



TRUSTALK

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OPEN ENROLLMENT 2004

Open enrollment will be April 26 - May 7. During this period, you may enroll in or change your dental, vision, legal plan and supplemental life insurance coverage, if eligible. You may also add eligible dependents to your coverage at this time. Changes or new enrollments will take effect July 1, 2004. In April, forms will be mailed to homes as part of the Highlights booklet and available on the Trust's website for download at www.benefitstrust.org.

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Finding Benefits Information

- Phone system/IVR
- Website

Legal Plan Q&A

Puppy Love?

- Working Solutions

Your Once-a-Year Chance to Make Changes

Dental	Vision	Legal	Supplemental life
You can enroll, change coverage level or add eligible dependents effective 7/1/04.	You can enroll, change coverage level or add eligible dependents effective 7/1/04.	You can enroll, dis-enroll or change coverage level effective 7/1/04.	You can enroll yourself & eligible dependents or increase coverage within limits effective 7/1/04.
Submit form to your Payroll/Personnel officer. <i>Must be received by May 7.</i>		Mail form to: Hyatt Legal Plans, Inc. 1111 Superior Ave., Suite 800 Cleveland, OH 44114 <i>Must be postmarked by May 7.</i>	Mail form to: The Prudential Insurance Company of America P.O. Box 5072 Millville, NJ 08332-9931 <i>Must be postmarked by May 7.</i>

Benefits fairs

The Trust will send staff to as many scheduled fairs as possible, and we will set our schedule as soon as the State Department of Administrative Services (DAS) establishes the official schedule. Since the Trust staff is only seven people and we need to keep our office staffed during open enrollment to handle your calls and e-mails, we have to reduce the number of fairs that we attend. We apologize in advance if we're missing a fair at your location, but encourage you to attend a nearby fair when possible. If you have questions, please review the information we mail to your home and post on our website, then call or e-mail Trust customer service if your questions require additional feedback.

Following are resources for you, plus some general information that bears repeating.

Important benefits materials

Plan booklets

The plan booklets include detailed descriptions of all Trust-sponsored plans, as well as comparison charts so you can review the plans side by side. Eligibility, exclusions and filing information can also be found in these booklets. All booklets, including the new legal plan booklet, are available on the Trust's website. If you'd like a copy of the legal plan booklet, you can download it from the Trust's website or contact customer service.

Highlights booklet

The highlights booklet that will be mailed to you is designed to help you enroll. Please make sure you review the book carefully. Members with less than a year of State service will not be eligible for some of the benefits: dental, vision and basic life plans.

Plan directories

Before completing your enrollment forms, you may wish to consult a plan network directory for Cole, VSP or MetLife. The plans do not provide network information unless requested.

- Cole 800-334-7591 (our Cole plan is #40437)
- VSP 800-877-7195
- MetLife 800-984-8649

All of the above materials (including links to plan network information) will be available on the Trust's website at www.benefitstrust.org.

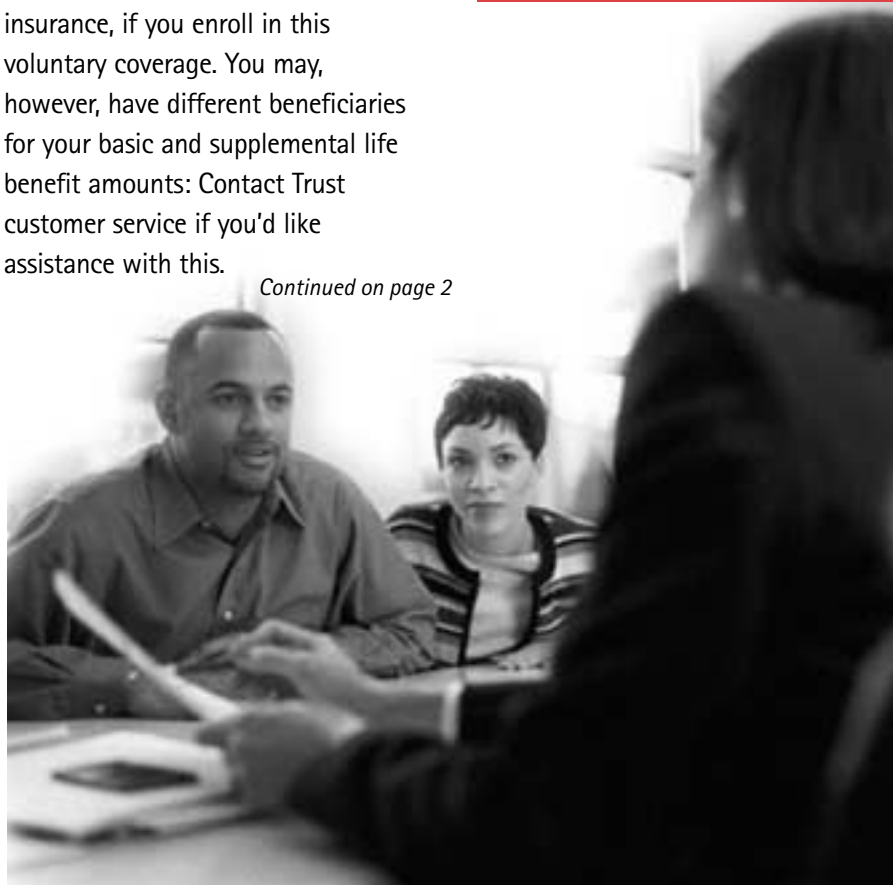
Declaring a life insurance beneficiary

Only about 30% of our members have a beneficiary on file for their basic life insurance benefit. This is likely because this coverage takes effect automatically after you complete one year of State service, and the Trust pays the cost for you. We'd like to see the rate increase because it helps to ensure that the proceeds from your

life insurance benefit go promptly to the person of your choice.

For your convenience, we've included a beneficiary form in the highlights booklet this year. You can use the same form to declare a beneficiary for your supplemental life insurance, if you enroll in this voluntary coverage. You may, however, have different beneficiaries for your basic and supplemental life benefit amounts: Contact Trust customer service if you'd like assistance with this.

Continued on page 2



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.

Picking the right plan

*What's the best dental plan for me?
What's the best vision plan for me?*

While we can't answer these questions, we enjoy being asked because it gives us an opportunity to review some points you should keep in mind before completing an enrollment form.

Consider the following questions before picking a dental plan.

*How tied are you to your dentist?
Would you or your family members be willing to change dentists?*

If you're willing to change, please consider the Preferred Choice plan. The costs to you will be less.

There is no network dentist within 20 miles of my house. How can I enroll in the Preferred Choice plan?

You may drive to any MetLife Preferred Dental Provider, even if in another state (for those of you in border towns), and receive higher discounts. The acceptable driving distance is up to you. Just make sure you're enrolled in the Preferred Choice plan first. Use the enrollment form in your highlights booklet and give it to your Payroll/Personnel officer by May 7, 2004.

I love my dentist but he won't join the network. What are my options?

You could switch dentists. Or you could use your dentist for regular care and consider using a network specialist for specialty care when you need it. If you "love" your dentist and don't have any specialty care needs, take a good look at the Quality Dental plan. As with Preferred Choice, you can go to the dentist you prefer. However, the Quality Dental benefit maximum levels are higher than the out-of-network maximum levels for Preferred Choice, giving you a slight advantage.

Some of my family sees a network dentist, but I don't. What is the best plan for my family?

You may have to crunch the numbers to see where the bulk of treatment is occurring (in- or out-of-network), but most likely, your best bet will be to review the Preferred Choice plan.

Consider these points before picking a vision plan.

- Extra materials (e.g., glasses, contact lenses, specialty lenses, etc.)
- Desire to have LASIK surgery

- Ties to current provider
- Number of family members who have need for exam/materials in the next plan year
- The location of the closest network provider in each vision plan

Both Cole and VSP offer discounts on extra materials and LASIK eye surgery. Call the plans for more details or review the Trust's website. Additionally, both VSP and Cole have extensive networks in Ohio, so chances are you will have an easy time finding a provider near your worksite or home. If you are happy with your current provider, check the other plan's network to see if that provider also participates in its network (unlikely, as there's very little overlap).

If you're very price sensitive or you have several family members who will need exams plus materials in the next plan year, you may want to review the Cole plan. Its copay would be \$20 less per person.

Remember, under both VSP and Cole, you and each enrolled family member may receive an eye exam and materials once every 12 months.

FINDING BENEFITS INFORMATION

The annual enrollment campaign will begin in April and you'll receive a flood of benefits information in your mail at home and at work. We've already told you about the important enrollment highlights book the Trust will be sending, but if you prefer to seek information on your own, consider our website or IVR phone systems. We will soon update both for open enrollment.

Phone System/IVR

Your calls to the Trust are answered by an automated attendant. Trust customer service, available from 8 a.m. to 4:30 p.m., Monday through Friday, is only a single button away (press zero). If you use the automated system, you have access to some personal eligibility information around the clock. This information includes the amount of life insurance coverage you have and which dental and vision plans you're enrolled in. The IVR system also contains:

- Answers to frequently-asked questions,
- Forms available for immediate fax back or requests to mail to your home address, and
- Open enrollment critical dates and information (only available during Trust open enrollment).

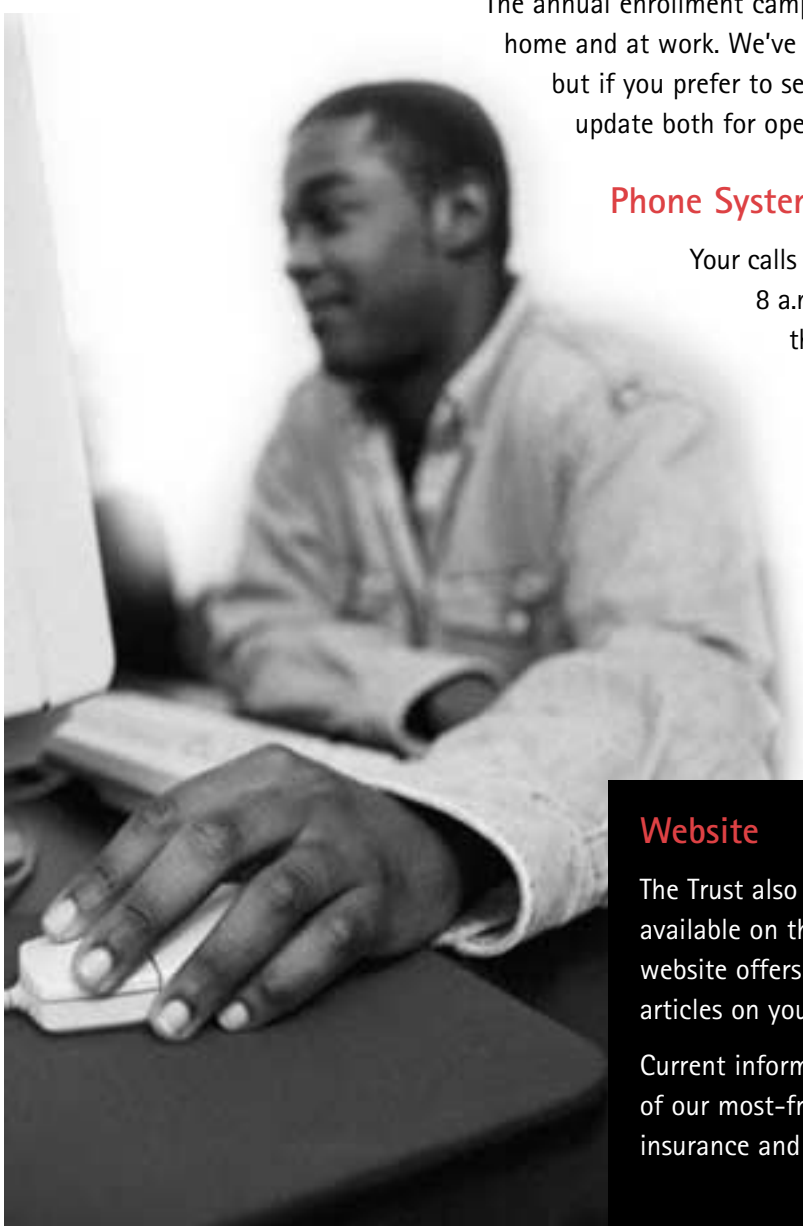
Just call 614-508-2255 (in Columbus) or 800-228-5088 (elsewhere in Ohio) anytime.

The IVR is also accessible via TTY. Call 1-877-786-1642 or 614-508-2251.

Website

The Trust also has a website available for your convenience. Much of the information that will be available on the phone system is also available to those of you with web access. Additionally, the website offers links to related benefits sites, the ability to get provider directories online, feature articles on your benefits and current benefits news. Visit us at <http://www.benefitstrust.org>

Current information about Trust benefits and often-asked member questions are also available. Some of our most-frequently accessed pages include those related to portability of supplemental life insurance and the new legal service plan.



I've read a little about the new legal benefit. How do I learn more?

Responding to interest from members, the Trust now offers a legal service plan. In August-September 2003, we conducted a special enrollment period, but if you missed this initial enrollment, you'll have a chance to select this coverage during the spring 2004 open enrollment. Review the plan information, including the plan booklet, online to learn more now.

I'm ready. How do I enroll in the legal service plan?

During the open enrollment period, you may enroll by paper form mailed to Hyatt, by calling Hyatt or via the website (link to Hyatt through the Trust). The choice is yours, but all enrollments must be received by May 7, 2004. Coverage is effective July 1.

This plan is voluntary, meaning members need to enroll to obtain coverage, and can only enroll at hire or during special enrollment periods. The payroll deductions will occur once a month, and the monthly cost will be \$13.40 for single coverage or \$16.45 for family coverage.

Once enrolled, you must remain in the plan until the following June 30. You will be able to change or drop coverage during any Trust open enrollment. You do not need to re-enroll to maintain coverage.

(Asked by a Corrections Officer) Will the plan cover me if I'm sued personally by an inmate?

This question we had Hyatt answer, because it really falls in a gray area: the plan doesn't cover work-related matters, but is designed to protect you personally. Hyatt told us that they would cover personal suits under the Civil Litigation Defense coverage when a prisoner sues a Corrections Officer as long as the issue is outside the scope of employment and there is no conflict with the State of Ohio.

The Civil Litigation Defense coverage would also apply when any Trust member is sued personally by a member of the public or institutional resident, as long as the matter is outside the scope of employment and there is no conflict with the State of Ohio.

What will this plan cover?

This is a comprehensive plan. The Hyatt legal plan will offer full coverage in network on many covered topics, such as identity theft, personal bankruptcy plans, will preparation or sale/purchase of a home. In addition, the Hyatt plan offers phone consultations on complex matters such as divorce or separation for the member only. Of course, there are some exclusions, and coverage for service from attorneys who do not participate in plan will be limited. Read more online at www.benefitstrust.org and in the legal service plan booklet.

What are the common exclusions?

The plan offers coverage on many matters you may face but has a few important exclusions of which you should be aware. Matters that won't be covered include:

- Payment made to a third party such as court costs, witness fees, filing fees or fines;
- Appeals or class actions;
- Business, farm, patent or copyright matters;
- Matters for which you are or have been receiving legal services before you received a Hyatt Case Number, or for any matter for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits;
- Matters or disputes involving the Hyatt Legal Plans, MetLife and its affiliated companies or a Plan Attorney;
- Matters or disputes concerning the Union Benefits Trust or a Union served by the Trust; or
- Matters concerning employment including State and statutory benefits.

Furthermore, there are some important restrictions on the coverage. For instance, office consultations or phone advice regarding divorce is provided for the member only; no advice or consultation is available to the spouse or for any children.

What can I do if I miss the enrollment period but really want coverage?

Sorry, but in this case, you must wait until the next open enrollment period (unless you happen to be within 90 days of hire). This is an insurance plan and we follow the contract's guidelines.

If I am an enrolled member who was laid off but recalled to return to work, will I have to wait to re-enroll during open enrollment or will my coverage be reinstated automatically?

Sorry, but you will have to wait for the next open enrollment period to enroll in the legal service plan.

If I enroll for single coverage, can this service be used if I am seeking legal assistance against my ex-spouse who is also enrolled under the plan?

If you are involved in a dispute with another eligible member, Hyatt will arrange for legal representation with independent and separate counsel for both parties if the matter is a covered service. Otherwise, the benefit may be available for telephone advice/office consultation only, if a covered service and not a specifically excluded matter. The plan is not designed to assist you as a plaintiff in a lawsuit.

Remember, in the case of divorce, separation, etc., services are provided to the member only. However, if you are a member and your spouse is also a member (you each have enrolled with single coverage), you each are entitled to the services as described in the Hyatt legal plan booklet.

If I enrolled for family coverage, will I have to notify Hyatt if the dependents I carry are no longer eligible or will they automatically drop off?

To drop dependents from your coverage, you must contact Hyatt to let them know of the change in your dependent's status. This is especially important if dropping the dependent would allow you to carry single coverage

instead of family coverage. However, if you have several dependents, dropping the dependent will not change your family status or your rates, so you don't need to contact Hyatt to let them know of the change. Hyatt will verify dependent eligibility when contacted by dependents for services, so that only dependents meeting eligibility requirements will be able to receive services.

Prudential's supplemental life insurance for dependents operates similarly. Life insurance coverage for dependent children covers all dependent children with one low monthly rate, so it's important to contact Prudential only when you need the deduction stopped because you have no eligible children to cover.

My dependent child, who is covered under my family plan, has a child. Are these services available for my dependent to use for matters concerning my grandchild, who is not covered under the plan?

Your grandchild can be your dependent if he or she meets the dependent eligibility requirements of the plan and you are enrolled in family coverage. If your grandchild does not meet these strict eligibility requirements, no service would be available to the grandchild. All covered services will be available to your child, as long as he or she continues to meet eligibility criteria of a dependent and you remain enrolled in family coverage.



Puppy Love?

WORKING SOLUTIONS

Working Solutions is available to help you with balancing your work/family needs, especially child/family needs. Their offerings are so broad that the best way to get a sense of how they can help is to call and find out. This month's topic focuses on an important family member sometimes overlooked with our busy lives: the family pet. This includes pets of all varieties, not just the traditional dog or cat.

An easy way to become introduced to this program is by taking advantage of the featured topic, Pet Care, described below. Articles are available for those considering adopting their first pet, and also for more experienced pet owners.

Pet Care Articles

Getting a pet

- Pet insurance
- How to choose a veterinarian
- Welcoming a new dog to your home
- Not just any pet (exotics)
- Responsible dog and cat ownership

Spending time with (and away from) your pet

- 9 to 5 dog (and cat)
- Caring for pets when you travel
- Volunteering with your pet

Pet behavior

- Warrior cat
- Dog training 101

Pets and kids

- A child's guide to pets
- Children and pets: safety tips
- Infants, children and pets

Special relationships

- Pets: just what the doctor ordered
- When a friend loses a pet
- The benefits of pets for seniors

Use the enclosed, postage-paid postcard to request your free copy(ies) of any of the article packets described above.

The Trust provides Working Solutions at no cost to you, and covers you and your family automatically at hire. Working Solutions provides you with information and referrals to help you with all your responsibilities, not just dogs and cats. Remember you can link to their site through the Trust's site, www.benefitstrust.org. Most of the articles listed above are available on their site.

Working Solutions' toll-free number is 800-358-8515, and the TDD is 800-898-1118. Call them today to learn how they might help you.

"Dogs come when they're called; cats take a message and get back to you." - Mary Bly

No animal was harmed in the production of this newsletter.



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.

