



TEAMSTERS LOCAL UNION 77 HEALTH & WELFARE FUND

P.O. Box 676 • Richboro, PA 18954 • (215) 364-9160 • Fax (215) 364-6858

Union Designated Board of Trustees

Jock P. Rowe, Secretary-Treasurer
and Business Manager

Kenneth L. Zawacki, President
Mark Rowe, Recording Secretary

October 26, 2011

Dependents Ages 19-26 – Policy Guidelines

Dear Brothers and Sisters:

Effective October 1, 2011, the Trustees voluntarily implemented the provisions of the Health Care Reform Act (HCRA) so that dependents ages 19 to 26 would be entitled to dental and vision benefits. This applies to active PTC employees, and those individuals, no longer employed by PTC, but enrolled in the Teamsters Local 77 Health & Welfare Fund's (Fund) Continuation of Benefits (COB) option.

The Pennsylvania Turnpike Commission (PTC) provides open enrollments for dependents twice a year. If you fail to provide a timely application to PTC, you may need to wait until the next enrollment period to apply to PTC for certification to have your dependent covered. If you meet PTC's requirements you also satisfy the Fund's certification requirements. Therefore, the Fund will not require duplicate certification of a dependent's eligibility. COB members will need to apply to the Fund to add a dependent ages 19-26. Forms are available upon request.

HCRA requires that for dependent ages 19-26 he/she must comply with the following regulations:

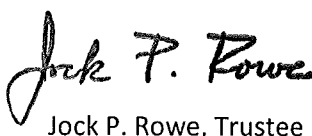
- Must be between the ages of 19 and 26 (benefits will end the month after 26th birthday)
- Cannot be eligible for coverage under another employer-sponsored health plan (other than through a parent)
- Can be married, but, cannot be eligible for coverage under their own or their spouse's employer-sponsored health plan
- Can be disabled (no disability certification needed until age 26)
- Does not have to live with PTC employee or COB Participant
- Does not have to be claimed as dependent on employee's or COB Participant's tax return
- Does not have to be a student (no student certifications are required)

Please refer to the attached "Dental & Vision – Contact List" for specific procedures.

IMPORTANT: Intentionally, adding an ineligible dependent or failure to remove a dependent that is ineligible is considered insurance fraud. The Insurance department will prosecute individuals responsible for the fraud.

If you have any questions concerning your benefits, you should contact Diverse Administrators, Inc., Fund Manager, PO Box 676, Richboro, PA 18954, phone 215-364-9160, fax 215-365-6858.

Fraternally yours,


Jock P. Rowe, Trustee

Enclosure: Contact List



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DENTAL & VISION – CONTACTS LIST

DENTAL • METLIFE-PPO • GROUP #118963

- 1) Questions regarding your benefits, claims status, or finding a network dentist
- 2) **Contacts:** **By Phone:** 800-942-0854 **Online:** www.metlife.com
- 3) **Find a Network Dentist:** Logon to MetLife, click on “Find a Dentist” and search for dentists in or around your zip code. Or search for your current dentist. If he/she is not listed in the network, then you may use your out-of-network dentist (see out-of-network below), or select a dentist who is in the MetLife network.
- 4) **Out-Of-Network Dentist:** Obtain Claims Reimbursement form by phone or online. Mail form to MetLife, Group Dental Claims, PO Box 981282, El Paso, TX 79998-1282, or fax to Attn: Claims at (859) 389-6505. MetLife will reimburse you the lesser of the scheduled amount or the provider’s fee.
- 5) **Claim Status or Problem:** Register online to receive email alerts on claim status, explanation of benefits (EOB) or check claims status. If you speak to MetLife and still need further assistance contact Diverse Administrators, Inc., Fund Manager, (215) 364-9160.

VISION • VISION BENEFITS OF AMERICA (VBA) • GROUP #2040

- 1) Questions regarding your benefits, claims status, or finding a network provider
- 2) **Contacts:** **By Phone:** (800) 432-4966 **Online:** www.visionbenefits.com
- 3) **Find a Network Provider:** Logon to VBA, click on “Find a Provider” and search for a provider in or around your zip code. Or search for your current provider. If he/she is not listed in the network, then either use your out-of-network provider (see out-of-network below), or select a provider who is in the network.
- 4) **Benefit Authorization Form:** Form only necessary if you use a Non E-claim (electronic) provider. Logon to VBA, Click Providers, and verify if your provider is E-claim capable. If not obtain the form by phone or VBA’s online service. Sunglasses form for members only is available online for E-claim providers. Otherwise, members can obtain sun glasses benefit form by phone or online.
- 5) **Claims Status or Problem:** Register online to receive email alerts on claim status, explanation of benefits (EOB), claim status, and claims history. If you speak to VBA and you still need further assistance contact Diverse Administrators, Inc., Fund Manager, (215) 364-9160.
- 6) **Out-Of-Network Claims:** Member may obtain benefit claims form from VBA by phone or online. Attach itemized receipts and mail to VBA, Attn: Non-Panel Claims, 300 Weyman Plaza, Suite 400, Pittsburgh, PA 15236-1588. VBA will reimburse you the scheduled amount. If no form, mail itemized receipts with note to VBA state members name, address, SS#, and DOB, and dependent name, SS#, and DOB (if applicable).

ADMINISTRATIVE CHANGES • PA TURNPIKE (PTC) • 717-939-9551, ext. 4212

Applies to Union members currently employed by PTC. Notify Vicky Myers, PTC HR Department, to change name or address, add-delete dependent, change marital status, add-delete dependents ages 19-26 provided by Health Care Reform Act (HCRA). Fund will accept PTC’s HCRA verifications; therefore, Fund does not require separate verification.

FUND MANAGER • DIVERSE ADMINISTRATORS, INC. (DAI) • 215-364-9160

Fund Management and Continuation of Benefits (COB): While employed by PTC, contact DAI with questions concerning your eligibility and dental or vision benefits. If you are on a leave of absence or no longer employed by PTC, contact DAI concerning your rights to continue benefits under COB regulations, premiums status and other issues not processed by PTC. We suggest you make copies of this list for spouse, if any, and dependents at school or not living at home.

PLEASE RETAIN THIS FOR FUTURE REFERENCE

10.26.2011