



District 4 RMC Newsletter – October 7, 2010 Volume # 14

Benefit Alert – Legacy SBC Folks

Effective January 1, 2011, United Health Care Insurance was dropped as one of ATT's traditional medical plan insurance carriers for most retirees. BC/BS of Illinois will become the only Medical Plan Administrator for the Legacy SBC/Midwest companies (except those w/Medical Expense Plan).

If for the 2010 plan year, you were enrolled in United's Health Care Network (HCN) you will be defaulted to BC/BS's PPO/Non-PPO or the BC/BS Health Care Network plan effective 1/1/2011 unless you enroll during Annual Enrollment. If you are in a zip-code that is considered ONA (Outside the Network Area); claims will be paid as if In-Network no matter what medical providers you use.

You will NEED TO CHECK your Doctors, Hospitals, Labs, and other providers to see if they participate with the BC/BS National PPO Network. If they do not; you will need to switch providers or be considered Non- Network/Non-PPO which will cost you big dollars. Some procedures are not even covered if Non-PPO/Non-Network. There are some transition of care rules that may apply for a limited time for those having cancer, renal failure, aids or are hospitalized at the time of transition. Application & approval have to be made thru BC/BS of Illinois.

GET READY; Annual Enrollment Coming

Retiree Enrollment: October 18 thru October 29, 2010

Retiree Correction Period: November 1 – November 12, 2010

Flexible Retirees (not receiving an enrollment kit) can enroll any time November 15 thru December 31, 2010. (1-877-722-0020)

You will need to call or go on-line to see what's new and to compare benefits and rates for HMOs.

+ If becoming Medicare eligible in 2011, you may want to consider the Alternative Plan as their Deductible/Out of Pocket amounts do not reset to 0.

Supplemental Insurance

Remember that Supplemental Life Insurance ends at age 65.

If you do not declare yourself or your dependent to be non-smokers; the Company will default to "SMOKER STATUS" which is a lot more money.