

BENEFITS TRUST FALL

Summer 1996

Union Benefits You Can Trust!

Vol. 3 No. 3

MAKE THE MOST OF YOUR NEW DENTAL COVERAGE

OCSEA Benefits Trust offered new dental plans during the recent open enrollment. To help you and your family maintain good dental health, all of the plans offer 100 percent coverage for almost all diagnostic and preventive care. (For the Quality Dental and R.E. Harrington plans or out-of-network services in the Preferred Choice Dental Plan, coverage is 100 percent of reasonable and customary charges. If your dentist charges more than 100 percent of R&C, you must pay the difference.)

We want to help you use your new benefits effectively, so we've highlighted key points to know about each of the dental plans. Look for your plan below.

Preferred Choice

- Your Preferred Choice Dental Plan offers better benefits if you use a PDP (Preferred Dental Provider) network dentist. You can also go to a dentist of your choice.
- Your dental plan choice should be noted (D1) on your paycheck stub.

- In July you should have received an information card from the plan. If you did not receive this mailing, call 1-800-984-8649.
- The voice-response line (1-800-984-8649) is available 7 a.m. to 11 p.m. Monday through Friday and 8 a.m. to 4 p.m. Saturday. You can get eligibility, benefit, claims and pre-authorization information or request a provider directory through this computerized system. To speak to a service representative, call 1-800-984-8649 between 8 a.m. and 8 p.m. Monday through Thursday or 9 a.m. to 5 p.m. Friday.
- Send claims to MetLife, OCSEA Benefits Trust Dental Unit, PO Box 6143, Utica, NY 13504-6143. The group number is 85100.

Quality Dental

- Remember, your Quality Dental Plan offers the PDP (Preferred Dental Provider) discounted rate if you use a PDP dentist. You can also go to the dentist of your choice and receive benefits through this plan.
- Your dental plan choice should be noted (D2) on your paycheck stub.

- In July you should have received an information card from the plan. If you did not receive this mailing, call 1-800-984-8649.
- The voice-response line (1-800-984-8649) is available 7 a.m. to 11 p.m. Monday through Friday and 8 a.m. to 4 p.m. Saturday. You can get eligibility, benefit, claims and pre-authorization information or request a provider directory through this computerized system. To speak to a service representative, call between 8 a.m. and 8 p.m. Monday through Thursday or 9 a.m. to 5 p.m. Friday.
- Send claims to MetLife, OCSEA Benefits Trust Dental Unit, PO Box 6143, Utica, NY 13504-6143. The group number is 85100.

DMO®

- There is no annual maximum limit to the benefits you can receive under the DMO®. You pay the copayments described in the plan.
- Your dental plan choice should be noted (D3) on your paycheck stub.
- In July you should have received a DMO® identification card from the plan that includes the name of your personal dentist and a

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- Make sure you receive your vision care benefit p. 3
- Complete our survey for automatic entry in our summer contest p. 3
- Important benefits phone numbers. p. 4

MAKE THE MOST OF YOUR NEW DENTAL COVERAGE

(continued)

Serving members of OCSEA/AFSCME Local 11, F.O.P./OLC, 1199/SEIU, UFCW and SCOPE/OEA.

In solidarity:

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Chair
OCSEA/AFSCME

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Vice Chair
OCSEA/AFSCME

Dick A. Miller
Secretary
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Vanessa Tolliver
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Robert W. Grauvogl
UFCW

A. Mildred Hamilton
OCSEA/AFSCME

Lisa Hetrick
District 1199/SEIU

David Slone
OCSEA/AFSCME

Henry Stevens
SCOPE/OEA

Margaret Schmid
Administrator
OCSEA Benefits Trust

booklet/certificate with plan coverage details. If you received a letter instead of an ID card, call 1-800-843-3661 to choose your personal dentist. If you do not receive any mailings, call 1-800-843-3661. You need to take the ID card with you when you visit your personal dentist.

- The customer service line (1-800-843-3661) is available from 8 a.m. to 8 p.m. Monday through Friday. Use the line for personal dentist changes, claims problems and finding a plan dentist in an emergency. You can change your personal dentist at any time. With two weeks' notice, your change becomes effective the first day of the next month. You automatically receive a new identification card.

R.E. Harrington

- R.E. Harrington benefit levels are unchanged from the last benefit year. Participants enrolled in Harrington will automatically transfer to a new plan January 1, 1997.
- If you are transferring to the Preferred Choice Dental Plan, (D4) on your paycheck stub will change from Harrington to Preferred Choice in January. See the Preferred Choice information in this *Trust Talk* for details.
- If you are transferring to the Quality Dental Plan, (D5) on your paycheck stub will change from Harrington to Quality Dental in January. See the Quality Dental information in this *Trust Talk* for details.
- For R.E. Harrington customer service, call 1-800-272-1103. Send claims to R.E. Harrington, PO Box 6171, Westerville, OH 43081.

The Community Choice DMO (also known as DentaCare) was terminated effective July 1, 1996. The Trust has made every effort to arrange a smooth transition but did not receive all necessary information from the plan. If you had any treatment in progress as of July 1 and experience any problems with payments, please contact your new plan and explain that you are a former member of the Community Choice DMO. If you need help resolving a payment issue, please call the Trust customer service line at 1-800-228-5088 ext. 12.

Save this *Trust Talk* for quick reference about your dental plan.

SUPPLEMENTAL LIFE RATE CHANGES EFFECTIVE AUGUST 1

New supplemental life rates and coverage chosen during open enrollment take effect in August. You will

see the deduction for coverage (BT1 on your paycheck stub) on

your July 19 paycheck. Remember, if you moved from one age group to the next, your rate has increased. The chart to the right lists rates guaranteed through June 30, 1998.

You can purchase supplemental life only at open enrollment or within 90 days of initial hire. You may purchase dependent coverage within 31 days of acquiring a dependent. If

you have questions about your coverage, call ITT Hartford at 1-800-487-8004. See pages 19-21 of *Trust Benefits Highlights* for more information about supplemental life insurance.

Age	Non-Smoker Cost/Mo.	Smoker Cost/Mo.
Under 34	\$.77	\$.90
35-39	\$ 1.00	\$ 1.38
40-44	\$ 1.57	\$ 2.10
45-49	\$ 2.42	\$ 3.50
50-54	\$ 3.76	\$ 5.40
55-59	\$ 6.03	\$ 8.03
60-64	\$ 9.15	\$ 11.71
65-69	\$ 14.84	\$ 19.25
70 and over	\$ 25.15	\$ 32.80

Rate for children – \$.97 (regardless of the number of children)





CAN YOU READ THIS?

If not, it might be time for your next eye exam. Call the Vision Service Plan at 1-800-225-5877 to find out when you are eligible for an eye exam under the plan. The toll-free line should also be used to request a vision benefit form or provider list. When you schedule an appointment, remember that your benefits are generally higher and your out-of-pocket expenses lower when you use a network provider. Don't forget to take your VSP form

to your appointment. See pages 15-17 of *Trust Benefits Highlights* for more information about vision coverage.

Call this number for your vision form: 1-800-225-5877.

CUSTOMER SERVICES SURVEY

During the past year, OCSEA Benefits Trust has redesigned its newsletter, developed an open enrollment booklet, expanded its presence at open enrollment fairs and tried to serve you better. To continue to improve, we need to know whether our customer service works for you.

We hope you will take the time to complete and return the survey. We will use your responses to develop new ways to serve you better. All surveys returned by August 2 will be automatically entered in a drawing for two tickets at the Ohio theme park of your choice. The winner will

be notified by phone, so we need your name and number at the bottom of the survey.

Cut out the following questions and mail

If you attended an open enrollment fair, did the OCSEA Benefits Trust have a booth?

Yes No

If yes, was the material and information you got from the Trust Booth (circle as many as apply)

Helpful? Hard to Read?
Easy to Understand? Clear?
Confusing? Other?

Did the *Trust Benefits Highlights* included in your open enrollment packet give you the information you needed to choose your dental plan?

Yes No

Was it easy to use?

Yes No

Did it have helpful information about vision and life insurance?

Yes No

Comments on the *Trust Benefits Highlights* booklet.

Did the newsletter *Trust Talk*, which you received before open enrollment, give you useful open enrollment dental, vision and life insurance information?

Yes No

When you received the open enrollment *Trust Talk*, did you (please circle only one)

skim it? read it carefully?
set it aside (file it)? throw it out?

Comments on the *Trust Talk*.

Have you ever called the OCSEA Benefits Trust 1-800 customer service line?

Yes No

If yes, was the service

Easy to use? Yes No

Prompt? Yes No

Courteous? Yes No

Helpful? Yes No

Comments about customer service.

What topics would you like covered in *Trust Talk*?

Name _____

Department _____

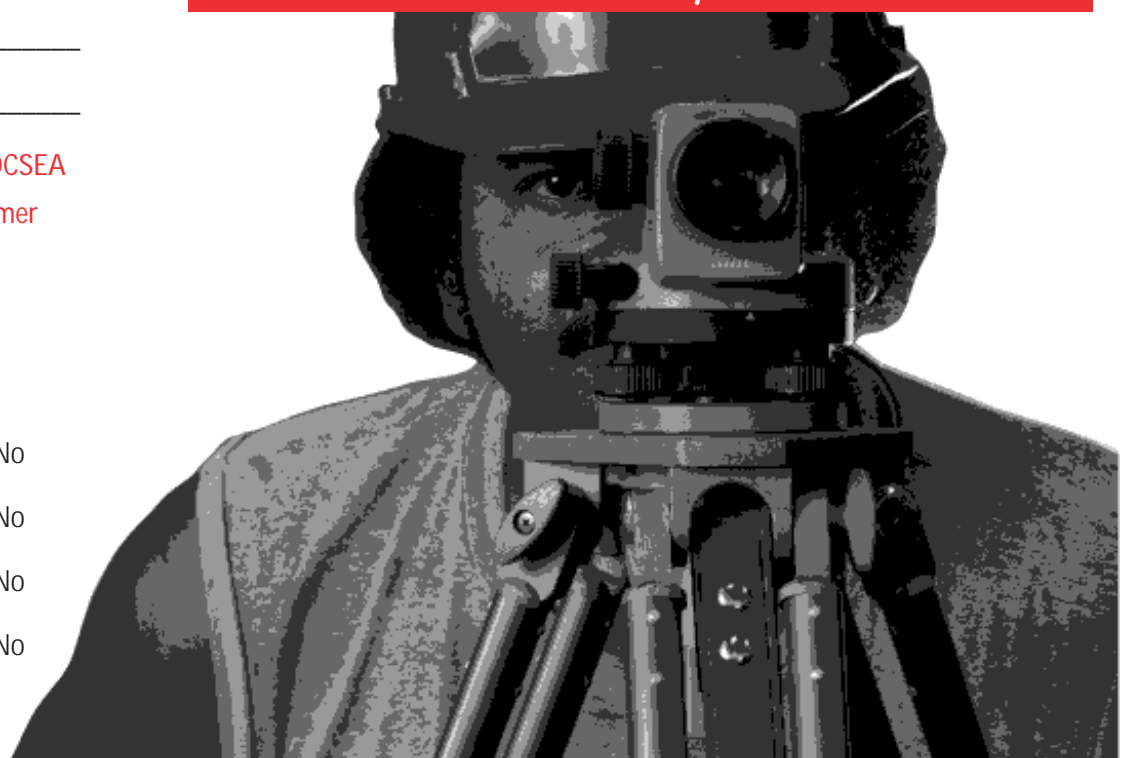
Home Phone _____

Work Phone _____

Social Security # _____

Please return your completed survey NO LATER THAN August 2 to Survey, OCSEA Benefits Trust, 17 South High Street, Suite 405, Columbus, OH 43215.

Enter a drawing to receive 2 free amusement park tickets!





NUMBERS TO KNOW

For:	Contact:	At:
General information about dental, vision or life insurance Eligibility problems COBRA questions Death claims Claims appeal information	OCSEA Benefits Trust	1-800-228-5088
DENTAL		
Provider directory	Preferred Choice Dental Plan Quality Choice Dental Plan DMO® Payroll or Personnel officer Open enrollment fairs	1-800-984-8649 1-800-984-8649 1-800-843-3661 Your workplace
Benefits information/Claims status	Preferred Choice Dental Plan Quality Choice Dental Plan DMO® R.E. Harrington OCSEA Benefits Trust Payroll or Personnel officer	1-800-984-8649 1-800-984-8649 1-800-843-3661 1-800-272-1103 1-800-228-5088 Your workplace
Claim forms to take to dentist		
VISION		
List of providers VSP benefit form before treatment Special benefits Denied vision claims	Vision Services Plan (VSP)	1-800-225-5877
LIFE INSURANCE		
Group/basic life insurance coverage Supplemental life insurance coverage Beneficiary designations	ITT Hartford/Carlson	1-800-487-8004

OCSEA Benefits Trust
17 South High Street
Suite 405
Columbus, OH 43215

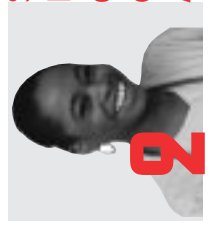
Inside!
Check the latest dental benefits information.
Also: a chance to win two free tickets to an Ohio amusement park!

Bulk Rate
U.S. Postage
PAID
Columbus, OH
Permit No. 6595

LOOK INSIDE FOR INFORMATION ON HOW TO MAKE THE MOST OF YOUR NEW DENTAL PLAN!



Making the most of your dental plan



Supplemental life rate changes effective August 1



Getting vision care through VSP