

**ANNUAL OPEN
ENROLLMENT 2015:**

**FIND OUT
WHAT IS
HAPPENING
SO YOU WILL
BE READY**



**The annual open enrollment period for your 2015 Alcatel-Lucent health
and welfare benefits coverage is:**

SEPTEMBER 22, 2014 – OCTOBER 17, 2014

FOR PARTICIPANTS IN THE MANAGEMENT RETIREE PLAN DESIGN

**LOOK INSIDE
TO FIND
OUT MORE...**

You may view your annual open enrollment communication materials online at www.benefitanswersplus.com starting on September 22, 2014. Around that same time, you will receive a mailing from Alcatel-Lucent with details about what is changing for 2015 as well as important legal information.

**ONLINE-ONLY
ENROLLMENT PERIOD:
September 22, 2014 –
October 5, 2014**

Important Information for 2015



Medical coverage subsidy for certain post-March 1, 1990 retirees and their survivors to be eliminated.

Certain former Lucent employees who retired on or after March 1, 1990 (and their survivors) are currently eligible for a Company subsidy toward their Alcatel-Lucent-provided medical coverage. Effective January 1, 2015, this subsidy will be eliminated.

If you are affected, you can expect your premiums to increase beginning with your 2015 coverage. Medical coverage premiums for 2015 will be available on the YBR website when the online-only enrollment period begins on Monday, September 22, at 9:00 a.m., ET. Note that Alcatel-Lucent Benefits Center representatives will be unable to answer any questions about the 2015 rates until Monday, October 6, at 9:00 a.m., ET.



Another source from which to purchase health insurance if you are not eligible for Medicare.

As a reminder, 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.

You should compare your Alcatel-Lucent health coverage with the coverage available through the marketplace. Many pre-Medicare retirees may benefit from the potential subsidy offered for marketplace coverage. In particular, many of the retirees not eligible for Medicare who will no longer receive a Company subsidy toward their Alcatel-Lucent coverage as of January 1, 2015 may find that marketplace coverage is more affordable than medical coverage offered through the Alcatel-Lucent Plan, even if the Company subsidy were still available.

For more information, visit HealthCare.gov.

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 22, 2014 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 information from UnitedHealthcare in mid-September. If you would like to learn more about the UnitedHealthcare Group Medicare Advantage (PPO), you can call UnitedHealthcare at 1-888-980-8117 or visit www.uhcretiree.com/alcatel-lucent.

You will have an opportunity to make your elections on the Your Benefits Resources™ (YBR) website beginning Monday, September 22, 2014 at 9:00 a.m., Eastern Time (ET), through Sunday, October 5, 2014.

During this time, you may view your 2015 coverage and costs, and enroll or make changes to your 2015 coverage – online only – at <http://resources.hewitt.com/alcatel-lucent>.

You will not be able to call the Alcatel-Lucent Benefits Center to enroll in or make changes to your 2015 coverage, or to ask questions about your 2015 plan options and pricing, until the annual open enrollment period begins on Monday, October 6, 2014 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.



ALCATEL-LUCENT BENEFITS CENTER - L7544
PO BOX 1495
LINCOLNSHIRE, IL 60069-1495

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE PAID
New Brunswick, NJ
PERMIT NO. 1826

REMINDERS

- Annual open enrollment communication materials available at www.benefitanswersplus.com on September 22, 2014



- **Online-only enrollment:**

September 22 – October 5

- **Phone and online enrollment:**

October 6 – October 17

Be sure to take action before Friday, October 17, 2014 at 5:00 p.m., ET. Late enrollments will not be accepted.

- Personalized benefits coverage and cost information available at <http://resources.hewitt.com/alcatel-lucent> on September 22, 2014