

NEW MEMBER BENEFIT INFORMATION



Welcome to the Union Benefits Trust

Congratulations on your position within the state of Ohio. Not only are you eligible for benefits from Union Benefits Trust (UBT), you also have the opportunity to join the union that represents you, and receive exclusive benefits available only to members.

Through UBT, you are eligible to enroll in the supplemental life insurance plan and/or the MetLife Legal Plan within 90 days of your hire date.

- Supplemental life insurance is intended to protect your family should something happen to you unexpectedly. In most cases, you can elect a \$10,000 minimum for less than \$1.00 a month and dependent coverage is available.
- The legal plan gives you easy access to a variety of services through MetLife's provider network.

These benefits are voluntary and the cost is conveniently payroll deducted monthly. Our brochure offers you an overview of these benefits. Please visit benefitstrust.org for details and enrollment information or contact UBT at **614.508.2255** or **800.228.5088** or email us at customerservice@benefitstrust.org with any questions.

Be sure to read "WHAT HAPPENS NEXT" on the back of the brochure!

We look forward to serving you,
Union Benefits Trust Trustees and Staff

There are seven unions representing state of Ohio employees, contact your Union to find out how you can become active and good luck in your new position!



If a discrepancy exists between the benefit information in this brochure and any legal and binding benefit contracts UBT has with each vendor, the legal contracts prevail.

Deadlines & Reminders

Supplemental life insurance and/or the legal service plan may be elected only at hire or during open enrollment. You must enroll no later than 90 days after hire.

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

Established term employees should check with their Human Resources Officers to determine enrollment and eligibility information.

Supplemental Life Insurance

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.

Supplemental Life Insurance Rates per \$10,000 unit of coverage		
Effective 7.1.2024 thru 6.30.2025		
Age	Non-smoker	Smoker
under 30	\$.488	\$.644
30-34	\$.598	\$.800
35-39	\$.681	\$.948
40-44	\$1.00	\$1.454
45-49	\$1.50	\$2.420
50-54	\$2.300	\$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 - \$.83 regardless of 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.

Prudential Insurance Company of America
Toll Free **844-533-4UBT (4828)**
Group number: **LG-01049**

Supplemental life insurance is available at hire (when you have no paid life insurance coverage) to help protect your family financially.

EFFECTIVE DATE:

Coverage will begin the first of the month following your first payroll deduction provided you, the member, are actively at work. If you are not actively at work on the date your coverage would otherwise begin, you and your dependents coverage will take effect on the date you return to work provided they are not confined for medical treatment.

Coverage is term life insurance and has no cash value. The Plan includes an accelerated death benefit and portability for active members or conversion options.

WHO IS ELIGIBLE:

You, your legal spouse, eligible dependent children to age 26 who are married or unmarried, student or not students, reliant or not reliant on you for financial support. Visit the website for complete dependent information.

FOR STATE EMPLOYEE FAMILIES: Each family member can only be covered by one policy. Children may only be covered by one parent.

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

COST OF COVERAGE:

You pay the entire cost of the coverage for you and your dependents. Your premiums are conveniently deducted from the 1st pay period of each month. Rates will increase automatically when the covered person reaches the next age bracket.

WHEN COVERAGE ENDS

You may notify Prudential to cancel your coverage at any time.

Coverage ends on the last day of the month following the month you fail to meet eligibility requirements or your last payroll deduction, whichever occurs last.

Dependent coverage ends when your coverage ends or they no longer meet the definition of a dependent.

HOW TO ENROLL: You have 4 options to enroll.

- **By Phone:** Call Prudential's Personalized Solutions Center at **844-533-4UBT(4828)**, Monday-Friday 8 a.m. - 8 p.m. EST.
- **Online:** Link thru **benefitstrust.org** to the Prudential site and choose the 'Create an Account' option. You will need your state of Ohio User ID, your date of birth (MMDDYYYY) format) and the Access Code **01049**.
- **On paper:** Paper forms can be downloaded from our website, faxed or mailed to your home by calling UBT. Completed forms should be mailed to the address on the form.
- **By Fax:** 888-772-526s5

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 MetLife within 90 days of hire:

**MetLife 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 MetLife Legal Plans, Inc.

Contributions collected from members electing life insurance coverage are paid to the Prudential Insurance Company of America

MetLife Legal
800-821-6400
Group Number: **4900010**

TO OBTAIN SERVICE

You must contact MetLife 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 co-pays or deductibles on covered services.

You may choose a lawyer who is not in MetLife'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 MetLife 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 METLIFE LEGAL:

- 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 MetLife 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**.*

NEW MEMBER BENEFITS • 90 DAYS TO ENROLL



Serving State of Ohio Union-Represented Employees

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. Fiducius is a company that helps non-profit and government employees access the extremely complicated and not well publicized federal government's PSLF Program.

FIND OUT IF YOU'RE ELIGIBLE

- Step 1: Visit:
myfiducius.com/register
- Step 2: Enter Registration Code:
ubt1
- Step 3: Answer 5 eligibility questions, if eligible, schedule your no-obligation consultation.

Have Questions? Contact the Fiducius team at **513-645-5400** or by visiting **getfiducius.com**.

Fiducius

A Better Kind of Benefit

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CONTACT US:

Website:
benefittrust.org

Customer Service:
**800-228-5088 or
614-508-2255**

email:
**[customerservice@
benefittrust.org](mailto:customerservice@benefittrust.org)**

WHAT COMES NEXT

Dental, vision and basic life are available to you at no cost when you have one year of continuous (or 365 days of) state service. Coverage is effective the 1st of the following month, provided you enroll and are actively at work. Just before your anniversary date, UBT will mail you a booklet with enrollment information. Read the materials carefully and keep them for future reference. If your 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.

In May, look for your annual open enrollment guide. It is mailed to your home at the address on file with the State of Ohio.