



# TRUST TALK

November 2002 • Volume 9 • No. 4

## DON'T LET THE STATE gamble WITH YOUR BENEFITS

The Trust's structure gives you a voice and Unions more power. Look at the Board of Trustees on page 2. Eleven of twelve seats are filled by Union leaders. The State does not have veto power. So all 44,000 members are represented and served by a Union-led Board. Union power makes your benefits work for you. The Board decides the benefits, not management. Moreover, all money designated to the Trust has to be spent to benefit members, and can't be siphoned off for pork projects or refilling the rainy day fund.

The stakes are very high during this upcoming round of negotiations. As of the date this newsletter went to press, we know the State has not funded schools to the satisfaction of the Ohio Supreme Court. Additionally, the State has asked most agencies to tighten their lean budgets more, freezing hiring, and consider layoffs

following the budget setting process in February 2003. We also know there are many big issues on the table, as each individual Union approaches to bargain for its members. The Unions try to stand together so that the State can't play them off each other. In the same way, each individual article of each Union contract must be weighed against all other articles for value to the members.

Ultimately, since the Trust exists as a product of the collective bargaining process, we're at risk too.

Thanks for your ongoing support, and let's hope that the State can see its way clear to pay for the reasonable costs of providing basic benefits to 3/4 of its workforce. Your support can help make sure they don't try to gamble with your benefits.

### TAKING A GOOD LOOK AT YOUR BENEFITS

Every three years the six Unions that comprise the Trust take a good, long look at what the Trust is able to do for their members. The Trust knows that every dollar negotiated from the State for benefits is one more dollar that will have to be fought for on other issues.

Here's what Union leaders have told us they look for: Union Benefits for Union Members.

The Trust's current package includes:

- Dental
- Vision
- Basic life insurance
- Accidental death insurance (varies by Union)
- Supplemental life insurance and
- Working Solutions program.

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Cost to members = \$0, plus the preferred rates for the elective supplemental life insurance.

Since 1993, when the Trust was created through collective bargaining, we have worked hard to provide benefits to you and your family. An article in your Collective Bargaining Agreement determines our funding, and while we haven't received any new money from the State, the Trust doesn't charge you for any of the basic coverage. (The only money out of your pay related to the Trust is for supplemental life insurance, if you choose it). That's a good deal, and a testimony to the power of a well-run Union-run organization that puts its members first.

The Trust has supported you since our beginnings almost ten years ago. With your support, we'll keep it in the future.

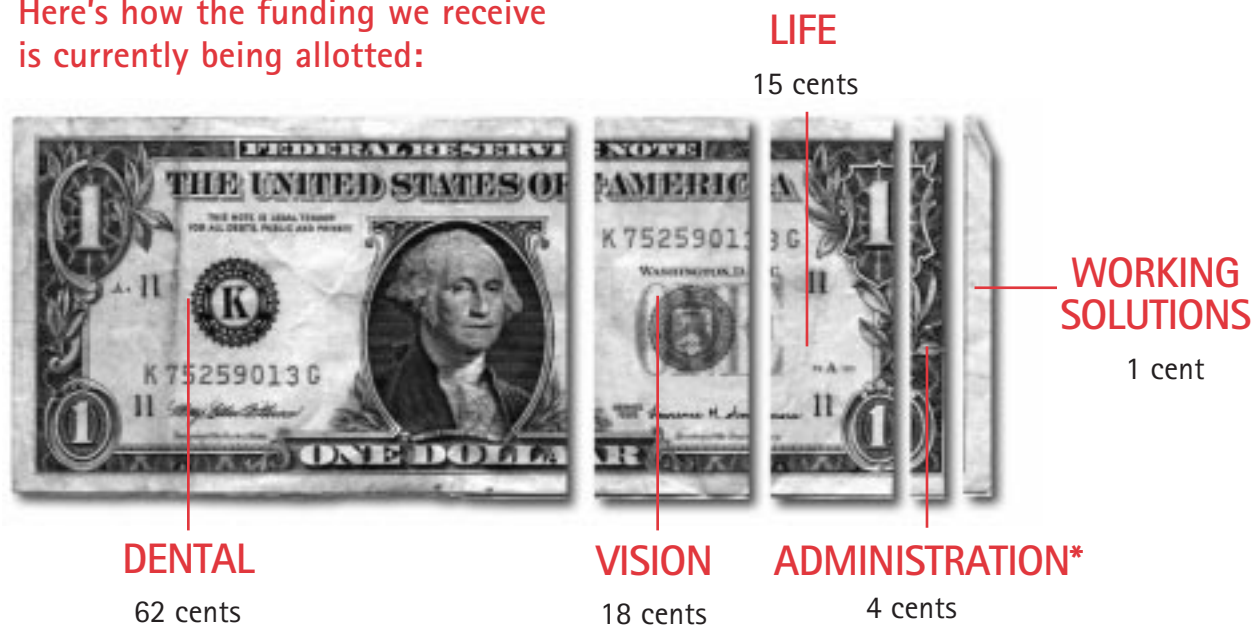
The Trust will continue to focus on our current members and their needs, while exploring the possibility of growing to serve other Union-represented public employees. Additionally, we'll keep up communication efforts so that you can get benefits information when you want it.

Successfully negotiating continued funding for the Trust will ensure that your benefits will remain strong under Union leadership.

### Crunching the numbers

Through the direction of the Union-led Board, the Trust spends 96% of every dollar negotiated during collective bargaining on coverage for you and your family. We deliberately direct the incoming funds to benefit you and your family, and can do so because of our unique structure, non-profit status and strong Union leadership. While we look carefully at the financial bottomline, an equally important priority for us is our mission: to deliver high-quality benefits and services, to enrich the overall quality of life and to enhance members' appreciation of their respective Unions.

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



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

## COMMUNICATIONS CORNER

### 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.

Please contact us by phone or access our website if you have any questions about the following information. We've got a busy few months ahead, and want to make sure you know how to keep up-to-date on your benefits and with the happenings at the Trust.

### Open Enrollment

No dates have been set yet. The Trust tries to coordinate its open enrollment period with the State to minimize confusion, and at this time, there's no official word.

We anticipate it will be roughly in the same time frame as 2002 (late April/early May). We'll let you know in the next Trust Talk when to look for enrollment materials so you can increase or change your coverage.

### Web Updates

Given the nature of the Internet, the website changes constantly. Recent developments or items in production may be beneficial to you. Just go to the Trust's website, [www.benefittrust.org](http://www.benefittrust.org), and then link to the site/vendor in which you're interested.

In place as of Nov. 2002

- VSP recently added more claims information and a well-vision newsletter.
- MetLife, our dental carrier, now offers real-time dental claims information. You'll be able to locate a network dentist (as you do now), plus track claims and receive e-mail alerts when a claim has been processed.

### Coming attractions

- Cole Vision will soon offer claims information online, as well as a better provider search capability.
- Prudential, our life insurance carrier, is working on a secure site to allow look-ups of data and maybe enrollment.

### Working Solutions

In late August, the Trust mailed a special Working Solutions offer to members' homes. The mailer features free information about addressing some tough family addictions, such as gambling, smoking, drinking, prescription abuse or teen drug use.



If members need personal consultations, they may contact Working Solutions at 800-358-8515 or complete intake forms on the Working Solutions' website after securely linking through the Trust's website. Our website address is [www.benefittrust.org](http://www.benefittrust.org). This service is available for major concerns, as well as everyday worries, and counselors are available around the clock, even on holidays.

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*The Trust offers Working Solutions at hire to all members, at no cost to the member.*

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Members may also request Working Solutions information using one of the other methods available to them:

- Calling the automated line at 877-318-9400
- E-mailing their information to [articles@wsi-or.com](mailto:articles@wsi-or.com)
- Faxing their information to 503-213-2201.

Members should include mailing information for delivery, plus listing the topic(s) of interest.

Working Solutions provides resources, referrals and educational materials to help members and their families meet the demands of life and work. The Working Solutions program should not be confused with the EAP offered by the State.

### Working Solutions vs. Employee Assistance Plan (EAP)

We know that since many of you are still learning about how Working Solutions can help you, it may be confusing to know where to turn when you have questions. Here's a quick guide to the Working Solutions program:

- **Confidential service** run by Working Solutions (owned by UBH), offered to Union-represented State of Ohio employees and *anyone who impacts their ability to live or work*.
- **Available to assist you with many issues**, such as raising children, education, financial basics, chronic medical conditions, special education concerns, relationship building and caring for elders. These are just some examples, as the list of issues is very long.
- Working Solutions is **provided at no cost to you**. The Trust covers the cost of this service. Any outside providers Working Solutions lists may have costs for which you would be responsible.
- This program is not an EAP. **If you need therapy, Working Solutions is not the right program to call** — they will refer you to an outside source, such as the State of Ohio EAP for assistance.

Your State of Ohio EAP is a service provided to you and your family members by the State of Ohio. Call them at 800-221-6327 to learn more or to receive assistance. **The EAP is not a Trust-sponsored program**, so if you have questions about the service, ask the EAP or your Payroll/Personnel officer.

## TIPS FOR GETTING THE MOST OF YOUR VISION COVERAGE

Many members are just now discovering the benefit enhancement that took effect July 1, 2001: Vision 12/12/12. The Trust allows members (and covered dependents) to receive an eye exam and contacts or an exam and lenses and frames every 12 months, whether they participate in Cole or VSP. As both vision plans offer discount programs, members have the ability to obtain lower costs on eye care after using Trust benefits coverage.

To show how you can save, here are some highlights and examples. Look for your current vision plan.

VSP offers discounts on materials from VSP network providers and include:

- 15% off professional fees for contact lens exam and fitting
- 20% off the price for additional pair(s) of prescription glasses (including sunglasses) when the complete pairs are purchased within 12 months of the original prescription from the same provider and

- As of January 2003, 20% off the price of your frames when you exceed the Trust frame allowance. Also, as of January 2003, VSP will switch from calculating covered frames on a wholesale basis to a retail basis, making it much easier for you to know which frames are covered in full under our plan. Our retail allowance for frames will be \$105. VSP will also offer additional discounts on *selected* CIBA and OSI soft contact lenses obtained from your VSP provider.

Cole offers discount pricing through its VISION ONE program when you use Cole network providers. **You may use Cole discounts on top of your Trust benefits for the lens options only** (e.g., progressive, polycarbonate and photochromic), or after exhausting the Trust benefit for additional exams or pairs of glasses or contacts.

Contact Trust customer service if you would like additional explanation about the vision benefits and discount programs.

### VISION ONE PROGRAM FROM COLE

	Retail prices	Member cost
<b>Frames</b>		
	under \$61	\$ 25
	\$61 - \$80.99	\$ 35
	\$81 - \$100.99	\$ 45
	\$101 and up	65%
<b>Uncoated lenses</b>		
Single vision	\$ 56	\$ 30
Bifocal	\$ 86	\$ 50
Trifocal	\$109	\$ 60
Lenticular	\$250	\$100
<b>Lens options</b>		
Standard progressive	\$74	\$50
Polycarbonate	\$50	\$30
Scratch resistant coating	\$20	\$12
Ultraviolet coating	\$20	\$12
Anti-reflective coating	\$50	\$35
Glass	\$20	\$15
Solid or gradient tint	\$12	\$ 8
Photochromic	\$40	\$30
<b>Eye exams</b>		
Spectacle exam		\$5 off retail
Contact lenses exam		\$10 off retail
<b>Other materials and supplies</b>		
Regular contact lenses		20% off
Disposable contact lenses		10% off
Non-prescription sunglasses, contact accessories and lens solutions		20% off

### CONTACT TRUST CUSTOMER SERVICE

614-508-2255 or 800-228-5088

[customerservice@benefitstrust.org](mailto:customerservice@benefitstrust.org)

## CYA — COVER YOUR ASSETS WITH LIFE INSURANCE

With concerns about layoffs, or retirement planned in a few years, more members are asking us about their life insurance coverage. When you retire, you will not have any life insurance to take with you from the Trust, the State or your Union. Your retirement system (e.g. PERS, STRS) may provide a minimal life insurance benefit, but you should check with them for details. Also, you may have purchased an individual policy from another group, and you certainly can convert your Trust coverage into an individual policy, but that can be expensive.

Several members were unaware that the life insurance from the Trust is not permanent, and have been surprised at the costs of buying insurance from agents or online. While the Trust does not have the finances to change the life insurance plans, we do have the ability to work with Prudential to see how members considering retirement or concerned about layoffs might obtain coverage at preferred rates when Trust coverage ends. We may be able to make some changes in

time for open enrollment this year, and will let you know what level of coverage you can obtain through Prudential at that time.

As of now, the Trust offers all members and their dependents supplemental life insurance, and those members with a year or more of continuous State service also receive a combination of basic life insurance benefits and accidental death benefits. This coverage is flexible, as members are guaranteed some protection (basic offers a benefit equal to basic annual earnings for full time employees) and have the ability to purchase additional coverage if their family/financial situation suggests it (supplemental life offers varying coverage for members and dependent spouses). However, all of the Trust's plans are term life insurance.

Term insurance, in general:

- provides protection for a limited period of time (i.e., the length of your employment)

- pays a death benefit if you die during your working years
- does not accumulate cash value and
- allows you to convert to a permanent policy within a certain time without having to submit evidence of good health.

Term insurance is a reasonably inexpensive way to protect your assets if you die while covered. The Trust's basic life insurance plan is provided at no cost to you, and the supplemental life plan is available at rates that haven't changed since 1998.

With open enrollment approaching in April (no official dates yet), now is a good time to track your finances and consider how much coverage you need. All members should consider their options, not just those who may be losing coverage, because open enrollment is the only time you can make changes to supplemental life insurance.

(Continued on page 4)

### MONTHLY RATES PER \$10,000 COVERAGE

Age	Non-Smoker Cost/Mo.	Smoker Cost/Mo.
Under 34	\$ .75	\$ .92
35-39	\$ .97	\$ 1.34
40-44	\$ 1.53	\$ 2.05
45-49	\$ 2.36	\$ 3.41
50-54	\$ 3.66	\$ 5.26
55-59	\$ 5.87	\$ 7.82
60-64	\$ 8.91	\$ 12.00
65-69	\$ 14.45	\$ 21.53
70 and over	\$ 24.49	\$ 38.54

### When to Review Your Coverage

Most members have had some life changes since first signing up for supplemental life insurance. Or not signing up, since about 70% members do not carry a policy. If you have done any of the following in the last five years, it's a good idea to review your coverage now. Have you:

- Moved to a different home or purchased your first home?
- Married, divorced or been widowed?
- Had a child?
- Received a promotion or change in earnings?
- Started your own business?
- Began caring for an elderly relative?
- Taken out a large home equity, auto or other type of loan?
- Started a college fund?

(Continued from page 3)

Insurance can provide the funds necessary for your surviving family members' current and future needs, even after you're gone. Life insurance benefits can replace some of your wages, preserving your savings, investments and other assets for the purposes you intended. Your family can maintain its standard of living and eliminate outstanding debts after covering the cost of your funeral.

Call Prudential at 800-778-3827 if you're not sure how much supplemental life insurance coverage you currently have for yourself and your family.

### Determining How Much You Need

Everyone's needs are different. Some experts say your life insurance coverage should be six times your earnings, but these experts may also be selling that insurance. At the Trust, we're not salespeople. You know your family's finances and needs, so we think you're best suited to do the planning. Consider at least how much your family will need for funeral expenses, debts (mortgage, car loans and credit cards), education for your children, and support for your spouse.

Will he/she need to go back to work or find work that pays more? If so, what will child care and job training cost? If not, what amount of funds will cover his/her needs?

Working through the numbers and consider your family's needs should help you find a target range for insurance coverage.

You can speak with a financial analyst for more information, but the first step that even he or she will ask you to do is know your expenses, and what your goals are. Once you figure out how much your family spends and what your needs are, you may be ready for open enrollment 2003. Look for our enrollment materials and any special announcements from us to arrive in your home mailbox.



*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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Calculating  
Your Benefits

DON'T LET THE STATE  
**gamble**  
with your benefits!