



CMAGE/CWA Local 4502 Insurance Committee News

Committee Members: President-Brien Bellous
Kim Bentley - Chairperson,
Patti Orders - Co Chair, Lorraine Schirtzinger, Scott
Wilson, Rita Stone and Robert Hutchinson

August 25, 2010

Summer Issue

INSIDE THIS ISSUE:

Disability	2
UHC—Major Medical	2
Mail Order RXs	3
Dental, Vision, Life	4

From the Desk of Union President Brien Bellous

The Insurance Committee is critically important to our bargaining unit and is tasked with reviewing current benefits and recommending future improvements and cost savings measures. Under the leadership of Chairperson Kim Bentley, the committee continues to provide your current Union leadership with vital and relevant information on insurance matters.

When the committee meets they always have a goal in mind that pertains to their mission statement. This handout is an example of their determination, dedication and desire to keep our members updated and informed of all their insurance needs.

Mrs. Bentley and I have attended the three city-wide insurance meetings that have been held since taking office. The last meeting on May 18, 2010 was to present us with updates the new

healthcare reform bill and the legislation allowing older age children to remain covered under their parents' coverage. The "Affordable Care Act" passed in July 2009. However, the city's Risk Management office is still working on how they plan to administer the eligibility requirements with the city attorneys office and once they have more specifics they will let us know. Currently, they are estimating open enrollment to be in December 2010 or January 2011 with coverage effective in February 2011.

I have included frequently asked questions regarding the State and Federal Coverage Expansion for older age Children on our website at www.cmage.org under current news.

We also are implementing an email address for all members to address any of their Insurance questions and/or con-



cerns. The email address will be insurance@cmage.org and our committee members will get back with you ASAP.

They will keep us updated with all questions and answers. Again, I want to thank Mrs. Kim Bentley, Patti Orders, Lorraine Schirtzinger, Scott Wilson, Rita Stone and Robert Hutchinson for their hard work and dedication to this union.

Make note of the upcoming benefit trainings to be held in September. Local 4502 is working in conjunction with Risk Management to provide a series of insurance trainings for CMAGE members. More will be announced soon on the Union website.

KNOW YOUR MEMBER BENEFITS

- Disability Overview
- Utilize your union paid ARAG Legal Plan
- Deductibles, Out of Pocket Expenses and Co-pays
- New Guidelines: Mail Order Prescriptions
- Dental, Vision and Life Insurance Reminders

Disability Insurance Information

Disability insurance is provided to all full-time employees of the CMAGE/CWA bargaining unit effective the first of the month following their one year anniversary at no cost to the employee. In order to ensure members are taking advantage of their benefits the following information is provided.

Disability coverage is available for off-the-job accidents and personal illnesses of the member for up to twenty-six weeks (not including the waiting period). An eleven calendar day waiting period applies to all approved disabilities with payments be-

ing made directly to the member by the insurance carrier.

Disability payments are eighty-one percent (81%) of a member's regular hourly rate and are subject to all appropriate taxes. At the end of the year a member who has been on disability will receive a separate tax form for all payments received.

You may elect to supplement disability by using your own leave balances. Fifteen hours a pay period will be taken from your available leave balances. This time will be paid on a regular city

paycheck less all appropriate deductions. If you elect not to supplement the disability, you will be responsible for all unpaid city health insurance premiums; additionally you may need to cover other items usually deducted from your pay (i.e. child support, additional insurances, loan repayments).

Two important things to note while on disability, contributions are still being made to your OPERS account and FMLA Leave runs concurrently with all eligible time on disability and during the waiting period.

Remember to utilize your ARAG Legal Plan at Service@ARAGgroup.com or by calling a network attorney. Our members have recommended Attorney Suz

Major Medical Coverage Through UHC

Questions abound regarding deductibles, maximum out of pocket expenses and co-pays, hopefully the following information will help you better understand co-pays and ultimately how they affect your wallet.

Co-pays are required for doctor office visits, while co-pays are not applied to your deductible they are counted toward your maximum out of pocket expenses. In the following example we will assume all providers are plan providers. If you are being treated by your family doctor

twice a month by the end of May, you will have paid \$150.00 in co-pays. If in February of that same year, you have a minor accident and seek treatment in an emergency room or Urgent Care facility and pay \$320.00 in deductibles and out of pocket expenses, by the end of June you will have paid the maximum out of pocket for a single member or a single individual in a family plan of \$500.00. At this point you will no longer need to pay your doctor any co-pays for office visits you

may have. Some doctor's offices will insist on collecting it and if you choose to pay it, you should contact their billing area/section for reimbursement once you have received an Explanation of Benefits showing payment was made in full to the doctor. At that point I suggest asking them to flag your chart to show that a co-pay is no longer applicable during that calendar year.

Mail Order Prescriptions

Effective with this contract all maintenance drugs are required to be filled through the mail order prescription plan. If you take medication for a health issue on a regular basis, you should have received notification from UHC and our prescription provider Medco of this change. While completion of the mail order forms and obtaining new prescriptions may seem daunting rest assured the forms are not difficult and most doctor's offices know how prescriptions should be written to comply with mail order plans.

Members will experience an out of pocket cost savings by participating in the mail order plan by receiving a 90 day supply for the cost of a 60 day supply in a local pharmacy. Everyone in the plan will save by helping keep plan costs down. Prescription costs have skyrocketed in the past two decades and analysts see no

end in sight.

If you currently have a prescription on file with a local pharmacy, you may log onto

"Members will experience an out of pocket cost savings by participating in the mail order plan by receiving a 90 day supply for the cost of 60 day supply in a local pharmacy. Everyone in the plan will save by helping keep plan cost down."

www.myuhc.com, click on manage my prescriptions and from there you may be offered the option of having Medco contact your doctor to secure prescription(s) for any maintenance drugs that qualify. You may also complete a mail order prescription form (a separate one for each family member) is required, include all prescriptions for that person in the envelope along with payment or payment information and mail to the Medco address listed on the form.

Refills are quick and

easy. You can call the 800 number or logon to order additionally you can set up "Worry Free Refills" in which prescriptions will be automatically shipped when due for renewal. There will be less chance of forgetting to refill your prescription and ultimately you will get the best benefit (from a health and financial viewpoint) out of your maintenance prescription plan.



Refill RX: 1-877-842=5991

**Order new RX: 1-800-4REFILL
(1-800-473-3455)**

Remember that your benefits booklet and the CMAGE/CWA contract may be accessed on-line at anytime by going to the City's intranet site and then to the Human Resources link or by accessing the union website at cmage.org using the Union Reference tab.

Dental, Vision and Life Insurance

DENTAL:

Delta Dental
1-800-524-0149
Group # 5866
Claims: Delta Dental
PO Box 9085
Farmington Hills MI 48333-9085

Web address:

www.deltadentaloh.com

- Be aware of the benefit year so that you do not go to your dentist too early and have to pay for your 6 month checkup. You may either talk to the staff at your Dentist's Office or contact Delta Dental at the above phone number or website to check on the date of your last service.

- Some items that you may consider would be covered under the dental plan may actually

be covered under the medical plan. Be sure that your Dentist Office bills the correct plan using the proper code in order for them to receive timely payment.

- Delta Dental forms may be obtained by accessing the City's intranet site under Human Resources. Once you get to the Human Resources site find "Employee Benefits" on the left side and that will take you to numerous forms that can be

printed as you need them.

- Many items under the current plan only pay 50% of the total cost with a maximum payout for any calendar year (January 1 - December 31) of \$1,500. Plan ahead for any necessary dental procedures so that you are able to pay which may mean setting up a payment plan with your dentist for such items as caps or bridgework.

Remember that the maximum payment for orthodontics is \$1,850. This plan only covers your dependents under the age of 18 so be sure to plan ahead.

"Be sure to keep your beneficiary information up-to-date with your Division HR/Payroll Office."

VISION:

- VSP 1-800-877-7195
- Be aware of the benefit year. You may confirm this item with your eye care provider or by contacting VSP by phone or the their website. Web Address: www.vsp.com
Out-of Network Claim send to:

VSP
Out of Network Claims Dept
PO Box 997105
Sacramento CA 95899

LIFE:

- Standard Life Insurance Group #645816
- Contact Risk Management in City Hall
- Be sure to keep your beneficiary information up-to-date with your Division HR/Payroll Office.
- Death Claims must be filed through Central Payroll in City Hall
- Conversion forms are available on the City Intranet site for those who wish to apply for portability at retirement as long as your retire before age 65.
- Value is 1.5 times the employee's straight time hourly rate multiplied by 2,080 hours or \$27,000 whichever is greater for employees under the age of 65.
- Full-time employees 65-70 years of age have one of the following: 65% of one & one-half time the employee's hourly rate times 2,080 or \$17,700 whichever is greater
- At age 70, the life insurance drops to 39% of one & one-half time the employee's hourly rate times 2,080 or \$10,530 whichever is greater.
- Employees may purchase additional life insurance through payroll deduction.