

Health Benefits Update

October 11, 2010



Management is Changing Health Insurance Providers...

After a lengthy bidding process, management is changing health insurance companies. During the open enrollment period from October 15 to November 22, you can join Empire Blue Cross/Blue Shield or UnitedHealthcare. **GHI and HIP will no longer be options.**

Under our contract, management is allowed to change insurance companies. Changing insurance companies doesn't mean changing the benefits we are entitled to. **Under the contract, health benefits can be increased, but they CANNOT be decreased.**

UnitedHealthcare has contracted with management to provide the same benefits at **zero co-pays** that HIP currently provides.

Empire Blue Cross/Blue Shield has contracted with management to provide the **same benefits at the same co-pays** that GHI currently provides.



If you do not submit a form during the open enrollment, you will just get a new card for your new plan — UHC for HIP or Empire BCBS for GHI.

There are reasons to submit an enrollment form:

- **You can pick the other plan.**
- **Now dependents are covered through age 26.**
- **Now, the federal government is requiring social security numbers for any dependents aged 45 or over (such as a spouse who does not have their own coverage.)**

With this change, 2,400 active TWU Local 100 members and 1,200 retirees who live outside of New York State will have better access to care, because the national Blue Cross/Blue Shield network has far more doctors and hospitals.

In New York, almost all HIP doctors are also in UHC or BCBS. This means that almost all members currently enrolled in HIP will have the option of keeping the same doctor they have now. Many GHI doctors are also in BCBS. We believe about **1 family in 40 may have to change doctors. TA management is responsible for a smooth transition** that guarantees continuity in our health benefits. **Local 100 is seeing to it that we get just that.**

Old Option	New Option
	
	

Starting October 12, BCBS and UHC representatives will be visiting transit properties to advertise their offerings.

Around October 15, you should receive an open enrollment package with information on the plans.

This year **you should look carefully at the materials** and take the opportunity to ask questions when company reps visit your property.

If, in the course of the transition, you have reason to believe that you are being denied or left without a health service, please inform the union's Member Services Department.



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