**ANNUAL OPEN ENROLLMENT 2014: FIND OUT** WHAT IS **HAPPENING SO YOU WILL BE READY** 

The annual open enrollment period for your 2014 Alcatel-Lucent health and welfare benefits coverage is:

SEPTEMBER 23, 2013 - OCTOBER 18, 2013

(Look inside to find out more...)

FOR PARTICIPANTS IN THE MANAGEMENT RETIREE PLAN DESIGN





You may view your annual open enrollment communication materials online at <a href="www.benefitanswersplus.com">www.benefitanswersplus.com</a> starting on September 23, 2013. Around that same time, you will receive a mailing from Alcatel-Lucent with details about what is changing for 2014 as well as important legal information.

### Keep the following in mind as you prepare for 2014:



• New source from which to purchase health insurance if you are not eligible for Medicare. Under the Affordable Care Act (healthcare reform), as long as you are not eligible for Medicare, you may elect to buy health insurance coverage through the health insurance marketplace in your area, and opt out of Alcatel-Lucent coverage. Many pre-Medicare retirees may benefit from the potential subsidy offered for marketplace coverage. For more information or to register for email updates, visit <a href="https://example.com/healthcare.gov">HealthCare.gov</a>.



 YBR website enhancements. The website now provides greater security and simplifies the process for adding a dependent to your coverage.



• Continued focus on "going green." Last year, the 100,000+ participants who did not request Annual Open Enrollment Kits saved over 2 million sheets of paper. You can help us go even greener. If you haven't already, sign up to receive benefits information electronically. Log on to the YBR website, select "Your Profile," click "Personal Information" and follow the prompts. Thank you!

**Please note:** If you do not have Internet access, you may contact the Alcatel-Lucent Benefits Center at 1-888-232-4111 beginning on September 23, 2013 to request printed copies of your annual open enrollment materials. **It may take up to 10 days to receive your materials so plan accordingly. Late enrollments will not be accepted.** 

# ENROLLED IN THE UNITEDHEALTHCARE GROUP MEDICARE ADVANTAGE (PPO)?

If so, you will receive additional materials from UnitedHealthcare. If you would like more information about the UnitedHealthcare Group Medicare Advantage (PPO), you can call UnitedHealthcare at 1-888-980-8117 or visit <a href="https://www.uhcretiree.com/alcatel-lucent">www.uhcretiree.com/alcatel-lucent</a>.

### ONLINE-ONLY ENROLLMENT PERIOD: September 23, 2013 -October 6, 2013

You will have an opportunity to make your elections on the Your Benefits Resources™ (YBR) website beginning Monday, September 23, 2013 at 9:00 a.m., Eastern Time (ET), through Sunday, October 6, 2013.

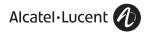
During this time, you may view your 2014 coverage and costs, and enroll or make changes to your 2014 coverage – online only – at <a href="http://resources.">http://resources.</a> <a href="http://resources.">hewitt.com/alcatel-lucent</a>.

You will not be able to call the Alcatel-Lucent Benefits Center to enroll in or make changes to your 2014 coverage, or to ask questions about your 2014 plan options and pricing, until the annual open enrollment period begins on Monday, October 7, 2013 at 9:00 a.m., ET.

## YOU WILL NEED YOUR YBR PASSWORD

You will need your YBR password to access your personalized benefits information and enroll. If you do not remember your YBR password, you can request a new one through the YBR website. It can be sent to you by email, if you previously added your email address to the YBR website, or by U.S. mail. Through the mail, it may take up to 10 days to receive your password. If you do not have Internet access, contact the Alcatel-Lucent Benefits Center at 1-888-232-4111.

Your Benefits Resources is a trademark of Hewitt Associates LLC.



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U.S. POSTAGE PAID
New Brunswick, NJ
PERMIT NO. 1826

#### **REMINDERS**

- Annual open enrollment communication materials available at <u>www.benefitanswersplus.com</u> on September 23, 2013
- Online-only enrollment: September 23 – October 6
- Phone and online enrollment:

October 7 - October 18

Be sure to take action before Friday, October 18, 2013 at 5:00 p.m., ET. Late enrollments will not be accepted.

 Personalized benefits coverage and cost information available at <a href="http://resources.hewitt.com/alcatel-lucent">http://resources.hewitt.com/alcatel-lucent</a> on September 23, 2013