



Important Benefits Information

To: All DALRC Retiree Benefit Trust Insurance Plan Members
From: Your DALRC VEBA Trust Board - June 3, 2009
Re: 1. Agent of Record Change and 2. Claims and Benefit Assistance Procedures

Agent of Record

Effective April 30, 2009, the DALRC VEBA Trust Board contracted with J. Smith Lanier & Co. (JSL) and their Atlanta office to be our Agent of Record for Trust insurance plans. They will assist the Board with all aspects of your Medical, Prescription Drug, Dental and Vision plans. A notice about JSL is posted at the DALRC website.

The same date, VEBA, Inc. was terminated as our Agent of Record for Trust insurance plans. Do not send communications concerning your benefit program to VEBA, Inc. All affiliation with and compensation to VEBA, Inc. has ceased. There is no guarantee that any communication directed to VEBA, Inc. will be addressed by our insurance companies.

Assistance Procedures

For assistance in accessing service for your insurance plans:

- **Medco – Prescription Drugs:** For help determining if your prescription drug is covered or to find the name of a generic equivalent, please call 1-866-544-3740, the Medco line dedicated to DALRC members, at any time, 24/7 (except Christmas and Thanksgiving). You may go to www.medco.com/medd/dalrc to estimate your annual cost of drugs and other helpful information.

Generic drugs in your plan are chemically identical to the brand name they replace, and must work in the body in the same way. They do the same thing, and are commonly much cheaper.

Your plan is designed to provide you the best coverage at the lowest premium. The lowest premiums will always be for plans where generics are used whenever they are available.

- **MetLife Dental:** For questions or to locate a dentist, call 1-800-942-0854, M-F: 8 a.m. to 11 p.m. (EST/EDT), to speak with a representative, or visit www.metlife.com and enter your zip code under “Dental Center.” To view your benefit and claim information, visit www.metlife.com/mybenefits (enter “DALRC” for employer name).
- **CIGNA DHMO-Dental:** For questions or to locate a dentist, call 1-800-244-6224, M-F: 7 a.m. to 9 p.m. (EST/EDT), Sat: 7 a.m. to 6 p.m. (EST/EDT), Holidays: 7 a.m. to 9 p.m. (EST/EDT), to speak with a representative, or go to www.cigna.com. For benefit and claim information, visit www.MyCigna.com.

- **SuperiorVision:** For questions or for help locating a provider, call 1-800-507-3800, M-F: 5 a.m. to 6 p.m., Sat: 8 a.m. to 1:30 p.m. (PST/PDT), or go to www.superiorvision.com for member specific services, such as printing additional ID cards.
- **Hartford: Medical Claims and Benefit Questions**
To speak with a representative, call our dedicated number at Marsh, Plan Administrator, at 1-877-DALRC65 (877-325-7265), M-F: 7:30 a.m. to 8 p.m. (CST/CDT).
- **All Insurance Plans: Billing and Eligibility Verification**
To speak with a representative, call our dedicated number at Marsh, Plan Administrator, at 1-877-DALRC65 (877-325-7265), M-F: 7:30 a.m. to 8 p.m. (CST/CDT).

Notes for the Above

- If you do not feel comfortable with the answers you receive at any of these numbers, ask for a supervisor, discuss your issue with this person until you are satisfied you understand what is being said. The answer should make sense to you. It is OK to call back with more questions later.
- You may also reach any of the insurance companies through the DALRC Service Center at 1-877-DALRC65 (877-325-7265).

Important HIPAA Note

Due to HIPAA laws (Health Insurance Portability and Accountability Act), VEBA Trust Board Members may not receive Protected Health Information (PHI) from plan members. If a Board Member has this information, they and your plan could be subject to large federal fines. Fines levied against the plan would increase insurance premiums.

PHI is information concerning health issues (personally identifiable to the person discussed), in writing, including email, or verbally. Provide PHI only to the insurance companies listed above or Marsh. They are the only entities that may receive this information. If a Board Member receives PHI in writing, he/she will reply with instructions to “Please contact the carrier or Marsh with this information,” and delete the email.

If a Board Member receives PHI in a phone call, they will try to interrupt you before you provide the information and give you the same instructions. If they cannot stop you in time, they will make no notes of the health information discussed, and will not pass it along to anyone, including insurance companies or Marsh.