



BENEFITS TRUST TALK

Spring 1996

Union Benefits You Can Trust!

Vol. 3 No. 2

1996 OPEN ENROLLMENT CHANGES

To update our records and ensure coverage for you and your dependents, the open enrollment process has changed.

This year look for

- **New dental options.** See pages two and three of this newsletter for details.
- **Your open enrollment packet arriving mid-April.** The packet contains materials to help you make decisions about your benefits effective July 1, 1996.
- **A personalized open enrollment form in your packet.** To ensure

that you and your dependents have the benefits you choose, be sure to complete and return this form as directed by May 10. If any information is incorrect, correct the form and give it to your Payroll or Personnel officer.

- **Dependent information accuracy.** Fill in the dental and vision dependent information requested. Correct information from you will decrease problems some members have experienced with dependent eligibility for dental and vision services.

- **Vision plan options.** For the first time, you will need to make a choice of single or family coverage for your vision plan. Make sure you mark your selection.

Remember, you must complete your open enrollment form and return it by May 10 to ensure benefits coverage for you and your family effective July 1, 1996.

What is the Trust?

OCSEA Benefits Trust was created through collective bargaining to administer dental, vision and life insurance benefits for union-represented State employees. The Trust serves

- OCSEA/AFSCME Local 11
- F.O.P./OLC
- 1199/SEIU
- UFCW and
- SCOPE/OEA.

Our goal is to provide improved plans, effective consumer education and quality customer service, focusing exclusively on dental, vision and life insurance benefits.

NEW LOOK FOR TRUST TALK

You've probably noticed that the *Benefits Trust Talk* has a new format and look. We changed the appearance because you told us you were overlooking *Benefits Trust Talk* and the important information it contains. In several focus groups around the State, we heard from members in each of the employee unions and received fairly consistent feedback about communication.

We've designed this newsletter to respond to your requests for concise, easy-to-read and well-organized materials.

You told us that you want to know more about the OCSEA Benefits Trust that administers your dental, vision and life insurance benefits, and how decisions are made. You told us how you use (or don't use) benefit communications materials

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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

Elwood Clark
OCSEA/AFSCME

Teri Decker
ODAS/OCB

Jean Fightmaster
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Robert W. Grauvogl
UFCW

A. Mildred Hamilton
OCSEA/AFSCME

Lisa Hetrick
District 1199/SEIU

David Stone
OCSEA/AFSCME

Henry Stevens
SCOPE/OEA

Margaret Schmid
Administrator
OCSEA Benefits Trust

provided by the State and the Trust, and why. We introduced a new look to identify who's responsible for your benefits.

What We Did

We chose red and black for all the OCSEA Benefits Trust materials to grab your attention and help you identify information from us. Focus group participants agreed that they'd be more likely to read material in the new format. This look distinguishes Trust materials from the other information you receive and helps you locate important information about your dental, vision and life insurance benefits.

Feedback from your coworkers

OCSEA Benefits Trust worked with an employee benefits consulting firm, William, M. Mercer, Incorporated, to gather input from union-represented employees through several focus groups. The Trust wanted to make sure that the groups allowed participants confidentiality and encouraged open communication. The groups were designed to

- determine your awareness of the OCSEA Benefits Trust
- discover your benefits knowledge and needs and
- rate communication effectiveness and your preferences.

The Trust provided Mercer with a list of employees (members of OCSEA/AFSCME, OEA, 1199/SEIU, F.O.P. and UFCW). Participants were selected at random once the location and union were determined.

Mercer consultants conducted the eight focus groups in five cities—Toledo, Cleveland, Akron, Columbus and Middletown.

NEW DENTAL OPTIONS

OCSEA Benefits Trust wants to help you and your family maintain your dental health. This open enrollment period, union-represented State employees will be able to select from among a variety of new dental options, all still available at no cost to the employee.

The newsletter contains only a summary of your dental options. See your *Trust Benefits Highlights* booklet (part of your open enrollment packet) for details.

Depending on the county in which you live or work, you may enroll in one of three types of dental plans. All plans cover a wide range of services (see the highlights chart on page 3). You're eligible to enroll for dental benefits after one year of continuous service.

Why Make Changes This Year?

Each year we review the benefits we administer for union-represented State employees. This year we negotiated many improvements and still provide dental, vision and group life insurance benefits at no cost to you.

We've heard through focus groups and research that you like to have choices about your benefits. Because the State employee population is large and diverse, we added more dental plans to better meet your needs.

Adding plans accomplished another objective: better benefits in the Quality Dental Plan for employees in non-network areas. The benefit maximums have been increased to help employees in areas where Preferred Choice is not available.

Whichever dental plan you decide meets your family's needs, remember that all plans cover a wide range of services.

When Changing Plans

All union-represented State employees and their covered dependents will change dental plans during this year, so it is important to understand how the transition will work.

Services before July 1, 1996

Continue to file claims with your current provider.

Services on or after July 1, 1996

You or your dentist should file claims with MetLife, Prudential or R.E. Harrington, depending on which plan you select, for services provided on or after July 1, 1996. If you or

your dependents have had orthodontia benefits paid, those benefit payments will apply to your new plan lifetime maximums, if any.

Continuing in the R.E. Harrington Dental Plan

If you continue coverage with R.E. Harrington, you automatically will be transferred to the Preferred Choice or Quality Dental Plan, depending on where you live, effective January 1, 1997. Benefits for services performed on or after this date should be filed with MetLife. Benefits paid by R.E. Harrington from July 1-December 31, 1996, will apply toward your new plan's annual maximums, if any, for the plan year ending June 30, 1996. Also, orthodontia benefits paid by R.E. Harrington will apply to your new plan's lifetime maximums, if any.

Dental Plan Availability by County

Enrollment for dental is based on your county of residence. Or you may enroll in a plan that serves your county of employment.

See your *Trust Benefits Highlights* for more information.

Changes for '96

- Three new plans:
Preferred Choice (PPO)
DMO*
Quality Dental (Indemnity)
- R.E. Harrington discontinued after 12/31/96

Is My Dentist in the Network?

As you make your enrollment decision you'll probably ask, "Does my family's dentist belong in the network?" For the most up-to-date information about the providers in your area, call the Preferred Choice Plan or the DMO® to obtain a provider directory or pick up one at the Trust's open enrollment fair booth.

Preferred Choice Plan (PPO)

The Preferred Choice Dental Plan is a preferred provider organization (PPO), which offers benefits better than indemnity plans. The Preferred Choice network is administered by MetLife. This plan uses a network of dentists, including specialists.

This plan also allows you the freedom of choice: You may visit any

licensed dentist you like. However, you receive better benefits if you go to a MetLife network dentist.

Call 1-800-984-8649 to receive a MetLife preferred dentist provider directory based on your ZIP code. Directories listing the name, address, telephone number and specialty of each network dentist in the area also will be available at most open enrollment fairs.

DMO®

The DMO® is insured by the Prudential Insurance Company of America. The DMO® has a network of personal care dentists and specialists to provide services. You select a personal care dentist (a dentist in the network) for your entire family at open enrollment. Your personal care dentist coordinates your dental needs and may refer you to a specialist (if appropriate).

Once you enroll, Prudential will mail an ID card for each eligible family member. You must present this card

to your personal care dentist at each visit.

Using your personal care dentist means no claim forms to file and no annual deductible. You pay only a copayment for certain dental services.

See a DMO® provider directory to help you choose your personal care dentist. Directories are available by calling 1-800-843-3661 and at most open enrollment fairs.

Quality Dental Plan (Indemnity)

Under the Quality Dental Plan, you can visit the licensed dentist or specialist of your choice. The benefit maximums have been increased to help employees in areas where Preferred Choice is not available. MetLife administers both the Quality Dental and Preferred Choice plans, so you will receive a higher level of benefits when you visit dentists who belong to the MetLife network, even if you belong to the Quality Dental Plan.

R.E. Harrington Dental Plan (Indemnity)

Under the R.E. Harrington Dental Plan, you can visit the licensed dentist or specialist of your choice. If you elect to continue in the R.E. Harrington Dental Plan, you automatically will be transferred to either the Preferred Choice or Quality Dental Plan (depending on what is available where you live) on January 1, 1997.

Let Your Dentist Know

When you switch plans, whether July 1 or January 1, make sure you advise your dentist's staff. Mention the coverage change when you schedule your first appointment under the new plan. When you visit the dentist, bring along claim forms or ID cards from your new plan.

DENTAL PLAN HIGHLIGHTS CHART

This is only a summary. Amounts listed refer to most of the services in each category. See your *Trust Benefits Highlights* for more coverage information. Percentages in the chart are what the insurance company pays for your treatment or service.

	Preferred Choice		DMO®	Quality Dental	R.E. Harrington
Need to elect a personal care dentist?	No		Yes	No	No
	Network	Non-network	Network*		
Annual deductible per person	\$25		None	\$25	\$25
Maximum annual benefit per person	\$1,000	\$750	None in the DMO® network	\$1,000	\$750
<i>Diagnostic and Preventive – No deductible</i> Exams, x-rays and cleaning, etc.	100%	65% R&C	100%	65% R&C	100% R&C
<i>Restorative services</i> Fillings, sealants, denture repairs, etc.	100%	65% R&C	100%/60%	65% R&C	65% R&C
<i>Oral surgery</i> Removing teeth or tissue, etc.	100%	65% R&C	60%	65% R&C	65% R&C
<i>Endodontics – Root canals, etc.</i>	100%	65% R&C	60%	65% R&C	65% R&C
<i>Periodontics – Surgical gum treatment, etc.</i>	100%	65% R&C	60%	65% R&C	65% R&C
<i>Prosthetics – Installing and maintaining dentures, crowns, etc.</i>	60% network fee	50% R&C	60%	50% R&C	50% R&C
<i>Orthodontia – Braces, etc.</i>	For employee, spouse and dependent children up to age 23. 50% network fee (cost to member capped at \$1,500)	For employee, spouse and dependent children up to age 23. 50% R&C	Up to age 19. \$1,800 copayment applies. See your <i>Trust Benefits Highlights</i> for details.	For employee, spouse and dependent children up to age 23. 50% R&C	For employee, spouse and dependent children up to age 23. 50% R&C
Orthodontia lifetime maximum per person	Separate \$1,000 maximum applies.	Separate \$750 maximum applies.	None	Separate \$1,000 maximum applies.	Separate \$750 maximum applies.

* Minimal benefits available outside the DMO® network. DMO® enrollees will receive a booklet certificate with full details.

R&C—Reasonable and Customary: the prevailing and usual fee for services charged in your area.

Network fee—The discounted fee negotiated by MetLife for services by dentists in your area.



MEET YOU AT THE FAIR

Pick up your free gift!

Visit the Trust at an open enrollment fair near you. Trust staff will have a special booth at many open enrollment fairs this year. You'll recognize the Trust booth because it will look a lot like this new *Benefits Trust Talk*: big, bold, red, black and white. We want it to be easy for you to find us because we're here to serve you.

At our fair booth you can get answers to your questions about dental, vision and life benefits. It's also the perfect time for us to meet you, our valued customers!

We can help you get up-to-date

information about the

- new dental benefits choices
- new enrollment process and
- supplemental life insurance options available through the Trust.

Also, pick up the Benefits Trust Organizer, our open enrollment gift to you. It will help organize all the dental, vision and life insurance materials in your open enrollment packet and will give you a place to keep your new *Benefits Trust Talk*.

Vision Note

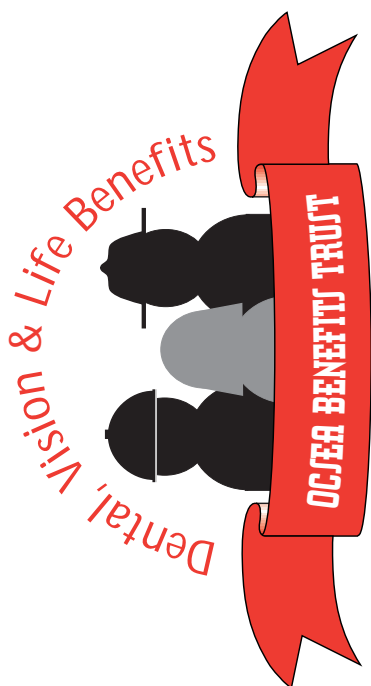
Call VSP directly at 1-800-225-5877, 24 hours a day, 7 days a week, to get your vision benefit form and brochure.

Supplemental Life Insurance

For your family's security — available during open enrollment

OCSEA Benefits Trust offers you a once-a-year opportunity to buy added security for your family at rates you can afford.

For details see the supplemental life insurance section in the *Trust Benefits Highlights* in your open enrollment packet.



LOOK INSIDE FOR IMPORTANT INFORMATION ON YOUR DENTAL, VISION AND LIFE INSURANCE BENEFITS!



1996 open enrollment changes



New dental options



Meet you at the fair

Inside!
Important dental, vision and life benefits information for union-represented State employees

OCSEA Benefits Trust
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