

## Health & Welfare Trust Fund Plan Year 2009-10

### FAQ

#### *What benefits do our plans offer?*

- We continue to offer one dental plan and one vision plan for 2009-10. Please see attachments for plan descriptions. You can find our plan descriptions in the “downloadable documents” section of our website ([www.hwtrust.geouaw.org](http://www.hwtrust.geouaw.org)) Any detailed questions about benefits should be referred to our Benefits Administrator at 413-534-7618, or directly to Delta Dental at 1-800-872-0500 or EyeMed at 1-866-723-0596. We recommend getting your dentist to request a pre-treatment estimate from Delta before you have any procedures other than cleanings to verify how much will be covered. Dentists and those who work in dental offices mean well, but often do not know what our plans cover and have given out misleading information in the past.
- We also offer an \$80 per year fitness reimbursement for those with eligible receipts (receipts must be for activities that take place between 11/1/09 and 6/30/10).
- We offer an Employee Assistance Program, where graduate employees can receive short-term, problem-solving related counseling at UHS. They can make an appointment by calling: 545-0350.
- And we make contributions to the GSS childcare voucher fund and we offset the cost of childcare for eligible families at the University child care center.

#### *How much are the premiums for our plans?*

- The individual dental and vision plans are free to enroll in; the family vision plan is also free. The family dental plan costs \$100 for the year (if the member is only eligible for one six-month period, the cost is \$50 for six-months, but this is only available to those not eligible for a full year). There are also co-payments and deductibles associated with certain procedures. The yearly family premium cannot be prorated if members apply late in the year for the family plan. Payment for the family dental plan is due with the member’s application.

#### *What are the payment options?*

- Check, credit card, or University payroll deduction. Payroll deduction can only be used in fall and only if member turns in deduction authorization form by the priority deadline, **Wednesday, October 7, 2009**.

#### *Who is eligible to enroll?*

- Eligibility rules are similar to the rules for health waivers, only the dates are different. Currently, if you earn at least \$3629.50 (a 10-hr position for one semester at the minimum) you are eligible for six months of coverage; if you earn at least \$7258 (a 20-hr position for one semester at the minimum) you are eligible for twelve months of coverage. Remember that teaching one three-credit Con Ed course is equivalent to earning at least \$3629.50. These earnings levels are subject to change whenever minimum pay rates increase.

#### *Who isn’t eligible?*

- Non-working fellows and postdocs, those not in the bargaining unit or not earning the minimums. Also, those who graduate from grad school lose eligibility at the end of the six-month period they are enrolled in, and those who withdraw as students, fail to enroll as students or terminate employment prior to earning enough lose eligibility within 30 days from one of these events.

#### *Can members still enroll in the 08-09 plan?*

- Only if they were a grad student during 08-09 AND earned at least \$3467.75 in a GEO eligible position prior to May 23, 2009. We can’t enroll anyone in last year’s plan if they don’t meet these criteria, even if they have an emergency. Sorry, we just can’t do it. It violates our plan guidelines.

#### *When can members enroll in the 09-10 plan?*

- Enrollment starts online at [www.hwtrust.geouaw.org](http://www.hwtrust.geouaw.org) as of September 24, 2009. Those grad employees eligible for the plans will receive a hard copy enrollment packet of information in their departmental mailboxes by mid-September.

*How do members enroll?*

- First, go to [www.hwtrust.geouaw.org](http://www.hwtrust.geouaw.org) and fill out the online application. Next, print the authorization form, sign it and bring it to the GEO office. Then the forms are processed and applicants should receive a confirmation email within 2 weeks. It takes at least two weeks to process enrollments, so members should not anticipate immediate enrollment.

*Why is the waiver necessary?*

- Because FERPA prevents us from accessing information about our members and we need members to waive their FERPA rights for the purposes of providing information to those associated with the health and welfare trust so that we can provide the member with benefits. For example, without the authorization form, we cannot verify that the member is eligible to participate in the plans. We cannot under any circumstances enroll a member without a signed authorization form.

*How will members know they are enrolled?*

- After we receive the authorization form, we ask the Graduate Assistantship Office to verify the eligibility of those who have applied. Once we have verification, we enroll members and send them an email confirming they are enrolled. This process usually takes two weeks to complete. We cannot promise anyone with an emergency that we can get them enrolled any faster because much of the process is not directly controlled by us. Members who have been enrolled previously in our plans will not receive new cards, but we can order them a replacement if necessary. New members will receive insurance cards within a month of enrolling.

*When does coverage start?*

- If a member fills out the online enrollment form and brings their signed authorization form to GEO by noon on October 7, 2009, their coverage is guaranteed to begin on November 1. If they bring their form in after the deadline, effective dates will be rolling with the start of each new month. The 2009-10 plan year runs from November 1, 2009-October 31, 2010.

*Can you use coverage without an insurance card?*

- Yes, as long as you're 100% certain you are enrolled, you can give your provider your subscriber id number and your group number and access benefits without your card.

*Why should everyone enroll as soon as they have the option to?*

- Because inevitably a member who waits will experience a dental emergency and we cannot make miracles happen in terms of enrolling someone immediately. And it's free after all, so why not! Also, it helps our rates for people to be enrolled for the whole plan year, and not just when they have an emergency.

*Can members enroll if they have not yet received their Social Security Number?*

- Yes, the online enrollment form has a box for those without SSNs to check, which allows them to continue the enrollment process, but they definitely must check this box so that we can contact them later once they receive their SSN.

*When you lose eligibility, can you extend coverage by paying for it yourself?*

- Yes, participants who lose eligibility can buy their coverage for an additional 18 months under the COBRA law. The monthly premiums are pretty affordable.

*Where can people find more information?*

- Our website, [www.hwtrust.geouaw.org](http://www.hwtrust.geouaw.org) has a wealth of info, including a downloadable forms section. Delta and EyeMed have informative websites: see addresses above. Looking at our enrollment packet also helps with answering questions. You can contact the benefits administrator, Leslie Edwards, with questions at (413) 534-7618 or [uawdental@external.umass.edu](mailto:uawdental@external.umass.edu)