



CWA District 4 – RMC Newsletter – March 3, 2010 Vol. 9 2009 Bargaining Update

New Medical Cards

We recently had several questions regarding new medical cards and who should get them. The answer is that not all retirees will receive new cards. Only retirees who had their Medical Plans change as a result of bargaining or as a result of a different enrollment choice will get new cards.

CVS Maintenance Rx Trial

Unfortunately I was wrong and I am so sorry for the inconvenience. Pre-1993 Retirees will NOT be allowed to participate in the CVS maintenance prescription trial. ATT decided to exclude pre-93 retirees. We are asking for the rationale behind this decision and will continue to press for inclusion.

Marsh Insurance Plan Options

There has also been some confusion with regard to the new voluntary Marsh Plan Insurance options (re; pet, cancer, legal, and other insurance's). These are only available to future retirees and NOT current retirees.

HRA & Medicare Split Families

Mistakes were made on some 900+ Retiree Health Reimbursement accounts.

Single deposit amounts (\$850) were made to what should have been family amounts (\$1700). Not everyone was affected. Those who are affected will be notified via mail (from SHPS/the HRA administrator) of the corrected deposit.

NOTE: Eligibility for an HRA is dependent on the “Non-Medicare retiree’s” enrollment and in cases like a split family (generally meaning one dependent is Medicare eligible) where dependents are permitted to make a separate medical plan election, the “Non Medicare Retiree” and dependent (whether Medicare or Non Medicare) elections must be with a Company-offered Medical Plan in order for the family HRA Amount to be paid.

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Healthcare Plans – Averting Disaster
ATT/Company-Offered Medical Plans

Yesterday I almost had my first casualty. A retiree who had wintered in Florida came back a little early for the sole purpose of having surgery only to discover some of his mail had not been forwarded and a medical plan premium (contribution) was due immediately. Luckily, in this case, he was able to make an on-line payment to save the day, but.... that may not always be the case.

Here's the deal... Pass the Word... ATT is not kidding.

Retirees and Actives must make arrangements to have their Premiums (aka: Contributions) paid when out of town for an extended period of time or are otherwise on leave, disability, E-time, etc.

Do NOT leave your coverage up to the US Post Office or anyone else. You are the responsible party and it is you and your family that will lose your coverage.

When coverage is terminated; is retroactively terminated back to the first date of non-payment. All coverage that requires a premium or contribution is terminated and not just that which is due.

It is also possible to lose HRA dollars for non-payment of premiums.

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The Process

Active Employees/Members:

- 1) Will have their premiums/contribution paid out of their checks on a pre or post-tax basis (as long as there is enough money in the check).
- 2) If the employee does nothing, premiums will be taken pre-tax.
- 3) To have premiums deducted on a post-tax basis; the employee must make the decision and tell the Company it's post-tax during annual enrollment. Remember only premiums deducted on a post tax basis can be reimbursed by an HRA.
- 4) If pre-tax is elected and later canceled mid-year without a life changing event; unfortunately the employee must continued to pay premiums for that original coverage for the rest of the yr.
- 5) Employees can also arrange to debit accounts, pay by check or on-line if e-link cannot deduct payment.
- 6) In general; E-link will attempt to collect twice before sending the unpaid fee to a direct bill agency. Once sent to the billing agency; the employee has to call Hewitt to re-gain the automatic deduction.
- 7) Please remember to make payment arrangements if you are going to be out of town or off work for an extended period of time.

Retired Employees Members:

- 1) Who have premiums will receive billing on or about the 15th of each month. Payment will be due the first of the next month. (a Dec 15 billing is due Jan 1).
- 2) If unpaid; will receive the next month's bill (including the unpaid portion from the month before) with a warning of benefit loss.
- 3) If still remains unpaid; you will receive the next months billing along with the unpaid portion from the previous months and a notice that if not paid you will lose coverage immediately.
- 4) Those who have a monthly pension check sent from ATT can arrange to have premiums deducted each month.

**Lost coverage will be retroactive back to the first unpaid bill.
You can get reinstated but it will be on a going forward basis only.**

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HRA deposits may be forfeited when medical premiums are not paid.

HMO's (payments) are not discussed here and have a separate set of rules.

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