

**Jefferson Federation of Teachers
HEALTH AND WELFARE FUND**

2540 Severn Avenue, Suite 302, Metairie, LA 70002

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***Dental, Vision and Life Benefits
for
All Bargaining-Unit Employees***

JFT Health and Welfare Fund is pleased to provide you with uninterrupted coverage for dental, vision and life benefits for the school year 2012-2013.

Please contact the Fund office by **December 15, 2012.**

Benefit Coverage	Enrollment
Bargaining-Unit Employee	<ul style="list-style-type: none"> • You are automatically enrolled in premium-free dental, vision and life benefits. • Visit our website to download a Beneficiary Card. Complete and sign the Beneficiary Card for your \$10,000 life insurance policy. Mail or pony the <u>original signed</u> document to the Fund office.
2013 Dependent Premiums	<p><u>No Change to Current Dependent Coverage</u></p> <ul style="list-style-type: none"> • No action is required.
<ul style="list-style-type: none"> • Spouse <ul style="list-style-type: none"> • 24 pays — \$17.16 • 20 pays — \$20.59 • Child(ren) <ul style="list-style-type: none"> • 24 pays — \$26.49 • 20 pays — \$31.78 • Spouse and Child(ren) <ul style="list-style-type: none"> • 24 pays — \$43.65 • 20 pays — \$52.37 	<p><u>Add Dependent(s) — Effective January 1, 2013</u></p> <ul style="list-style-type: none"> • Visit our website to download Enrollment and Verification Form and Required Documents for enrolling dependents. • Complete and sign the Enrollment and Verification Form. Mail or pony <u>original signed</u> Enrollment and Verification Form with all required documents to the Fund office. • A written confirmation for the addition of dependents and the payroll deduction per pay period will be mailed to your home address. • Note: A Dependent enrolled after your JFTHW eligibility date will be a “Late Dependent Enrollee” and subject to an additional 12-month waiting period before the Dependent is eligible for Basic, Special and Orthodontic benefits. There is no waiting period for vision benefits. Dependents enrolled before the age of 3 are not subject to this additional waiting period.
	<p><u>Drop Dependent(s) — Effective January 1, 2013</u></p> <ul style="list-style-type: none"> • Email the Fund office with your request to drop dependents. • A written confirmation that dependents have been termed will be mailed to your home address.
	<p><u>Changes to Dependent(s) — Effective January 1, 2013</u></p> <ul style="list-style-type: none"> • Email the Fund office with your request to make any changes to dependent coverage. • A written confirmation of these changes to dependent coverage will be mailed to your home address.
	<p><u>Change from Post-tax to Pre-tax Payroll Deduction — Effective January 1, 2013</u></p> <ul style="list-style-type: none"> • Post-tax payroll deductions may be changed to Pre-tax payroll deductions for 2013. • Email the Fund office to request this change to your payroll deduction each pay period. • A written confirmation of this change will be mailed to your home address.