide what the Trust should do for membership in the future? You gave us many good ideas, but your opinions vary. Your Trustees reviewed all available information about Union-represented State employee attitudes related to benefits. They decided that the best way to meet the needs of our large and diverse membership is to set priorities using clearly defined criteria.

1. How important is the change to the lives of members and their dependents?
2. How many members are affected? in what geographic areas? what age groups?
3. What resources are required?
 - a. How much will it cost the Trust in dollars, staff resources, equipment, technology and space to implement and administer this benefit/service?
 - b. Are these resource requirements a good "fit" with those needed by existing benefits/services?
4. Will this benefit/service enhance the members/dependents' perceptions of the Unions?
5. Is the change cost-effective?
 - a. When compared to the added value, is the cost moderate or low?
 - b. When compared to the numbers impacted, is the cost moderate or low?
 - c. Can the Trust provide this benefit/service at a cost considerably lower than an individual would have to pay?

The list may grow or change as your needs change, but as of this issue, these are the factors that the Trust will use when trying to improve your coverage or add a new benefit.





CUSTOMER SERVICES SURVEY

In the last *Trust Talk*, we asked you to return our survey on communication and customer service so that we could continue to improve. You told us that our customer service and updated communications work for you. Not enough surveys were returned to make scientific feedback possible, so we looked at general trends and recommendations.

Here's what we saw:

- About 2/3 of you who attended an open enrollment fair visited the OCSEA Benefits Trust booth. You thought the material was helpful, easy-to-understand and clear.
- Ninety-five percent of those who received open enrollment packets found the dental, vision and life insurance information you needed. Nine out of 10 found the book easy to use. A few of you went on to say that the book was "great," "complete" and "valuable," while others found the book "confusing" or would have liked to know more

about the networks before changing plans.

- When rating the open enrollment issue of the *Trust Talk*, almost 70% of you read it carefully, while 25% of you skimmed it, 3% set it aside and 1% threw it away. Ninety-four percent thought it had useful benefits information, and we only had one negative write-in comment: "confusing." Some of you asked that the Trust continue to provide periodic information, reinforcement of the *Trust Benefits Highlights* and notices of upcoming benefits changes or updates.
- About 1/2 report calling the Trust customer service line: these members thought the service was very easy to use (95%), the representatives were very courteous (95%) and that the service was helpful (88%) and prompt (85%). Your write-in comments included a few critical observations along with the praise.

- The topics you'd like to see covered in future *Trust Talk* issues cover a great range, but here are some of the more popular requests: life insurance information, dental information (especially on networks), Reasonable and Customary charges and special features (TMJ and prescriptions) and vision updates. A few employees asked about medical or prescription coverage – for the record, we don't provide your medical benefits but work with representatives of the Department of Administrative Services on the Joint Health Care Committee to ensure good options for all State employees. (DAS has a customer service line for medical benefits problems: call 614-466-8857.) Some of you inquired about general wellness topics.
- Many of you thanked us for asking for your feedback and encouraged us to keep it up. We plan to and hope you continue to respond.

TRUST TALK SURVEY TICKET WINNER

Congratulations to Ronald Porter, winner of the two tickets to the Ohio amusement park of his choice, Cedar Point. Ron, a corrections officer at Mansfield Correctional Institution, will be taking Susan, his wife of six years, with him. He is 28 years old and has been with ManCI since 1991. Ron enjoys painting and bass fishing in tournaments as a member of the Ashland County Bassmasters.

Ron won the drawing of those completing a survey in the last *Trust Talk*. We appreciate his input and yours. Thanks again to everyone who responded.



LOOK INSIDE FOR YOUR NUMBERS TO KNOW REFERENCE CARD. OPEN CAREFULLY!



The Trust is moving to a new office



Check your beneficiaries



What Union-represented State employees think about benefits

Open carefully!
Inside is a new Numbers to Know reference card. Post it by your phone and refer to it whenever you have benefits questions.

OCSEA Benefits Trust
1680 Watermark Drive
Columbus, OH 43215-0134

Bulk Rate
U.S. Postage
PAID
Columbus, OH
Permit No. 6595