

****Health and Welfare Aetna Dependent Audit Update****

Employees Covered Under the Railroad National Health and Welfare Plan

In September Aetna Insurance sent out a questionnaire to verify with every covered freight railroad employee the eligibility of dependents you have listed for dental insurance coverage. The railroads wanted this audit to apply all insurance plans for employees. Through talks with the IBEW and the other unions involved, an agreement was worked out as to how to implement and apply this audit. The deadline is approaching to respond. If you haven't already done so, you must do so immediately or **you risk losing all insurance benefits for your listed dependents -health, dental, and vision.** Your benefits will not be affected. If you haven't responded and you can't find your audit letter, please contact the Aetna Help Line at 866-682-5619.

During negotiations with the railroads, the unions were successful in insisting that if ineligible dependents are found on an employees insurance coverage, no action whatsoever will be taken against that employee – all will be granted amnesty. While we realize that some ineligible dependents are still listed, we also realize that most of these incorrect listings are not due to fraud, but simply to honest oversights.

Whatever the reason that ineligible dependents might be currently listed, members can respond to the audit by removing anyone listed as their dependent with no questions asked, provided they do so in response to the initial mailing of the verification package. *Neither the Insurance Plans nor the railroads will take any action against an employee or the removed dependent.* That means members will not be subject to discipline from the railroad, nor will the insurance company attempt to recover claims previously paid for an ineligible dependent.

Amtrak Employees

This audit was also mailed to Amtrak employees covered under Aetna Dental. Even though at this time Amtrak does not plan on applying the results of this audit to their medical and vision plan, it is still pertinent that you respond. The Amtrak Joint Medical Administration Committee (JMAC), of which the IBEW is a member, will discuss this issue early next year.

Please continue to visit our website at www.IBEW.org for further updates on this and other Railroad issues.