



# TRUSTALK

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## The Trustees and Staff

of the Benefits Trust wish you **joy** and **peace** during the holiday season, and a safe and happy 2004!

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## Communications Corner

Please contact us or check our website, [www.benefitstrust.org](http://www.benefitstrust.org), if you have any questions about the following information.

### Legal Plan Confirmation

Coverage will begin November 1, 2003, if you enrolled in the Trust's new legal service plan through Hyatt Legal Services. You should have received confirmation if you elected the legal plan during the special August-September enrollment. Your confirmation was sent in the same manner in which you enrolled (via phone, web or on paper).

If you're unsure about your enrollment status, contact Hyatt at 800-821-6400. You also can verify coverage by checking for a deduction of \$13.40 (single) or \$16.45 (family) under a "BTL" code on your October 17 and October 25 paystubs.

Anytime after November 1, 2003, contact Hyatt about your legal concerns. Use the online link on the Trust's website, or call their customer service center 8 a.m.-7 p.m. Monday through Thursday or 8 a.m.-6 p.m. Friday.

Remember that once you enroll in the plan, you must remain in the plan until the following June 30. Any enrolled member who wants to drop coverage or change

coverage levels must complete a form during open enrollment; otherwise, coverage will continue with no changes for another full plan year.

### Spring 2004 Open Enrollment

We are seriously exploring online enrollment, but can't make any firm commitments until we have State cooperation. As a result, our enrollment process may be the same as before, and will most likely be in the same time frame as the State's open enrollment period. During open enrollment, you will be able to change your dental or vision coverage (you have a choice of two plans for each), add or drop dependents and enroll in voluntary coverage. The voluntary coverage the Trust offers you includes supplemental life insurance and the legal service plan. Open enrollment is the only time, other than when you're first hired, that you may enroll in these two plans.

Supplemental life insurance is term insurance that is available to you, your spouse and dependent children at low group rates. You may select coverage amounts in multiples of your salary (rounded to the next higher \$10,000) up to the plan's maximums. Once you enroll, you may cover your spouse and/or children:

- Your spouse may be covered for \$10,000, \$20,000 or \$30,000, but amounts higher than \$10,000 require evidence of insurability.
- Each child may be covered for \$5,000.

Reviewing your life insurance needs is an important exercise, and we encourage you to consider your options. Check out [www.benefitstrust.org/supplifeneeds.htm](http://www.benefitstrust.org/supplifeneeds.htm) for some helpful tips and worksheets. Also, remember that supplemental life insurance that you, the member, purchase is the only life insurance you can maintain at group rates when you leave State service for any reason. The ability "to take it with you at group rates" is called portability, and it's an advantage the Trust worked hard to get for members.

The legal service plan is another benefit the Trustees added after careful deliberation and requests from members. A few members had pre-paid legal services available to them, but nothing that was offered that met members' needs without imposing limits on consultation length. The Trust's legal service plan through Hyatt does not have such limits and is available through payroll deduction, which is an added convenience. Members also may be assured that the Trust has reviewed the plan's quality and is holding Hyatt responsible for member satisfaction and attorney credentialing.

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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.

If you're interested in the legal plan, you may enroll during the spring open enrollment for single or family coverage beginning July 1, 2004. However, there are a few important details you should know before signing up:

- You cannot use the plan to sue the State, your Union, the Trust or our vendors, including Hyatt and MetLife.
- You can use the plan to defend against a lawsuit directed at you personally that began through your job (e.g., corrections officer being sued by inmate, EPA analyst or MRDD therapist being sued).
- You must remain in the plan until the following June 30. You may not drop your coverage until open enrollment. Similarly, if you want to change coverage levels, you must wait for the new plan year to make that change. Changes can only be made during a Trust open enrollment, and require you to complete paperwork.
- Hyatt does not accept extenuating circumstances as reasons to drop coverage once you've enrolled, an example of which would be notice that you will be laid off. However, if you are being laid off, your coverage will likely end before the plan year, because coverage ends the last day of the month after your final payroll deduction. For example, if you received notice in December that you would be laid off February 1, your coverage would continue until February 29, as long as the premium was deducted from your pay in January.
- Divorce representation is not covered in full, but office consultations and phone advice are available at no charge.

### New Claim Addresses

Prudential and MetLife have changed their claim filing addresses.

#### Dental Claims

For both the Preferred Choice (out-of-network) and Quality Dental Plans, claims should be mailed to:  
MetLife Dental Claims  
PO Box 98182  
El Paso, TX 79998-1282.

#### Life Insurance Death Claims

For basic life insurance, accidental death and supplemental life insurance, claims should be mailed to:  
Prudential Insurance Company of America  
ATTN: Life Claims Supervisor  
PO Box 13676  
Philadelphia, PA 19101.

## About the Trust

### How the Trust is Funded

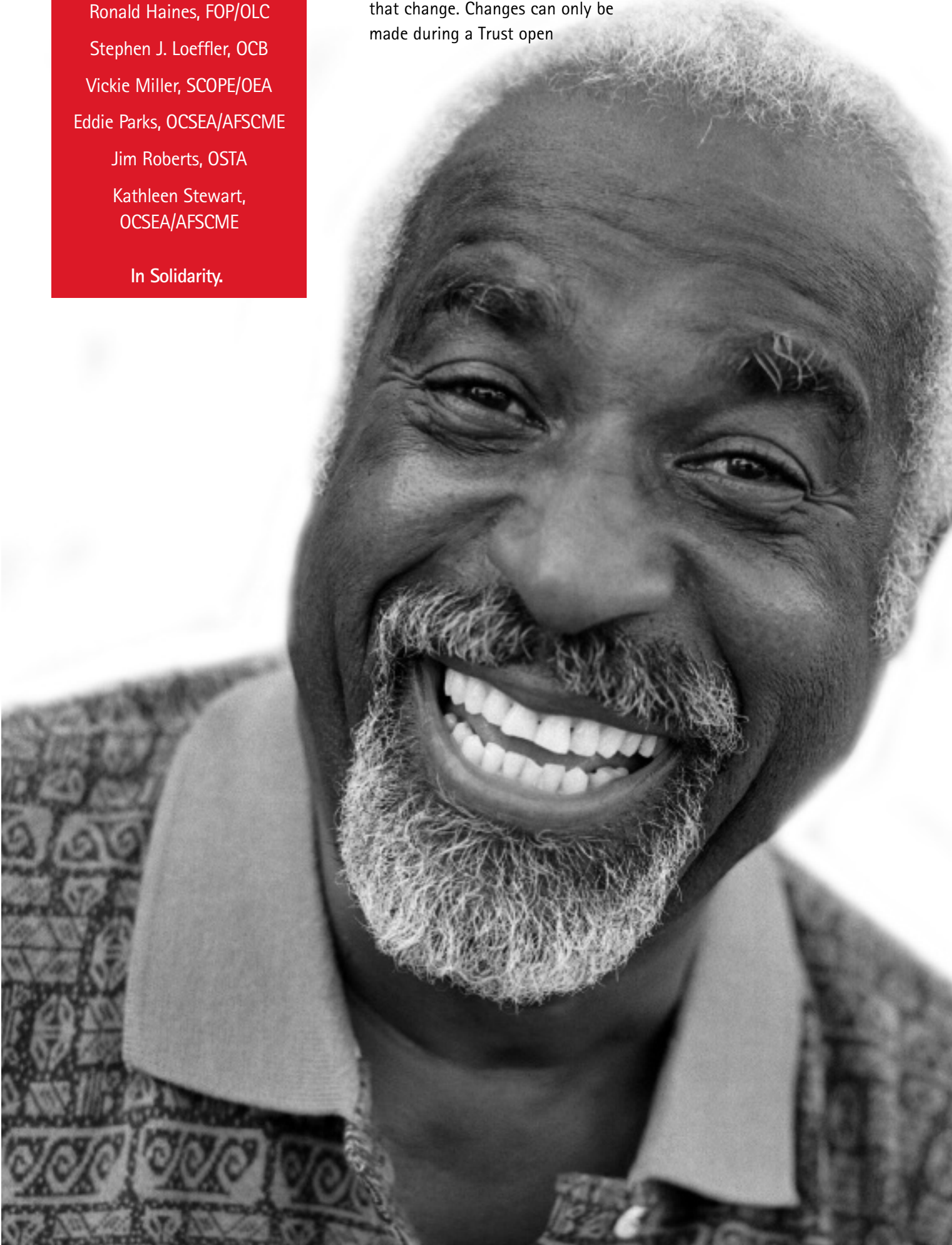
It's time to clear up some myths. We are:

- Not funded by paycheck deductions.
- Not funded by your Union dues.
- Not funded through the medical plan.

The Trust is not now, nor has it ever been, funded in these ways. We are a collectively bargained group that exists for your benefit and that of all members. Our funding comes through collective bargaining, when each of the Unions we serve goes to the table and fights for funding. The funding that is negotiated is a flat fee per member per month, and currently doesn't cover the cost of providing you and your family with dental, vision, Working Solutions and basic life benefits, much less administrative duties like customer service, communications, auditing and accounting or benefits analysis.

To stay afloat, the Trust is spending down its unrestricted funds. If our analysis holds, we will have just enough to make it until Winter 2006 when the Unions go back to the table. We've kept our administrative costs down (around 4%) and work with our vendors to keep their rates down, so that 96% of the funds negotiated pay for your benefits. Accordingly, the only benefits changes/improvements we can make are those you pay for directly, such as supplemental life insurance or legal insurance.

We'll keep you posted if our financial situation changes.



# Dental News

## Network Expansion

We continue to work with MetLife to expand the network for general and specialty dentists (including pediatric dentists and endodontists), and have made progress in some areas. There is, however, an important overlap that should not be overlooked: There are general dentists who perform specialty work, but are not listed as specialists in MetLife's directory. For example, if you need a network endodontist, you may contact us for a list of network providers capable of performing the procedure, including specialists and generalists.

## Dental and Oral Health for Children

MetLife offers information about dental health in addition to administering the network and processing claims. Forty-five network pediatric dentists are available to your children in Ohio and border towns. Even more general dentists in the network specialize in treating children. See the website for a full listing, and link to MetLife to search their network information.

Below is an important wrap-up of common questions about children's dental health care. Please read it, but know that it is not a substitute for taking your child to the dentist.

### When should my daughter have her first dental visit?

Most professional associations recommend the first dental visit occur at approximately six months or when the first tooth erupts. If teeth do not erupt by the 12-month mark, take your child to the dentist. Sometimes a child will be born with tiny white nodules on her gums, resembling teeth but falling out shortly after birth. These are not baby teeth and should not worry you.

Upper Teeth		Lower Teeth	
Central incisor	7-13 months	Central incisor	6-10 months
Lateral incisor	8-13 months	Lateral incisor	10-16 months
Canine (cuspids)	6-23 months	Canine (cuspids)	16-23 months
First molar	13-19 months	First molar	13-19 months
Second molar	25-33 months	Second molar	23-31 months

### When should the baby teeth appear?

The information in the chart above is a guideline, so if your child doesn't exactly follow the chart, don't be concerned unless the difference is significant.

### My son still has his baby teeth. How do I clean them?

Baby teeth (primary teeth) are used for chewing, speech and physical appearance, and are important place holders for permanent teeth. If a baby tooth becomes decayed, letting the disease spread will hurt his gums and possibly affect the developing permanent tooth. Discoloration of teeth also may impact your son's social development, as he may be embarrassed and less likely to interact with other children. Your dentist can advise you on the appropriate steps, and you can work to make sure your son's interaction with the dentist is a positive learning experience.

If your son is still young, make sure you wipe the gums and teeth with a moist washcloth or gauze pad after each feeding/meal. If he's older, make sure your son is brushing with a children's toothbrush and a pea-sized amount of toothpaste with fluoride. While children should be encouraged to participate in their dental care, you should supervise and offer assistance until age 7 or 8.

### How do I protect my children's teeth when they're active in sports?

Proper gear should be used to protect your children, including their teeth, when they're hard at play. Make sure your child is wearing both a helmet and a mouth guard, which are available in smaller sizes. Consult your dentist, and check out your local sporting goods store.

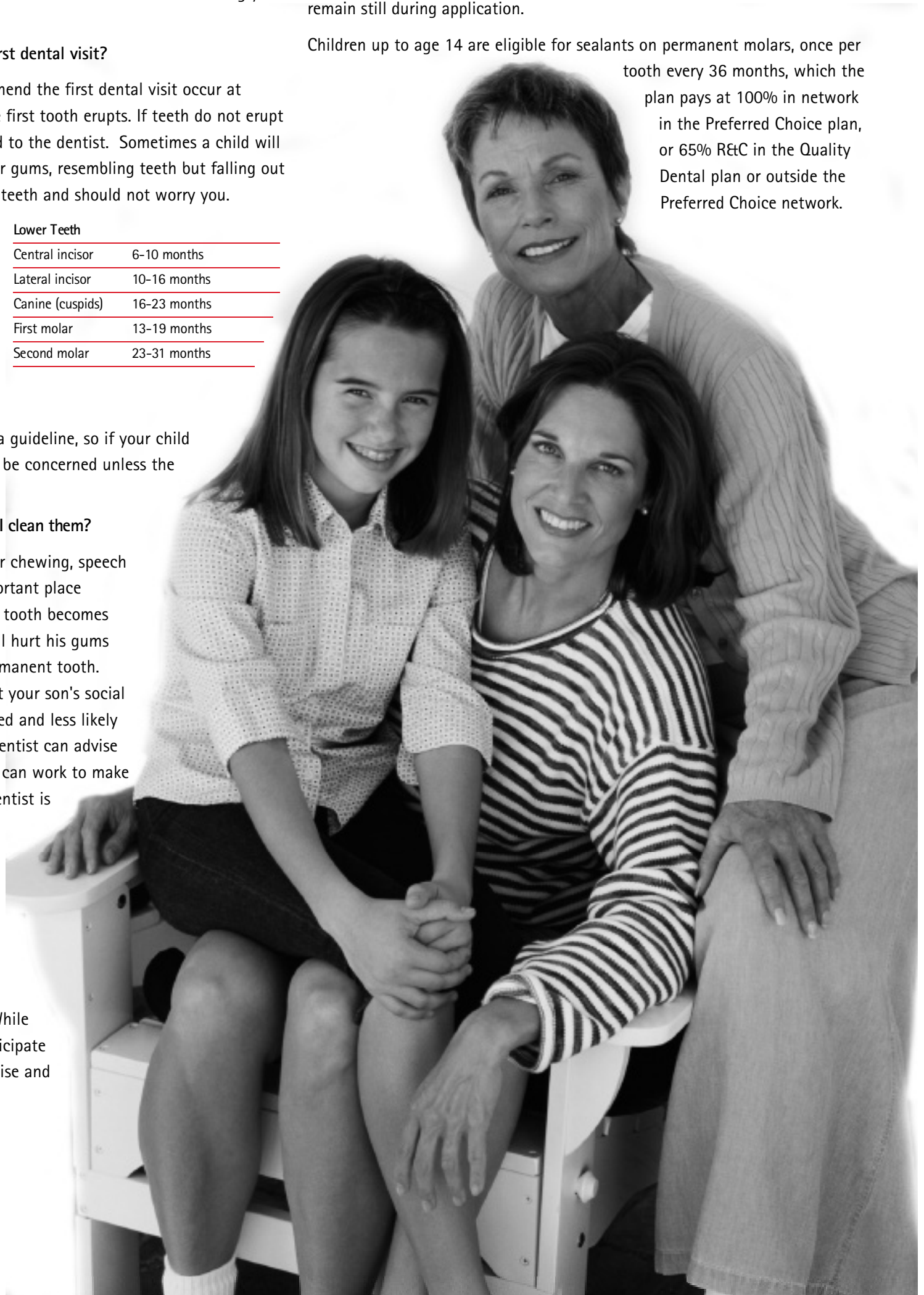
### What do I do if my child knocks out a permanent tooth?

If it's knocked out as a whole tooth, rinse it gently with water without removing any of the attached tissue. After rinsing, place the tooth back in the tooth socket, if possible. If you cannot or are uncomfortable doing this, place the tooth in either cool water or milk. Either way, take your child to the dentist as soon as possible for emergency treatment. Getting care within the first hour is critical for long-term success.

### What are sealants and should my child have them?

Sealants are an effective way to prevent tooth decay within the nooks and crannies on the tooth's biting surface. They are thin, clear or tinted plastic coatings painted on the biting surfaces of the permanent posterior teeth. The procedure takes only about five minutes, but it is critical that your child remain still during application.

Children up to age 14 are eligible for sealants on permanent molars, once per tooth every 36 months, which the plan pays at 100% in network in the Preferred Choice plan, or 65% R&C in the Quality Dental plan or outside the Preferred Choice network.



# Working Solutions Special Offers

**The Trust offers Working Solutions at hire to all Union-represented State employees, and pays the cost for you.**

## Surf's Up!

Free surfing lessons? In October? In Ohio? Oh yes, courtesy of your Union Benefits Trust and Working Solutions.

In mid-October, the Trust mailed to members' homes a special Working Solutions offer. The mailer features free information

about getting the most out of your computer, whether you're a novice or seasoned user, or if you just watch your kids use the computer. Here are just a few of the featured articles that are available to you:

- Developing safe online relationships
- Avoiding identity theft
- Cyber-shopping safely
- Finding homework resources for kids

- Protecting kids from e-predators
- Researching your family tree and
- Planning for your retirement.

The free stuff is available on the Working Solutions' website when you link through the Trust; remember, our website address is [www.benefitstrust.org](http://www.benefitstrust.org).

You also may request information by:

- Calling the automated materials request line at 877-318-9400
- E-mailing their information request to [articles@wsi-or.com](mailto:articles@wsi-or.com)
- Faxing their information request to 503-213-2204.

Remember to include mailing information for delivery, and note your topic(s) of interest. Check it out today!

Working Solutions provides counseling, resources, referrals and educational materials to help members and their families meet the demands of life/work.



*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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Union Benefits Trust  
390 Worthington Road, Suite B  
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**SURF'S UP!**

