Message from the Trustees

The Trustees want to welcome you to this first issue of BenefitExpress, a newsletter designed to keep you informed about your benefits.

Our primary concern is for the health and welfare of our participants—whether it’s sharing the value of our medical benefits, providing ways for you and your family to live happier, healthier lives, or helping you to plan for a secure future.

We believe in our plans. We understand our responsibility to provide quality benefits for you and your family as well as do our part to efficiently control costs. In this, we are truly partners—we want you to know about and be prepared to make wise decisions when it comes to using your benefits. It’s important for all of us to make smart choices, and when we do, we can all reap the rewards. The recent “premium holidays” in July and August are examples of how you and the Trustees can work together and achieve substantial savings. And, as you will read about below, there are more opportunities ahead....

This first issue contains information about our new “look” and theme for benefits communications—BenefitExpress. It also provides the results of our recent survey on participation in our health plan, news about the upcoming open enrollment period, a new benefits overview brochure coming out soon, and some recent changes you need to know about regarding benefits.

So enjoy this issue of BenefitExpress. Let us know what you think. We’re here—for you and your family.

The Trustees

Another Premium Holiday Coming in December

Based on your continuing efforts in helping to control claims and other health care costs, the Trustees are pleased to inform you that we will be able to offer our participants another premium holiday for Part-time and Full-time employees enrolled in the health plans for the December Health Contribution. You will only contribute 50% of your normal premium towards health care benefits for December 2009. Thanks for everything you do to help us control costs and stay healthy!

Open Enrollment Coming

It’s that time of year again! Time for you to review your options for health care benefits and make your decisions for the coming year.

Beginning November 2 and ending December 1, we will once again be conducting open enrollment. You’ll be receiving an Enrollment Guide in the mail with the important details and instructions on what you need to do to ensure you’re covered in 2010.

Be looking for the Guide—it’ll have BenefitExpress on the cover, so it will be hard to miss!
What’s New?

The Trustees have approved the following enhancements to your benefits:

- Effective July 1, 2009, the lifetime orthodontic maximum and the annual dental maximum were increased from $1,000 to $1,500.
- Effective January 1, 2010, the scope of services covered by the $750 annual benefit for chiropractic will include any combination of chiropractic, acupuncture, nutritional therapies (prescribed by a Physician or other payable health care practitioner), naturopathic services/supplies, homeopathic services/supplies and therapeutic massage provided by a licensed massage therapist.
- The “Generic Only” restriction for PPIs (June 1, 2009) has been removed.

Contact Information

Amalgamated Transit Union #1001
Health and Welfare Trust
2821 South Parker Road, Suite 1005, Aurora, CO 80014
(303) 745-7004

ATU Self-Funded PPO Plan
(303) 745-7004; www.rtd-atu1001.org

ATU High Deductible Plan
(303) 745-7004; www.rtd-atu1001.org

Kaiser Permanente 220 Plan
(303) 338-3800; www.kaiserpermanente.org

Kaiser Permanente Senior Advantage Plan
(303) 338-3800; www.kaiserpermanente.org

Envision Rx Options
www.envisionx.com/resources/pharmacylocator.aspx

Delta Dental
(303) 741-9300; www.deltadentalco.com

Cofinity
(800) 831-1166; www.cofinity.net

Capstone Chiropractic Network
(303) 604-9797; www.capstonenetwork.com

Kurtz & Peckham
(303) 893-3045; www.kurtzpeckham.com

Survey Results

Recently our Fund Administrators, Compusys of Colorado, sent out an anonymous and confidential survey to all of those members who currently do not participate in our health plan. We wanted to know why they don’t, and see how we might address any issues that the survey discovered. More than 130 members responded. Here are a few of the statistics/results:

- 71% of those responding were married, 29% unmarried
- 35% don’t participate because their spouse has other coverage
- 39% don’t participate because it’s too expensive
- 55% would participate if a lower cost plan was offered; 32% would not
- 40% stopped participating because of a variety of reasons; 60% never participated

Now that we have an insight into the issues, the Trustees will continue their efforts to evaluate cost-effective, quality health care for all participants and their families. Thanks to those of you who participated!

New Brand, New Look

We want to make sure that when we have important information to share with you regarding your benefits—health or pension—we get your attention and effectively deliver that information. One proven way of doing this is to make sure participants and their family members recognize materials from the Funds when they arrive in the mailbox. By creating the BenefitExpress brand, we are introducing a new look and theme that you will come to recognize as representing clear, straightforward information that affects the quality of life for you and your family. We chose BenefitExpress because:

- The name—we know how busy you are. You want your benefits information fast and to the point. That’s our goal and our focus.
- Our logo—the BenefitExpress bus—will provide you and your family members with an easy-to-recognize symbol. When you see “the Bus,” you know it’s important!

Benefits Overview Brochure Coming

Your Enrollment Guide is always a valuable tool when it comes to describing the health care benefits the Fund provides. We also think it would be a good idea to provide each of our participants with a handy “one-stop shopping” tool—a benefits highlights brochure—that provides an overview of your health benefits. The brochure, coming your way soon, will give you everything you need to know, including web sites and contact information for a number of resources that can make your life healthier and easier. Check it out!

Suggestions for Future Issues

We’d like to hear what you think about BenefitExpress. We’d also like to know what other benefits or issues you’d like to learn more about in future issues of BenefitExpress. Send us an e-mail at benefitexpress@compusysinc.net. We’re listening!