

**CWA Local 4250 RMC
Steve Tisza, President**



October 15, 2010

To: All Local Presidents - Retiree Enrollment
From: Kristie Darling, CWA Representative
Subject: **Retiree Flexible Enrollment Clarification**

As we've previously announced; Retiree enrollment begins next week for some retirees (October 18 -29, 2010).

The retirees involved in this enrollment should be notified by mail that these are their enrollment dates and will probably receive an enrollment worksheet. Retirees involved in this enrollment are mostly those that for whatever reason no longer have the same medical choice that they did this year. For example: An HMO is no longer offered for 2011.

The bulk of our Retirees will probably fall into the **FLEXIBLE RETIREE** category and have enrollment dates of **Nov 15 - Dec 31, 2010**. Flexible retirees are those who retired prior to April 4, 2009 and have the same medical choices available to them. These retirees should also be notified by mail of their enrollment time frames (later in the year) and will probably only receive what is called a Confirmation of Coverage (COC). What this document is telling you is that if you do nothing; this is confirmation of the coverage that you will have beginning 1/1/11. **READ THE COC CAREFULLY**. Understand what it is you have so that you are not caught off guard after the first of the year.

If attempting to enroll in the wrong time frame; it is likely that the retiree will get an error message that there are no options available at this time. If anyone is unsure (and boy this Company can make things difficult) **CALL THE ENROLLMENT CENTER AND ASK WHEN YOU SHOULD ENROLL. 1-877-722-0020**.

It is our understanding that almost everyone will be mailed new medical cards right around the first of the year.

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