



TRUSTALK

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OPEN ENROLLMENT

2002

Open enrollment will be April 29 - May 10. During this period, you may enroll in or change your dental, vision and supplemental life insurance coverage, if eligible. You may also add eligible dependents to your coverage at this time. Changes or enrollments will take effect July 1, 2002.

Open Enrollment 2002 Your Once-a-Year Chance to Make Changes

Dental and Vision

- You can enroll, change coverage or add eligible dependents effective July 1, 2002.
- Submit form to your Payroll/Personnel officer
- Form must be received by May 10.

Supplemental life

- You can enroll or increase your coverage (up to limits) effective July 1, 2002.
- You can enroll eligible dependents or increase coverage (up to limits) effective July 1, 2002.
- Mail form to: The Prudential Insurance Company of America
P.O. Box 5072
Millville, NJ 08332-9931
Must be postmarked by May 10.

Forms will be mailed to homes as part of Highlights book and are available on the Trust's website, www.benefitstrust.org

Here is a checklist of materials you'll need to review your Trust-sponsored benefits prior to enrolling:

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, exclusion and filing information can also be found in these booklets. A folder containing the five booklets (dental, vision, basic life, supplemental life and Working

Solutions Service) was mailed to you in March 2001; members hired after March 2001 should have received the booklets shortly after hire. These books are year-round references that you'll want to keep.

Highlights book

The highlights book that will be mailed to you is designed to help you enroll, and may be a useful "at-a-glance" booklet to keep throughout the year.

For members with a year or more of State service by July 1, the highlights book will include an enrollment form, supplemental life form and beneficiary form

The books for members with under a year of State service will include a supplemental life form. Dental, vision and basic life plan details will be mailed approaching their one-year anniversaries of continuous State service.

Plan directories

Before completing your enrollment forms, you may wish to consult a plan directory for Cole, VSP or MetLife. The plans

do not provide directories unless requested, and most have systems (phone or websites) that allow you to gather current plan network information at your convenience.

- MetLife: 800-984-8649
- Cole: 800-334-7591
- VSP: 800-877-7195

All of the above materials will be available on the Trust's website, www.benefitstrust.org.

Benefits Fairs

The Trust will send staff to as many scheduled fairs as possible from April 22 to May 3. The State Department of Administrative Services (DAS) has started to set the schedule; however, with a shortened open enrollment period, they will have to reduce the number of fairs. Given that the Trust has a small staff, some fairs, even some on the official list from DAS, will not be covered by Trust staff. We apologize in advance if we're missing a fair at your location.

In this issue

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-Some Key Points

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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.

Some Key Points

Here are some other key points to consider going into open enrollment:

- **Only certain changes can be made during open enrollment**
During open enrollment April 29 - May 10, you may change the dental, vision or supplemental life insurance coverage for you or your family (if you have at least one year of State service). If you have less than a year of State service, you may enroll in or change your supplemental life insurance coverage. Established term employees should talk with their Payroll/Personnel officers for eligibility and enrollment information. Dependents who meet eligibility requirements can be added during open enrollment.
- **Your automatic benefits are not impacted by open enrollment.**
The benefits you automatically receive (basic life after one year of State service, or Working Solutions at hire) do not require you to enroll. You must designate a beneficiary for your basic and/or supplemental life benefits if you haven't already. You can check the status of your beneficiaries with Prudential at 800-778-3827. If in doubt, complete another beneficiary designation form - your new form will take effect once Prudential receives it.

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TRUST PRIMER

Why Was the Trust Started?

After several years of work by the Unions serving the State employees, OCSEA established the Trust through collective bargaining in its 1992-1994 agreement with the State. The Unions believed that they could administer benefits more effectively and efficiently for Union-represented State employees, and the Trust today is proof of that belief. The Trust is the only collectively bargained entity under the State's contract led by the Unions, and that's Union Power.

On January 27, 1993, the Trust was born with the official signing of the Trust Agreement. The Trust serves approximately 46,000 Union-represented State employees in

- OCSEA/AFSCME Local 11
- District 1199/ Service Employees International Union (SEIU)
- Ohio State Troopers Association (OSTA)
- Fraternal Order of Police (FOP)/OLC
- State Council of Professional Educators (SCOPE)/ Ohio Education Association (OEA) and
- Communication Workers of America (CWA).

This gathering of Unions to form the Trust also represents the first coalition of Unions serving State employees.

The Trustees consist of representatives from the five Unions with the most State employees, and a representative of the State. Evaluating benefit plans, upholding the mission and guiding the Trust's assets are among the Trustees' duties. A full-time staff provides additional support to members. The staff offers professional assistance through expertise in benefits analysis, customer service and communication.

Together, the staff and the Trustees created a mission statement to guide the Trust.

The Trust's mission 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.

The mission is expected to remain constant as the Trust and its membership grow and change.

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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Together we benefit.

Open Enrollment 2002 (continued from page 1)

Confirmation of new beneficiary designations or any changes you make to your beneficiary(ies) will be mailed to you by Prudential.

All members are covered by Working Solutions, and the Trust pays your cost in full. Members who used this service in 2001 reported that just by placing a simple phone call, they saved over 14.5 hours on average. This information and referral service offers comprehensive help for your dependents: dependents with special needs, including children; adult/elder dependents; or, children — birth through college. Call Working Solutions for more information at 800-358-8515 or access their website to download articles. Go to the Trust's site, then select Working Solutions from the links page for a speedy connection.

Open Enrollment is not mandatory*

If you don't complete an enrollment form, you will still be covered by the plan(s) in which you're currently enrolled.

***We do recommend at least a quick review of plan network information, as the plans change from time to time.**

You may want to verify that your favorite provider is enrolled, as well as where the next closest provider would be. We also recommend that you make sure you have a beneficiary for your life insurance coverage, and that your choices are current. Also, if you have been waiting to enroll dependents, now is the time to enroll them in coverage.

ANNUAL ADDRESS CAMPAIGN

Where are you?

The Trust will be mailing benefits and enrollment information to your homes over the next few months. If you've moved over the last year or are a recent hire of the State (or know someone who has moved or is a new hire), please make sure your home mailing address is current as quickly as possible. You can list your address as a PO Box, but please, make sure you'll be able to check your mail frequently. To make sure you don't miss anything essential, check your address on record with your Payroll/Personnel officer as soon as possible, and make changes as needed. Changes sent to the Trust or your Union will not be incorporated into the mailings, as the Benefits information we mail is reliant upon Payroll information kept by the State.

Building Your Trust

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

- Increased the frequency of eye exams and materials (July 2001)
- Added higher coverage levels for spouse's supplemental life (July 2000)
- Enhanced Working Solutions Service (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 Service (July 1997)
- Improved vision coverage again (July 1997)
- Enhanced dental benefits (July 1996)
- Enhanced life insurance (January 1996)
- Improved vision coverage (November 1995)

FINDING BENEFITS INFORMATION

In April, the annual enrollment campaign will begin, and you'll be sent lots 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're the type who prefers to seek information on your own terms, consider using our website or IVR phone systems. We will soon update both our website and IVR systems in anticipation of open enrollment.

Please share your feedback about the systems' usefulness, since they were created to improve our service to you, our customers. As you use the system, please let us know if there is anything that you think will make the system more helpful to you and your Union-represented coworkers.

Phone System/IVR

Your calls to the Trust are answered by an automated attendant. Trust customer service, available 8 a.m. - 5 p.m., Monday through Friday, is only one button away; but if you use the automated system, you have access to some personal eligibility information around the clock as well as

- 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. The website also 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>.

Some changes you'll notice right before open enrollment:

- A new look for the Trust's site, with pop-up menus that allow faster navigation of the site.
- An updated look from Working Solutions Service, following their acquisition by United Health Group.

MetLife will be updating their website to offer you personal benefits and claim information, and the update *should* occur summer 2002.



ENDODONTISTS

Our continued work with MetLife to expand the network for general and specialty dentists has been successful. Below is a list of dentists who will perform endodontic work for you at network rates, but please make sure the dentist is still in the network and identify yourself as a Union Benefits Trust member at the time of your appointment. This list is current as of February 1, 2002.

The following endodontists participate in the MetLife PDP network. Services are paid at network level after you or your dentist files a claim.

Cleveland

Dr. Edward Falkner
3329 Broadview Rd.,
Cleveland, OH 44109
216-661-8100

14055 Cedar Rd.,
South Euclid, OH 44118
216-291-1990

233 Hanna Bldg.,
Cleveland, OH 44115
216-291-1990

Dr. S. Fox
6789 Ridge Rd., Suite 301,
Parma, OH 44129
440-842-4111

The following general dentists participate in the MetLife PDP network and will accept endodontic referrals from other local PDP network dentists. Services are paid at network level after you or your dentist files a claim.

Akron

Dr. Duane Mathias
American Dental Centers
2086 Romig Rd.,
Akron, OH 44322
330-753-3007

Dr. B. Gair
Dr. B. Hixson
American Dental Centers
2000 Brittain Rd.,
Akron, OH 44310
330-630-9222

Canton

Dr. Kishore Vasireddy
American Dental Centers
4026 Tuscarawas Rd.,
Canton, OH 44708
330-478-5111

Cincinnati and vicinity

Dr. Steven Jones
Dr. Thomas A. Milavec
Dr. Jane Ray
Cincinnati Dental Service
121 E. McMillan St.,
Cincinnati, OH 45219
513-721-8888

Dr. Arnold S. Slone
Cincinnati Dental Service
599 Freedom Park,
Edgewood, KY 41017
859-426-0304

Dr. Gail Payne
Cincinnati Dental Service
2760 Mack Road,
Fairfield, OH 45014
513-874-2444

Columbus

Dr. K. Lydic*
Smilemakers Dental Group
2533 Franksway,
Columbus, OH 43232
614-864-2466

**Will not treat existing root canals unless she treated initially.*

Dayton area

Dr. William J. Hagerty
7058 Corporate Way,
Centerville, OH 45459
937-434-3987

Dr. Patrick J. Kiggins
Dr. Stephen Sierschula
4055 Far Hills,
Kettering, OH 45429
937-299-3691

Toledo

Dr. Kamal A. Abdel-Wa
Dr. Sam Oh
Sears Dental
3725 Williston Rd.,
Toledo, OH 43606
419-697-1969

The following endodontists are not part of MetLife's PDP network, but will provide services to Trust members at network levels only through special arrangements made by the Trust and MetLife. For a claim to be paid at network level:

- identify yourself as a State of Ohio employee covered by the Union Benefits Trust, and make sure the provider is still honoring the agreement when you go for care; and
- the dentist's office will file with Met using a special procedure; you should not be required to pay at the time of service or bring a form with you.

Cincinnati

Dr. L. Lazarus
7440 Montgomery Rd.,
Cincinnati, OH 45237
513-891-3132

Columbus

Dr. A. Herstig
5180 E. Main St.,
Columbus, OH 43213
614-864-2140

The network will continue to develop; check the Trust's website for updated lists.

www.benefitstrust.org



WORKING SOLUTIONS SERVICE

Working Solutions Service is available to help you with balancing your work/family needs, especially child/family needs. Working Solutions' offerings are so broad that the best way to get a sense of how they can help is to call and find out. An easy way to become introduced to this program is by taking advantage of the featured topic, described below. About 1,900 members contacted Working Solutions following their summer promotion about managing important relationships and 90% who supplied feedback stated that they felt less stressed after using Working Solutions Service. Also, 100% of the respondents felt they balanced work and family better and 69% spent less time away from work.

Strategies for Financial Security, Courtesy of Working Solutions Service

Times are rough financially for many right now. Most of us are feeling less confident about our finances—a little less inclined to spend and a lot more worried about the future! But you can reduce those worries by setting some long- and short-term financial strategies.

The Trust is providing some practical materials that can help you evaluate your current financial condition and make the changes necessary to feel more secure through the work/life benefit provider, Working Solutions Service.

Their packet of free informational articles, Strategies for Financial Security, includes:

- **Manage Your Money: A Worksheet to Help You Trim Money Off Your "Waste"** – a worksheet that helps you calculate your income vs. expenses.
- **Strategies for Spending Less** – a systematic approach to controlling spending, with many useful hints for reducing everyday expenses.
- **Deciding Which Debts to Pay First** – a practical look at how to meet expenses on a reduced income.

Use the enclosed, postage-paid postcard to request your free copy of Strategies for Financial Security.

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. Remember you can link to their site through the Trust's site: www.benefitstrust.org, and Working Solutions' toll-free number is 800-358-8515.



enrollment

Announcing

2002

Open

Enrollment

Endodontist List –
MetLife

Managing Money –
Working Solutions