

UBT Benefits



UNION BENEFITS TRUST
NEW MEMBER BENEFIT INFORMATION

WORKING SOLUTIONS • SUPPLEMENTAL LIFE INSURANCE • HYATT LEGAL SERVICES



800.228.5088 614.508.2255

www.benefitstrust.org



Serving State of Ohio Union-Represented Employees

NEW MEMBER BENEFIT INFORMATION

Welcome to the Union Benefits Trust!

Congratulations on your position within the State of Ohio! As a member of one of Ohio's public employee unions, you are now eligible for benefits from your Union Benefits Trust.

UBT's mission is to deliver high-quality benefits and services to Union-represented public employees, to enrich their overall quality of life and to enhance their appreciation of their respective Unions.

As such, this guide was designed to help you begin to learn about the benefits for which you are eligible. While there are some benefits that require a one-year waiting period, there are three benefits for which you may currently be eligible.

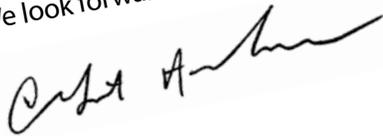
These benefits are:

- **Working Solutions** – No cost to you or enrollment required.
- **Supplemental Life Insurance** – Apply now for 3x your annual salary without providing proof of insurability (good health).
- **Legal Insurance** – Please note that Established Term Employees are not eligible for this service.

To enroll, please follow the instructions in this guide. Supplemental Life Insurance and Legal Insurance are voluntary and are deducted once per month from your pay. Remember that you have 90 days from the date of hire to enroll in these plans. If you miss this deadline, the next opportunity to enroll is during the open enrollment period.

This booklet is intended to be a summary of your benefits. For more detailed information on these benefits, please visit the Union Benefits Trust website at benefitstrust.org or contact UBT customer service at (614)508-2255 or (800)228-5088. Please keep your home address current with your Human Resources Department; all information—including your anniversary and open enrollment kits—will be mailed to your home.

We look forward to serving you.



Chris Mabe
Chair, Union Benefits Trust
President, OCSEA, AFSCME Local 11

Trustees and Staff
Union Benefits Trust

Deadlines & Reminders

You must enroll no later than 90 days after hire.

- Mail your enrollment form for Legal to Hyatt.
- Mail your enrollment form for supplemental life insurance to Prudential.

Supplemental life insurance and/or the legal service plan may be elected only at hire or during open enrollment. Established term employees should check with their Human Resources Officers to determine enrollment and eligibility information.



Introduction

ABOUT THE TRUST

Union Benefits Trust (the Trust or UBT) exists to provide high-quality benefits and services to Union-represented public employees who work for the State of Ohio. Since 1993, UBT has offered benefits to Union-represented State employees, and currently serves approximately 35,000 employees represented by OCSEA/AFSCME Local 11, District 1199/SEIU, OSTA, FOP/OLC, SCOPE/OEA and CWA.

ABOUT THIS BOOKLET

This booklet describes three UBT benefits:

Working Solutions

This booklet describes UBT's Working Solutions program effective July 1, 2012. It contains highlights of the services offered by UBT. If a discrepancy exists between the information in this booklet and the contract between UBT and Optum, that contract prevails. For the benefits described in the booklet, the service provider is Working Solutions.

Supplemental Life Insurance Benefit

The supplemental life insurance benefits as described in this booklet are effective July 1, 2012. This booklet replaces all earlier versions. If a discrepancy exists between the information in this booklet and the Supplemental Life and Dependent Life Insurance booklet-certificate and the Group Insurance Contract from Prudential, the most current Supplemental Life and Dependent Life Insurance booklet-certificate and the Group Insurance Contract prevail.

In part, UBT delegates administrative responsibilities to designated claims administrators. For life insurance benefits, the claims administrator is The Prudential Insurance Company of America (Prudential).

Legal Plan

The plan is administered through a contract with Hyatt Legal Plans, Inc., Cleveland, Ohio. Hyatt Legal Plans is a MetLife Company. This booklet describes UBT's Legal Plan effective July 1, 2016. It contains highlights of the services offered. If a discrepancy exists between the information in this booklet and the contract between UBT and Hyatt Legal Plans, that contract prevails. For the benefits described in the booklet, the service provider is Hyatt Legal Plans. Hyatt Legal Plans makes all determinations regarding attorney's fees and what constitutes covered services.

ANSWERING YOUR QUESTIONS

This booklet outlines eligibility requirements, benefits payable and benefit limitations. It has been specially designed to make it easier for you to find information you need to understand your benefits.

We encourage you to use this summary as your first source of information when you have questions. If you cannot find an answer to benefits and services questions, contact Hyatt, Prudential, Working Solutions or UBT.

For eligibility questions, contact UBT at **800-228-5088**.

CONTACTS

Union Benefits Trust
614-508-2255
800-228-5088
benefitstrust.org

Life Insurance

Prudential Life Insurance
Toll-free **844-533-4UBT(4828)**
Group Number: LG-01049

Work/Life Program

Working Solutions Program
800-358-8515
Group Number: 4718

Legal Services

Hyatt Legal Services
800-821-6400
Group Number: 4900010

FORMS

All forms are available to download on the UBT website under the Forms and Info Tab or by calling **800-228-5088**.

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Working Solutions

ELIGIBILITY

Employees

Members of participating Unions are immediately eligible for Working Solutions benefits. To be eligible, you must first be a full or part-time permanent employee and a member of:

- OCSEA/AFSCME – Units 3-9, 13, 14, 45, 50, 55
- District 1199/SEIU – Units 11, 12
- OSTA – 1, 15
- FOP/OLC – Units 2, 46, 48
- SCOPE/OEA – Unit 10
- CWA – Unit 40

Established term employees are eligible unless excluded by an agency-specific agreement.

COVERAGE

Effective dates

Working Solutions benefits are available to you immediately upon hire into an eligible position as a Union-represented State employee. There is no need to enroll.

Cost of coverage

There is no cost to you for this coverage.

When your coverage ends

Your benefits end on the last day of the calendar month in which you no longer meet eligibility requirements. Dependent benefits end on the date your benefits end.

Dependents

In general, Working Solutions benefits are designed to assist you with dependent needs that impact your ability to perform your job. An eligible dependent could include anyone for whom you have responsibilities, if those responsibilities affect your ability to work. Dependents do not have to be blood relatives, may be any age and may live anywhere.

SIMPLE SOLUTIONS FOR COMPLICATED LIVES.

Working Solutions offers expertise and resources for you and your dependents. Working Solutions is a nationwide service offering comprehensive resources, counseling and educational services to help with personal and family challenges. Working Solutions offers different types of services that vary by your needs or your dependent and his or her needs. If you are referred to a

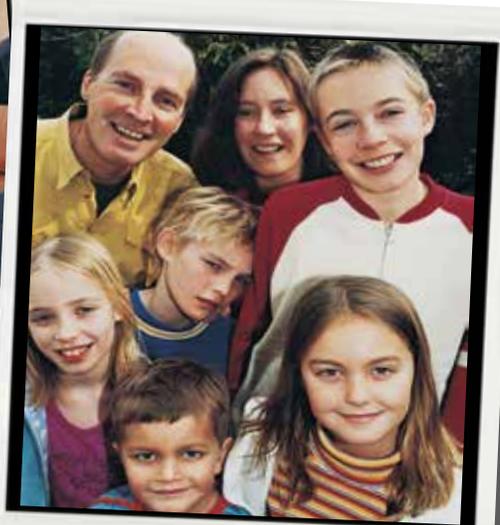
service, and that service has a fee, you are responsible for the cost. Your Working Solutions Work/Life Specialist will tell you in advance about any fee.

HOW THE PLAN WORKS

Working Solutions' toll-free hotlines are open 24 hours a day, seven days a week, including holidays. All calls are confidential. Spanish speaking and TDD-connected representatives are also available. Call **800-358-8515** (TDD call **800-898-1118**) and tell the representative that you are covered by Union Benefits Trust. When you call, a Work/Life Specialist will listen to your concerns, research the possibilities and deliver options to meet your needs. You can also access Working Solutions through UBT's website at **benefitstrust.org** and link to their site to download articles, request information, join in their quarterly webinars, or use one of their many financial calculators.

WS plan administration

Administered through an administrative services agreement with Optum Health. UBT pays for the entire cost of this plan.



Summary of Services

WHY UBT OFFERS THE PLAN

UBT knows that it is often not easy to handle all of your personal responsibilities while doing an effective job at work. Working Solutions staff can save you valuable time in locating resources to help.

WHEN TO CALL FOR HELP

There are many situations when you will find Working Solutions can locate the right resources to help you. Here are some examples of situations where you will find a trained specialist helpful:

- Your five-year old is not doing well in kindergarten. According to the teacher, he won't sit still and he is not keeping up with his class.
- Your granddaughter has cerebral palsy and is having a hard time developing friendships with other children her age.
- You and your wife disagree about how to discipline your eight-year old who has attention-deficit hyperactivity disorder (ADHD).
- Your mother lives in another state and you worry that when you last spoke with her over the phone she seemed to forget recent events.
- Your father seems lost since your mother died. You are not sure that he is eating well and you know that he rarely leaves the house.
- Your brother was paralyzed in a car accident and needs to get to therapy three times a week. No one is available to take him regularly.
- A twelve-year old relative is taken into custody because of neglect from her birth family.

- Your chronically ill child, recovering from surgery, is unable to attend school and needs balance maintaining friendships and activities.

SERVICES FOR YOU AND YOUR DEPENDENTS

You may obtain services or information to meet your own needs and those of your dependents, including:

Financial Services

- Budgeting
- Debit/credit management
- Bankruptcy
- Mortgage and auto loans
- Saving for college
- Financial planning
- Retirement planning

Chronic Condition Support

- Home healthcare
- Mail order pharmacies
- Medical alert systems
- Assistive devices

Adult/Elder Services

- Housing assistance
- Medicare/Medicaid support
- Transportation
- Long-distance care giving

Life Learning

- Educational resources for all ages
- Help locating and evaluating schools
- Finding classes for special-needs children
- Arranging tutoring services

Convenience services

- Plumbers, movers, housekeepers
- Shopping for antiques, clothing, specialty stores
- Theater tickets, travel agents, golf courses, nightclubs
- Fitness centers, urgent care, pharmacies
- Caterers, tailors, translators, pet-sitters

ID Theft/Fraud Resolution

- Conducts seven emergency response activities
- Assists with the costly steps for disputing fraudulent debts
- Provides a free ID Theft Emergency Response Kit
- Provides counseling and resources to prevent future ID theft and damage to your credit score and reputation

Special needs services —

Working Solutions defines a "special needs dependent" as anyone who affects your ability to work and who has an impaired mobility and/or learning ability. These dependents may be of any age, including children, and do not need to be blood relatives. Special needs coverage is available for you, the member, as well. Please refer to the UBT website for a complete list of special needs services provided by Working Solutions.

EXCEPTIONS

Working Solutions cannot offer legal information or referrals on matters relating to any governmental, Trust, Union, State (Employer) or Working Solutions issues.

If Working Solutions refers you to another provider, like an attorney, home health aide, summer camp, after school program or nursing home — that provider may have fees they will discuss with you for which you are responsible.

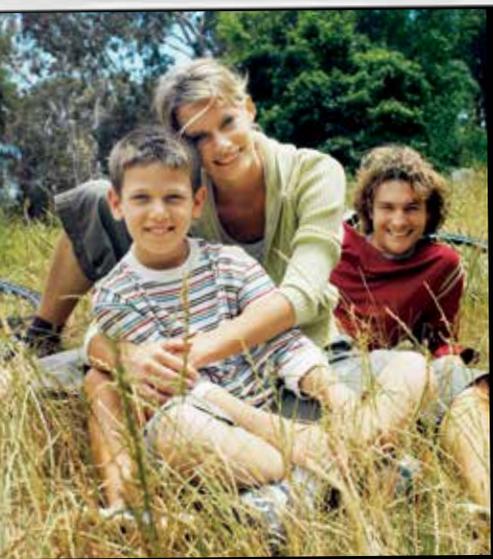
Supplemental Life

ELIGIBILITY & ENROLLMENT EMPLOYEES

Members of participating Unions are eligible for supplemental life insurance benefits immediately at date of hire if they enroll within 90 days of hire. To be eligible, you must first be a full or part-time permanent employee and a member of:

- OCSEA/AFSCME – *Units 3-9, 13, 14, 45, 50, 55*
- District 1199/SEIU – *Units 11, 12*
- OSTA – *Units 1, 15*
- FOP/OLC – *Units 2, 46, 48*
- SCOPE/OEA – *Unit 10*
- CWA – *Unit 40*

Established term employees are eligible unless excluded by an agency-specific agreement. Check with HR for details.



DEPENDENTS

If you, the member, are eligible for UBT benefits and enrolled or are enrolling in supplemental life insurance coverage, you may cover your current legal spouse and dependent children, including those born to you, stepchildren, foster children, legally adopted children, and children for whom you have legal guardianship. Dependent children must be from 15 days of age to 26 years of age.

A child of any age is considered a dependent if he or she is primarily dependent on you and incapable of self-support due to a developmental disability or physical handicap, and the disability began prior to age 23. A divorced spouse is not eligible as a dependent and no person is considered a dependent while in the armed forces.

STATE-EMPLOYEE FAMILIES

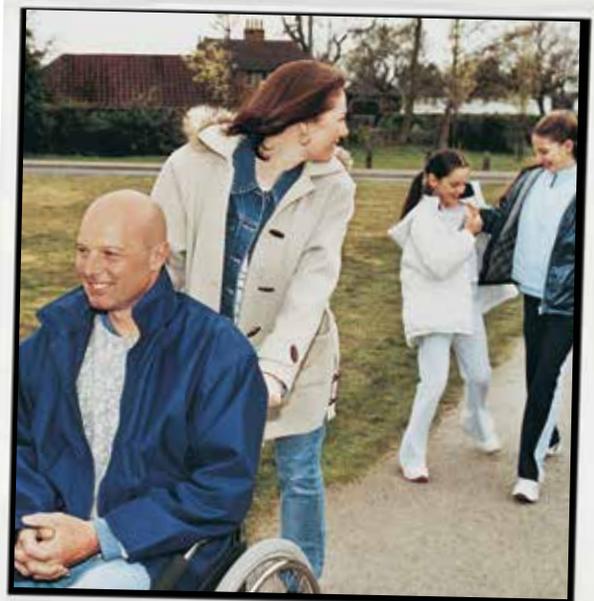
When you and your spouse are both State of Ohio employees (exempt and/or bargaining unit); each family member can only be covered by one policy. Each may choose individual employee coverage or one may choose employee coverage and cover the other as a spouse. Dependent children may only be covered by one parent.

A child who is eligible for coverage as a State employee is not eligible as the dependent of a parent who is also a State employee.

EFFECTIVE DATES

You can enroll in supplemental life insurance within 90 days of your hire date or during open enrollment. Your coverage will begin on the first day of the month following the first payroll deduction for your coverage if you are actively at work on that date. If you are not actively at work on the date your coverage would otherwise begin, your coverage (including dependent coverage) will take effect on the date you return to work.

Dependents you acquire after you enroll become eligible for coverage as shown on the Family Status Changes chart on page 8, provided they are eligible (see the section on Eligibility) and you enroll them for benefits within 31 days of acquiring them as a dependent or at open enrollment.



Benefits & Costs

COVERAGE LEVELS AND EVIDENCE OF INSURABILITY

You can purchase coverage for yourself and your spouse in \$10,000 increments. If you enroll within 90 days of hire:

For yourself

- Up to **three** times your basic annual earnings or \$150,000 whichever is less without evidence of insurability.
- Up to **eight** times your basic annual earnings or \$600,000 whichever is less with evidence of insurability.

For your spouse (you must have or be enrolling in coverage yourself)

- \$10,000 without evidence of insurability.
- \$20,000, \$30,000 or \$40,000 with evidence of insurability.

For your children (you must have or be enrolling in coverage yourself)

- \$7,000 without evidence of insurability.

Evidence of insurability is not required for children up to age 26.

Supplemental Life Insurance Rates per \$10,000 unit of coverage		
Effective 7.1.2016 thru 6.30.19		
Age	Non-smoker	Smoker
under 25	\$.488	\$.644
25-29	\$.488	\$.644
30-34	\$.598	\$.644
35-39	\$.681	\$.948
40-44	\$1.076	\$1.454
45-49	\$1.665	\$2.420
50-54	\$2.594	\$3.726
55-59	\$4.158	\$5.538
60-64	\$6.302	\$8.492
65-69	\$10.230	\$15.244
70+	\$17.342	\$27.287

Rate for children - \$.82 regardless the number of children for \$7,000 coverage per child.

*A non-smoker is someone who has not used any form of tobacco in the past 12 months.

Evidence of Insurability For yourself

- You may apply for up to eight times your basic annual earnings or \$600,000 whichever is less with evidence of insurability. If your evidence is not accepted by Prudential, you will be covered for the amount you requested up to three times your basic annual earnings or \$150,000, whichever is less. All future applications to increase coverage will require evidence of insurability.

For your spouse

- You may apply for \$20,000, \$30,000 or \$40,000 with evidence of insurability. If your evidence is not accepted by Prudential, he/she will be covered at the \$10,000 level automatically. All future applications to increase coverage will require evidence of insurability.

COST OF COVERAGE

For supplemental life insurance for yourself or your spouse, you pay the monthly rates (per \$10,000) shown at left. The cost for your coverage is determined by your age and smoking status.* The cost for your spouse's coverage is determined by his/her age and smoking status.* Rates will increase automatically when the covered person reaches the next age bracket. The coverage level, however, does not increase unless you elect to increase it.

For dependent child benefits of \$7,000 coverage for each dependent child, the cost is \$.82 per month regardless of how many children you cover.

ACCELERATED DEATH BENEFITS

If you become terminally ill while covered by this supplemental life insurance plan, you may elect to receive 100% of the value of your benefits before your death. You are eligible for accelerated death benefits if you have been diagnosed with a terminal illness and you have less than 12 months to live according to the diagnosis. You can request up to 100% of your supplemental life policy amount, and when combined with basic life insurance, you can request 100% of both, not to exceed \$500,000.

Your life insurance benefit amount will be reduced by the amount of any accelerated death benefits paid to you.



Benefits & Costs (cont'd.)

COST OF COVERAGE

You pay the entire cost of supplemental life insurance for yourself and your dependents.

CHANGES IN COVERAGE

You may change data relating to your coverage (including smoker status) and make the following changes to your supplemental life insurance coverage during the year:

- decrease employee or spouse coverage,
- drop employee and/or spouse or dependent coverage,
- add spouse or dependent coverage. (See the [Family Status Changes](#) chart.)

To do so you must get a supplemental life form from the UBT website, by calling UBT or Prudential, complete it and return it to Prudential at the address on the form. Changes will be effective when Prudential receives the forms and when, if appropriate, Prudential accepts the evidence of insurability you provide.

WHEN YOU ARE ON LEAVE

In some cases your supplemental life insurance coverage may continue when you are not actively at work for the length of your authorized State leave when you pay your premium as required.

If you fail to pay premiums during this twelve month period and return to work, you must wait until the next open enrollment period to enroll in supplemental life insurance.

WHEN YOUR COVERAGE ENDS

To cancel your coverage, complete a supplemental life form (available from the UBT website, by calling UBT or Prudential) and submit it to Prudential at the address on the form. Dependent coverage automatically cancels at the same time.

Your supplemental life insurance benefits end on the last day of the calendar month following the month in which you failed to meet eligibility requirements or your last payroll deduction takes place, whichever occurs last, unless you apply to maintain coverage.

Remember, your supplemental life insurance is term life insurance coverage and has no cash value.

WHEN DEPENDENT COVERAGE ENDS

Your dependent benefits will end on the last day of the calendar month in which your dependent no longer meets the definition of an eligible dependent or on the

date your benefits end, unless you apply to keep their benefits.

You must notify Prudential to stop your dependent benefits.

MAINTAINING COVERAGE

When your employment with the State ends for any reason, you have the option to port or convert your and your dependents' supplemental life coverage without providing evidence of insurability. Prudential will contact you within 45 days of you leaving State employment with information about the conversion and portability options – including the cost associated with each option.

The amount that may be ported or converted is the amount of coverage you, your spouse and dependent children carry at the time you leave State employment.

For additional information on porting and conversion, please visit our website at benefitstrust.org. You may also refer to your plan booklets or contact Prudential toll-free at **844-533-4UBT(4828)**.

Family status changes		
Change	Coverage Change Allowed	Date Change Effective
Marriage	Add dependent spouse (add spouse's children)	First of month following marriage
Birth or adoption	Add dependent child	Age 15 days or date of placement in home
Legal guardianship	Add dependent child	Date of filing of court order
Divorce (you provided coverage)	Drop spouse	Last day of month in which divorce occurred
Death of dependent (you provided coverage)	Drop dependent	Last day of the month in which death occurred

Beneficiaries & Claims

BENEFICIARIES

A **beneficiary** is a person chosen by you, to receive your supplemental life insurance benefits. You have the right to choose a beneficiary at any time without the consent of the present beneficiary. Beneficiary designations can be made or changed online, 24/7/365 for both the basic and supplemental life insurance benefits by linking through **benefitstrust.org**. Paper designations will still be accepted by completing the form and mailing it to the address on the form. Forms can be downloaded from the UBT website under the Forms and Info Tab. Your change becomes effective when Prudential receives your beneficiary designation.

You can have a different beneficiary for supplemental life insurance than for basic life insurance. You are automatically the beneficiary of your dependent's supplemental life insurance. You can designate one beneficiary, your estate or more than one beneficiary.

If you name more than one beneficiary, settlement will be made in equal shares to the designated beneficiary (or beneficiaries) that survive you, unless otherwise provided for in the designation. If no beneficiary designation is made under the group policy (or if there is no surviving designated beneficiary and the beneficiary designation does not indicate how the insurance proceeds are to be distributed), the settlement will be made in this order of survivor-

To designate	
One person	Write on the form the name and relationship in the space provided. If the beneficiary is not related to you, show the relationship as "Friend."
Your estate	Estate
Two persons	John J. Jones, father and Mary R. Jones, mother
Three persons or more	James O. Jones, brother; Peter I. Jones, brother; and Martha Jones, sister
Unnamed children	My children living at my death from my marriage to Lois P. Jones
One contingent beneficiary	Lois P. Jones, wife, if living; otherwise Herbert I. Jones, son
More than one contingent beneficiary	Lois P. Jones, wife, if living; otherwise Herbert I. Jones, son, Alice B. Jones, daughter and Ann Y. Jones, daughter
Unnamed children as contingent beneficiaries	Lois P. Jones, wife, if living; otherwise children living at my death from my marriage to said wife

ship: spouse, children, parents, brothers and sisters; and if there are no such relatives surviving the insured, settlement will be made to the estate. See the section on **Mode of Settlement**.

CLAIMS

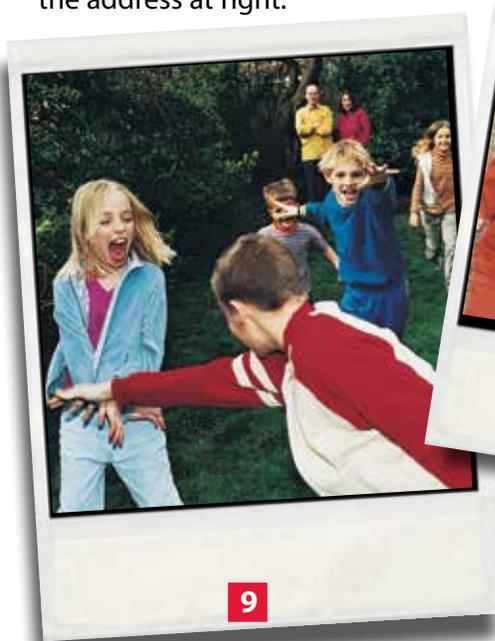
Benefits are paid to the beneficiary (beneficiaries) on file with Prudential. To file a death claim, call Prudential for information from 8:00 a.m. to 8:00 p.m. Eastern Standard Time (Monday – Friday) using their toll-free number, **844-533-4UBT(4828)**, or send a copy of the death certificate directly to the address at right.

MODE OF SETTLEMENT

Life insurance proceeds are typically paid to the beneficiary in one sum, but a different mode of settlement can be arranged with Prudential for all or part of the insurance.

CLAIMS FILING ADDRESS

The Prudential Insurance Company of America
P.O. Box 8517
Philadelphia, PA 19176-9802



Legal Plan

ENROLLMENT OPTIONS

- Within 90 days of hire
- During the annual open enrollment period

Once enrolled, you must maintain coverage until the following June 30. If you choose to drop your coverage after a full plan year, you must fill out a form during the annual open enrollment period; otherwise your coverage will continue.

LOW MONTHLY PAYROLL DEDUCTIONS

- Single coverage - \$15.90/month
- Family coverage - \$18.95/month

For most legal matters, you may use the lawyer of your choice. Your costs will be less if you use a network Plan Attorney.

Coverage is available in all 50 states and U.S. territories.

(Established term employees are not eligible)

TO ENROLL

Download the Legal Plan Enrollment Form at benefitstrust.org under FORMS AND INFO. Mail forms to Hyatt within 90 days of hire:

**Hyatt Legal Plans
Eaton Center
1111 Superior Avenue, Suite 800
Cleveland, Ohio 44114
800-821-6400**

Plan funding

Contributions collected from members electing this coverage are paid to Hyatt Legal Plans, Inc.

TO OBTAIN SERVICE

You must contact Hyatt before contacting an attorney. You will need to verify eligibility and obtain a case number either online or by phone. You will then be given the name and phone number of a nearby Plan Attorney.

You will have full coverage when using a plan attorney with no copays or deductibles on covered services.

You may choose a lawyer who is not in Hyatt's network. If you use an out-of-network attorney, you may have out-of-pocket costs. Non-network coverage is subject to a set fee schedule. Contact Hyatt or go online to learn more.

There are no time limits or usage restrictions. The Plan Attorney will provide all work, including representation. You may use the plan for the same or a different service, as many times as required to complete the matter.

Services Offered by Hyatt:

- Wills and Estate Planning
- Real Estate Matters
- Traffic and Criminal Matters
- Consumer Protection
- Debt Matters
- Defense of Civil Lawsuits
- Family Law
- Document Preparation/Review
- Office Consultations/Phone Advice
- Sale or Purchase of Primary, Secondary or Vacation Home
- Home Equity Loans for Primary, Secondary or Vacation Home
- Divorce, Dissolution and Annulment (20 hrs. Maximum)
- Identity Management Services
- Adoption and Legitimization (*Uncontested/Contested*)
- Guardianship or Conservatorship (*Uncontested/Contested*)
- Refinance of Primary, Secondary or Vacation Home
- Boundary or Title Disputes of Primary Residence
- Property Tax Assessment of Primary Residence
- Zoning Applications
- Protection from Domestic Violence (*member only*)

Exclusions

A **partial** list of non-covered matters includes the following: Payment made to a third party such as court costs, witness fees, filing fees or fines; business or farm matters; matters for which you are or have been receiving legal services before you received a case number, or for any matter for which an attorney-client relationship exists prior to the member becoming eligible for plan benefits; matters or disputes involving the Hyatt Legal Plans, MetLife and its affiliated companies or a Plan Attorney; matters or disputes concerning the Union Benefits Trust or a union served by the UBT; or matters concerning employment including state and statutory benefits. *Find a full list of exclusions at the UBT website benefitstrust.org.*

UBT Mission

UBT's mission is to deliver high-quality benefits and services to Union-represented public employees, to enrich their overall quality of life and to enhance their appreciation of their respective Unions.

UBT is the product of several years of work by the Unions serving State employees. OCSEA established UBT through collective bargaining in 1993. Collaboratively, the Unions, (OCSEA/AFSCME, DISTRICT 1199/SEIU, OSTA, FOP/OLC, SCOPE/OEA, AND CWA) believed they could administer benefits more effectively and efficiently than the state. The level of benefits and services provided today is proof of that belief. Due to the phenomenal financial stewardship shown by your fellow union members who serve on the Board, a full \$.97 of every dollar negotiated goes into your union-lead benefit plans.

The UBT Board of Trustees consists of representatives from the five largest Unions and a representative of the State. Setting policy, monitoring benefits and administering the assets of UBT are a few of the Trustees' duties. A full-time staff provides additional support to members, offering professional assistance through expertise in benefits analysis, customer service and communication.

Under the leadership of the Trustees, UBT has offered dental, vision and life insurance benefits, Working Solutions and the legal service plan to Union-represented State employees for over 20 years.

During those years, UBT has not only maintained, but in many cases, enhanced the level of benefits available and still offers dental, vision and basic life insurance without charging a monthly premium! We're very proud of these accomplishments and you should be too!

ACCOMPLISHMENTS

Working Solutions:

- added convenience and child/family services
- added financial counseling services including a free 30 minute session
- ID Theft/Fraud Resolution Program

Dental:

- added coverage for white fillings on molars
- added implant coverage with no lifetime maximum
- increased sealant coverage to age 19
- added fluoride coverage for ages 55 and over
- increased annual maximum, and child orthodontia maximum to \$1500
- added periodontal maintenance coverage

Life:

- increased Accelerated Death benefits to 12 months
- eliminated age reduction
- enhanced basic life accidental death coverage
- added portability for all member and dependents life insurance
- lowered supplemental life rates several times, most recently 7/1/14
- increased coverage for spouses and children
- increased dependent age to 26

Vision:

- increased frame allowance; most recently in 2013 to \$150
- added and maintained Eye-Med vision option
- expanded vision exam, lens and frame benefits to every 12 months
- added coverage for polycarbonate and progressive lens options

Legal: Added Hyatt legal plan

- added identity theft defense, tax audits, home equity loans, online identity theft services
- expanded civil litigation defense to include pets
- member protection from domestic violence

LOOKING AHEAD

UBT continues to provide benefits and services that fulfill the mission statement, although it's been challenging in recent years. UBT will stay focused on its core priorities, but will develop the flexibility to adapt to members' changing needs. Serving members is UBT's business. And that won't change.

HIPAA

A federal law, commonly known as HIPAA (the Health Insurance Portability and Accountability Act of 1996), governs the use and disclosure of health information. Trust benefits presently are provided through insurance contracts or administrative service agreements with business associates; and, other than summary and enrollment information, UBT and its staff, and its Board of Trustees, presently do not systematically create, maintain, or receive protected health information ("PHI") as defined by HIPAA. To the extent that HIPAA's privacy rules may be applicable, UBT will comply with such rules, and it has required its business associates that create, maintain, or receive PHI to observe HIPAA's privacy rules.

If you believe that your rights under HIPAA have been violated, you have a right to file a complaint with UBT or with the Secretary of the U.S. Department of Health and Human Services. If you have questions about the privacy of your health information, or if you wish to file a complaint under HIPAA, you may contact the Director of UBT by phone at **800-228-5088** or **614-508-2255** or by email at customerservice@benefittrust.org.

Public Service Loan Forgiveness (PSLF) Program

DO YOU HAVE STUDENT LOAN DEBT? GOING BACK TO SCHOOL?

If you are searching for a way to lower your monthly student loan payments or make additional degrees more affordable, the Public Service Loan Forgiveness (PSLF) Program may be an option for you.

Innovative Student Loan Solutions (ISLS) is a company that helps non-profit and government employees access the extremely complicated and not well publicized federal government's PSLF Program.

TAKE 2 MINUTES TO FIND OUT IF YOU'RE ELIGIBLE

Step 1: Visit:

unionbenefits.myisls.com

Step 2: Enter Registration Code:

ubt1

Step 3: Answer 5 eligibility questions, if eligible, schedule your no-obligation consultation.

Have Questions? Contact the ISLS team at **866-831-5564** or by visiting **isloansolutions.com**.



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This booklet describes benefits that may or may not be available to you. If there is a discrepancy between this booklet and the Summary Plan Description, the Summary Plan Description is the final word.

WHAT COMES NEXT



Dental, vision and basic life insurance have a waiting period. When your one-year anniversary of continuous State service approaches, UBT will mail you an anniversary highlights packet that you will need to enroll. Read the anniversary materials carefully and keep them for future reference. If your one-year anniversary date approaches and you don't have your materials, contact us immediately at **800-228-5088** or **614-508-2255**.

If you do not enroll in either the supplemental life or legal plan as a new hire, you will have an option to enroll (or change coverage) during the annual open enrollment typically held in the spring.

Look for your annual open enrollment guide. It is mailed to your home at the address on file with the State of Ohio, the guide will provide information about all of your UBT benefit plans open enrollment options.

Throughout the year and during open enrollment, the UBT website will have all things UBT to assist you with questions and enrollment in your UBT benefits. You may elect to set up an account at MyUBT for 24/7 access to your coverage information online. Check out our FAQ for general questions and the Forms and Info Tab for all the forms you need to enroll in or cancel your benefits. If you would like a paper form or have questions, our Customer Service line offers forms and benefit information 24/7 or you may speak to someone between the hours of 8 a.m. and 5 p.m. M-F.

Updated August 2016

