

Labor Notification – AT&T Benefits Center - Direct Billings and Payments New Payment Method

Created: 12/8/08

<p>Issue</p>	<p>The AT&T Benefits Center now offers a new payment option for participants who receive a direct bill from the Benefits Center for their health and life insurance payments.</p> <ul style="list-style-type: none"> • The Pay Now process allows electronic payments from the participants checking or savings accounts through a direct debit process typically within one to two business days. • This payment process must be initiated by the participant each time a payment is paid with the Pay Now process. • The Pay Now process is available via a link on the Billing Information page of the AT&T Benefits Center web site at http://resouces.hewitt.com/att. There is no participant fee for using the Pay Now process. <ul style="list-style-type: none"> ○ Enter the payment information online, a valid email address, a valid bank account number, a routing transit number, and check the box agreeing to and authorizing for a direct payment for the current bill only. There is a confirmation screen that asks the participant to confirm the payment amount, email address, and bank account information as well as a change button if the participant needs to change any information. ○ The participant will only need to hit the (make payment) button only once and then wait for the confirmation screen. Participants will receive a confirmation email that includes a reference number. <p>This will save participants the postage that they incur today and will alleviate concerns over lost mail.</p>
<p>Cause</p>	<p>N/A</p>
<p>Resolution</p>	<p>This is a process improvement at the AT&T Benefits Center to establish a new payment method for direct billings and payments, allowing participants more choices to pay for their health and life insurance benefits.</p>
<p>Affected Group(s)</p>	<p>All participants who are direct billed for health and life insurance benefits from the AT&T Benefits Center.</p>
<p>Letter Sent/Attached</p>	<p>Participants will be notified of this convenient payment method on page 2 of the billing statement.</p>
<p>Date Mailed</p>	<p>N/A</p>

Labor Notification – CVS Caremark Payment Options

Created: Dec. 3, 2008

Topic

Effective Dec. 12, 2008* CVS Caremark will offer two additional payment options.

- 1. Electronic Check
- 2. Bill Me Later[®]

All three payment options of credit card, electronic check, and Bill Me Later[®] will be available through a Customer Care Representative, the website, the interactive voice response, or mailed order.

*Date could change

Additional Information

1. Electronic check processing (also known as ACH or EFT) allows the participant to pay for orders online or over the phone via a checking or savings account.

*The participant will need to provide Caremark the **routing** and **account** numbers for the checking or savings account they would like to use.*

2. Bill Me Later[®] is a secure and convenient payment option that participants can use to pay for orders online and over the phone. Bill Me Later[®] is a credit account offered through the CIT Bank, Salt Lake City, Utah, it is different from other methods of payment:

- No application to fill out
- No physical plastic card or 16-digit account number that can be lost or stolen
- No pre-set spending limit

Bill Me Later[®] is subject to credit approval. The following information must be verified by the participant in order to submit the registration:

- Full name
- Address
- Telephone number
- Date of birth
- Last four digits of Social Security Number (SSN)

The credit check is conducted in real-time, and the response is typically received within 90 seconds.

The Customer Service Rep (CSR) is required to provide the following information:

*Bill Me Later[®] is a safe and convenient payment method offered through **CIT Bank, Salt Lake City, Utah**. It is available to US customers who are of legal age in their state of residence. It is subject to credit approval. Depending on your prior Bill Me Later activity, once approved, you'll have 25 days from the date of the statement to pay for your purchase.*

The CSR must ask for Authorization to Share Personal Information: *May I have your permission to share your personal information with Bill Me Later[®] and allow Bill Me Later[®] to review your credit?*


Collecting Participant Information: *To verify your identity for Bill Me Later[®], may I please have your date of birth and only the last four digits of your Social Security number?"*

If Approved or Denied: Approved: *Thank you. Your order was approved. You will receive a statement from Bill Me Later[®] detailing your purchase.*

Denied: *I'm sorry. Bill Me Later[®] was unable to authorize the transaction. What other payment method would you like use to complete your order?*

Any questions regarding the BML Statement, billing questions, or other BML related questions will be referred to BML at 866-528-3733 or www.BillMeLater.com

Additional Information (cont'd)	<p>Bill Me Later[®] will send a statement to the participant approximately 10 days after the participant's initial purchase. When the participant receives their first bill, they will be provided with a printed version of the full Terms and Conditions, including the interest rate, if not paid in a timely manner. Once an account is set up [and approved by Bill Me Later[®]] through either Customer Service or caremark.com participants can use Bill Me Later[®] on the IVR as well.</p> <p><i>These new payment options require one time activation.</i></p>
Affected Group(s)	Applies to the Midwest, Southwest, East, West, Legacy T, Mobility and Directory
Letter Sent/Attached?	N/A
Date Mailed?	N/A

Labor Notification – CVS Caremark Maintenance Drug List Changes effective Jan 1, 2009		Created: Dec. 3, 2008
Topic	Effective Jan. 1, 2009 the CVS Caremark Maintenance Drug List is being updated to include additional drugs.	
Reason	Medi-Span is a leading provider of drug information and a standard in the pharmaceutical industry. Medi-Span has made updates/reclassifications to their drug database and CVS Caremark uses this data base.	
Additional Information	<p>These drugs are typically taken for chronic conditions and extended periods of time. The following major drug classes and examples of drugs within that class are being added to the Maintenance Drug List:</p> <ul style="list-style-type: none"> • <i>Antipsychotics – i.e. Zyprexa, Seroquel, Risperdal</i> • <i>Antiretrovirals (HIV/AIDS)/Misc. Antivirals – i.e. Atripla, Truvada, Norvir</i> • <i>Additional inhalers – i.e. Albuterol, Xopenex, Combivent</i> • <i>Select ophthalmic solutions – i.e. Xalatan, Lumigan, Cosopt</i> • <i>Fluoride Treatments – i.e. SF 5000 Plus, Prevident</i> <p>The count of the first fill at retail will begin on or after Jan. 1, 2009.</p>	
Affected Group(s)	Applies to the Midwest, Southwest, East, West, Legacy T and Directory	
Letter Sent/Attached?	 DOC001.PDF	
Date Mailed?	TBD	