



**Washington Teachers' Union**  
**Vision and Dental Benefit Plans**  
**2011 - 2012 Open Enrollment**  
**Your Need-to-Know Guide**





Dear WTU Members:

As a “public servant and proud teacher,” I am pleased to offer, as part of your contract, dental and vision benefits through UnitedHealthcare for the 2011-2012 school year.

This year the vision benefit will include an upgrade to cover in full standard Anti-Reflective Coating at In-Network Vision providers. Members will also continue to receive two Dental Plan options based on you and your family’s needs.



**Open enrollment will take place from August 8th through September 9th. You must enroll online by September 9th for your dental and vision benefits to take effect on October 1, 2011.**

If you are already enrolled from the 2010 – 2011 school year and no changes need to be made to plans or dependents, then you do not have to actively enroll again this year.

### **Electronic Enrollment**

For your convenience, the enrollment for dental and vision benefits are processed electronically. Please refer to page 9 of this guide to learn how to enroll online. As always, the WTU Benefits Office is here to help. If you need assistance or have questions call the WTU Benefits Manager, Tonia Pollard, at (202) 293-8617.

### **Vision Plan**

Starting October 1, 2011, you will receive standard Anti-Reflective Coating as a full coverage option through In-Network providers along with:

- In-Network and Out-of-Network plan options
- No copays for exam, materials and contact lens fitting
- No claim forms needed for in-network services
- Full coverage options for In-network providers

For more information about the vision benefits, see page 8.

### **Dental Plan Options**

Members will have the choice of an In-Network Only Dental Plan or the PPO Dental Plan.

When you enroll in the In-Network Only Dental Plan (In-Network providers only) you will enjoy benefits such as:

- Access to a national PPO (preferred provider organization) network
- Adult and child orthodontist coverage
- A \$3,500 annual maximum

With the PPO Dental Plan, you will have the option to see the dentist of your choice, both in and out of the network, from more than 2,000 dentists in the WTU region.

For more information about the In-Network Only Plan and the PPO Dental Plan, see page 7.

Washington Teachers’ Union looks forward to continuing to support your efforts in providing quality instruction to all students in the District of Columbia Public Schools.

Best regards,

Nathan Saunders

President

Washington Teachers’ Union

# Your Need-to-Know Guide

Washington Teachers' Union (WTU) is proud to announce your vision and dental benefits for the 2011 - 2012 school year. This guide will help you learn about benefit plan details, how to cover dependents, how to enroll online and more. You'll also find information that can help you select the right dental plan for you and your family.

Please read this guide carefully. **To choose coverage for 2011 - 2012, you must follow the electronic enrollment instructions and enroll by Sept. 9, 2011.** If you do not enroll during open enrollment, your plan options will be selected for you. Once open enrollment closes, you won't be able to change plans or coverage until next year's open enrollment period (unless you have a documented life status change).

**If you had vision and dental benefits through WTU last year and are NOT making any changes (i.e. Dental Plan changes or Dependent coverage changes), you DO NOT need to complete the online enrollment process. If you are a NEW HIRE, then you MUST enroll on line by September 9th, 2011 or you will be automatically be enrolled in the INO Dental Plan and the Vision Plan (Single Coverage Only).**

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**Changes will not be made after Sept. 9th unless you have life status change documentation submitted.**

## Important Dates

Open enrollment period:	Monday Aug. 8 - Friday Sept. 9, 2011
Enrollment deadline:	Friday Sept. 9, 2011
Coverage is effective:	Oct. 1, 2011

# What You Need to Know

Your benefit plans are designed to offer you and your family comprehensive coverage for your dental and vision needs. **Your benefits will be effective Oct. 1, 2011.**

## Dental Plan Costs

As part of your negotiated contract –you have no additional payroll deduction cost. for coverage for 2011-2012.

## Elections and Enrollment

Electronic (online) enrollment is mandatory this year, if you are making changes or are a new hire. To continue coverage, you must follow the instructions listed on page 9 to complete your online enrollment. **If you are currently enrolled and are not making any changes, you DO NOT need to reenroll.**

**If you don't complete electronic enrollment by Sept. 9, 2011, your plan options will be selected for you.** You won't be able to change plans or coverage until next year's open enrollment period (unless you have a life status change).

## Dependent Eligibility Requirements

If you're planning to cover a spouse or one or more children, you'll need to provide their Social Security number(s) and submit proper documentation. If you don't supply this information, your dependent(s) will not have coverage. See page 6 to learn what documents you need to submit.

## Confirmation Statements

In an effort to reduce mailing and be environmentally friendly, you'll receive your confirmation statement via e-mail. After you've provided your e-mail address during enrollment, you'll be sent a statement detailing your benefit elections. You'll also be able to view your benefits on the WTU website throughout the year.



# Dependent Coverage

Please make sure your Peoplesoft account shows Self and Family coverage if you have dependents on your union dental and vision or your dependents will not be covered October 1, 2011.

If you'd like your 2011 - 2012 plan to offer coverage for a spouse, children or other dependents, (and they are not already covered) **you must provide documentation and enroll them during the open enrollment period from Aug. 8 - Sept. 9, 2011. If your dependent is currently covered, you are not required to reenroll them at this time.**

## Who's eligible for dependent coverage?

- Your spouse
- Your domestic partner
- Your child—Unmarried children, including biological, adopted, placed with you for adoption or stepchildren, as well as any child for whom you have legal custody or guardianship is eligible for coverage. **Children may be covered until 31 days after their 26th birth date.**
- Your disabled adult child—Disabled children older than age 26 may be covered if the disability occurred prior to age 19.

## Social Security Numbers

Your dependent's Social Security number is required for enrollment. **Without including a Social Security number you won't be able to complete enrollment, and your dependent will not have coverage beginning Oct. 1, 2011.**

## Eligibility Documentation

To ensure WTU is covering only eligible dependents, you must submit approved documentation showing the relationship between you and each dependent you wish to cover under the dental and vision plans. **To extend coverage to dependents, you must submit the documentation listed on page 6 to the WTU Benefits Office by Friday, Sept. 9, 2011.**

Please be sure to include your name and your relationship to the dependent. Feel free to call the Benefits Office at **(202) 293-8600** with any questions.

Send in required documentation to:

Washington Teachers Union Benefits Office  
1825 K Street N.W.  
Suite 1050  
Washington, D.C. 20006

You may also scan and e-mail documentation to **tpollard@wtulocal6.net** or send by secure fax to **(202) 223-0259**.

# Dependent Documentation Options

## Option 1 – Federal 1040 Income Tax Return

The easiest way to provide dependent eligibility documentation is to submit a copy of the first page of your most recently filed 1040 tax return. You may submit any 1040 tax form, including 1040A, 1040EZ, etc. Information required includes everything through line 6d, and the sections titled “Label, Filing Statute” and “Exemptions,” which includes the dependent’s name, Social Security number and relationship. Information on lines 7–37 may be blocked out if you choose.

## Option 2 – Other Documentation

**You may also provide other documentation (as indicated in the chart below) to the WTU Benefits Office by Sept. 9, 2011.**

- Marriage Certificate – Legal, currently valid, and issued by a state, county or other applicable U.S. or foreign government agency. Church certificates are not acceptable.
- Domestic Partnership Certificate – Legal, currently valid, and issued by a state, county or other applicable U.S. or foreign government agency.
- Birth Certificate – Legal and issued by a state, county or other applicable U.S. or foreign government agency. The birth certificate must include the names of both parents. A hospital certificate is also acceptable if it contains the names of both parents.
- Adoption or Legal Guardianship Papers – Issued by a court and must contain the name of the employee and the child.
- Proof of Disability – Social Security disability award letter that includes the disability effective date.

**If you don’t have the required documentation for your dependent(s), be sure to contact the WTU Benefits Office at (202) 293-8600, during normal business hours and as soon as possible, to find out whether other information you have may be used to verify eligibility.**

	Acceptable Types of Dependent Documentation					
	Option 1	Option 2 (Provide all documents noted.)				
Eligible Dependents	Copy of 1040 Income Tax Return (page 1 only)	Marriage Certificate	Domestic Partner Certificate	Birth Certificate	Adoption or Legal Guardianship Papers	Social Security Disability Award Letter
Legal Spouse	X	X				
Domestic Partner	X		X			
Child – Biological	X			X		
Child – Stepchild	X			X		
Child – Adopted or Placed for Adoption	X				X	
Child – Legal Guardianship	X				X	
Child – Disabled Over Age 19	X			X		X

# Dental Plan Options

This year, you'll have a choice of two dental plans, the comprehensive In-Network Only or a PPO Plan. There will be no additional payroll deductions for either plan, no matter whether you opt for single or family coverage.

## In-Network Only Plan

It offers comprehensive coverage and the lowest out-of-pocket costs to you. The plan includes many excellent benefits, including no deductibles, a \$3,500 annual maximum, access to more than 2,000 regional providers and more than 100,000 national providers, orthodontia coverage and more.

## PPO Plan

The PPO Plan option gives you access to a vast national network of PPO providers. This plan offers you the flexibility of having coverage for both in-network and out-of-network providers.

When you choose to use an in-network provider, you'll have a higher level of coverage, and you'll pay less out-of-pocket. When you choose to use an out-of-network provider, this plan will pay benefits that are deemed Reasonable and Customary (R & C). Any amounts over the R & C will be your responsibility.

## Highlights and Advantages by Plan

	In-Network Only Plan	PPO Plan
Coverage for in-network providers	Yes	Yes
Coverage for out-of-network providers	No	Yes
Access to National PPO Providers	Yes	Yes
Deductible	\$0	\$50 single/\$150 family
Annual maximum	\$3,500	\$1,000
Orthodontia coverage	Yes, covered at 50% coinsurance, with a \$2,000 maximum, for both children and adults	Yes, covered at 50% coinsurance, with a \$1,000 maximum, for children only
Referrals needed for specialty services	No	No
Additional benefits:	<ul style="list-style-type: none"> <li>• No claims forms for in-network services</li> <li>• No waiting periods for major services</li> <li>• No need to select one primary care provider</li> <li>• Fixed copay options (you'll know the out-of-pocket costs upfront)</li> <li>• Emergency and pain-relief care covered at in-network rates</li> </ul>	<ul style="list-style-type: none"> <li>• Consumer MaxMultiplier included (you're able to roll over your unused annual maximum if guidelines are followed)</li> </ul>

Both plans have access to [www.myuhcdental.com](http://www.myuhcdental.com) to estimate out-of-pocket costs for treatments.

To find a provider in the UnitedHealthcare PPO Network, visit [www.myuhcdental.com](http://www.myuhcdental.com) or call (877) 816-3596.

# Vision Plan

Your vision coverage for 2011-2012 will again be provided by UnitedHealthcare Vision (formerly Spectera). Your coverage will include eye exams, frames and lenses or contact lenses. You may choose to see in-network or out-of-network providers. However, coverage will be highest—and your out-of-pocket costs will be lowest—when you use an in-network provider. Discounts for laser eye surgery (limited to certain locations) are also offered. However, laser eye surgery is not a covered benefit.

## Vision Plan Highlights

- Anti-reflective coating **NEW BENEFIT FOR 2011 - 2012**
- Benefit coverage for UnitedHealthcare Vision Network providers and out-of-network providers
- No copays for exam, materials and contact lens fitting
- No claim forms needed for in-network services
- Materials and exam covered every 12 months
- Full coverage options for in-network providers include:
  - Scratch-resistant coating
  - UV/tints
  - Polycarbonate lenses
  - Transition lenses
  - Basic and high-end progressive lenses
- May choose contact lenses instead of glasses (up to \$150 benefit paid)

To find a provider in the UnitedHealthcare Vision Network, visit [www.myuhcvision.com](http://www.myuhcvision.com) and click "Find a provider." Or call Customer Service at (800) 638-3120.



# How to Enroll

Follow these easy steps to enroll in your 2011 - 2012 vision and dental benefits:

1. Log on to **www.wtulocal6.org**.
2. Click on quick link for Benefits Enrollment "Benefits" to be directed to the enrollment page.
3. Log in your username, which is the initial of your first name and your last name followed by the month and date of your birthday. For example, Bob Brown is bbrown1125 if Bob's birthday is Nov 25th. Your password is the last 4 numbers of your social security number.
4. Click on "Enroll Now" and follow the prompts to view or change your enrollment.

**\* You must check "agree" statement at bottom of each page to proceed to next page.**



## Please note:

- **Open enrollment begins Monday Aug. 8, 2011 and ends Friday, Sept. 9, 2011. Your new benefit choices go into effect on Oct. 1, 2011.**
- **Please make sure your Peoplesoft account shows Self and Family coverage if you have dependents on your union dental and vision or your dependents will not be covered October 1, 2011.**
- **ID Cards** – You'll receive a dental ID card in the mail if you are newly enrolled or changing your Dental Plan for October 1, 2011. Vision ID cards will be available online at **www.myuhcvision.com** after **Oct. 1**. However, vision ID cards are not needed to use your vision benefit (just tell your provider you're a member of the UnitedHealthcare Vision Plan).
- **Coverage Changes** – You can only make coverage changes after **Sept. 9, 2011 if you experience a life event for family status changes, such as a divorce or the birth of a baby.** Any changes in benefit elections must be made within 60 days of your status changes. If you have any questions, please call the Benefits Office at **(202) 293-8600**.

# Open Enrollment Checklist

## **Step One: Review**

Review this guide, and be sure to read the contents carefully. Decide which benefits will be best for you and your family throughout the upcoming school year. Remember, **your new benefit choices will take effect Oct. 1, 2011.**

## **Step Two: Enroll**

**Log on to [www.wtulocal6.org](http://www.wtulocal6.org) and complete your enrollment between Monday Aug. 8 and 5:00 p.m. on Friday, Sept. 9, 2011.** Be sure to have you and your family's Social Security numbers ready before beginning the process.

## **Step Three: Submit and Confirm**

Review your selections and submit your enrollment (if you haven't done so already). Watch your e-mail for a confirmation stating that your choices have been submitted.

## **Step Four: Send in Documentation**

**Send in any required documentation for your spouse or dependent(s) by Sept. 9, 2011, to:**

Washington Teachers' Union Benefits Office  
1825 K Street N.W.  
Suite 1050  
Washington, D.C. 20006

You may also scan and e-mail documentation to [tpollard@wtulocal6.net](mailto:tpollard@wtulocal6.net) or send by secure fax to **(202) 223-0259**.

For a list of documents needed, refer to page 6.

**Remember, you must enroll online and submit dependent documents by Sept. 9, 2011. If you do not do so, your plans will be selected for you, your dependents may no longer be covered, and you will not be able to make changes until the the next enrollment period.\***

**\*After Sept. 9, 2011, changes to vision and dental benefits cannot be made until the following enrollment period, unless there's a qualifying life event or family status change.**

# Insurance Terms Glossary

**Annual maximum:**

The highest amount of money your insurance plan will pay out to you in one year.

**Coinsurance:**

The percentage that your insurance company will pay after you've met your deductible.

**Deductible:**

The dollar amount you must reach before your health benefits and coinsurance can be used. Some services, such as preventive services, may be covered without meeting the deductible first.

**In-network providers:**

Health care providers that have an agreement with your insurance company to offer a reduced rate for quality care. Your coverage is often highest when you use an in-network provider.

**Open enrollment:**

The annual period in which you can enroll in a benefit plan for the following year.

**Out-of-network providers:**

Health care providers that do not have an agreement with your insurance company to offer discounted rates. You may have a lower level of coverage if you use an out-of-network provider.

**PPO (Preferred Provider Organization):**

A health care organization that has an agreement with your insurance company to offer a reduced rate for quality care.

For more detailed plan information, visit [www.wtulocal6.org](http://www.wtulocal6.org).  
Or log on to the Benefits enrollment site, and visit the Library tab.