

October 6, 2009

IMPORTANT PLEASE – READ - POST or Otherwise SHARE w/RETIREES

ANNUAL BENEFIT ENROLLMENT IS COMING

Core Retirees who retired on or after 1/1/93

Legacy SBC/ Midwest Bargained For

11/4/09 Annual Enrollment BEGINS For RETIREES

Enrollment is Paperless – CALL REP or go ONLINE TO ENROLL

Enrollment Center is open Mon – Fri [7am-7pm Central]

On Line Enrollment <http://resources.hewitt.com/sbc>

Service Rep Enrollment 1-877-722-0020

You will need your User ID and Password

If User ID/Password is unknown call and speak to a Service Rep

11/17/09 Annual Enrollment ENDS for RETIREES

11/ 18/09 – 12/1/09 Correction Period for RETIREES

11/12/09 – 12/31/09 Flexible Enrollees Enrollment Period for RETIREES

Flexible enrollees usually do not get an enrollment package. This year all post 1993 retirees will get enrollment notification due to plan changes & choices.

YOU MUST CALL or go ONLINE TO ENROLL.

If there is any Enrollment or Option confusion; CALL 1-877-722-0020

NOTES:

1. Please check Dependents (spouse and children) for eligibility
2. Please check Social Security numbers for accuracy.
3. Please check HMO's for new rates and products that tend to change each year.
4. Please PRINT OR REQUEST A CONFIRMATION OF COVERAGE.

Pre-1993 Retirees generally keep what they have today unless plan is no longer offered.

Post-Medicare Retirees have a choice of two (2) Plans: their current Medicare/United or BC/BS option or an Alternative medical plan w/higher deductibles & out of pocket costs.

Post 1993 Retirees (pre-Medicare) have a choice of keeping what they have today w/a monthly premium or choosing the Alternative medical plan w/a higher deductible & higher out of pocket costs, but no monthly premium.

Other Changes to look for include: Rx Deductibles, Rx Co-pays, Diet, Fertility, ED Drugs no longer covered, Preventative Care not covered at all out of network, but generally covered 100% in-network if a preventative code is billed by the provider, working spouse premiums are eliminated, the alternative \$250 PPO plan offered last year is no longer an option, Medicare Part B reimbursement is the same. (These changes may not impact all retirees).

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