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

The annual open enrollment period for your 2016 Alcatel-Lucent health and welfare benefits coverage is: SEPTEMBER 28, 2015 – OCTOBER 30, 2015 FOR PARTICIPANTS IN THE FORMERLY REPRESENTED RETIREE PLAN DESIGN LOOK INSIDE TO FIND OUT MORE...

Alcatel·Lucent

2016-PRE3

ANNUAL OPEN ENROLLMENT 2016

You may view your annual open enrollment communication materials online at <u>www.benefitanswersplus.com</u> starting on September 28, 2015. Around that same time, you will receive a mailing from Alcatel-Lucent with details about what is changing for 2016 as well as important legal information.

# Keep the following in mind as you prepare for 2016:

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 and may find that marketplace coverage is more affordable than medical coverage offered through the Alcatel-Lucent Plan. For more information, visit <u>HealthCare.gov</u>.

#### New process for requesting copies of annual open enrollment information by telephone.

If you do not have Internet access, or if you have Internet access but prefer to have a copy of the enrollment information sent to you, you must make your request through the Alcatel-Lucent Benefits Center's automated system **only**, as follows:

- **1. Starting September 28**, call the Alcatel-Lucent Benefits Center at 1-888-232-4111.
- 2. When prompted, enter the last four digits of your Social Security number and your date of birth (mm-dd-yyyy). (You may also be prompted to enter your ZIP code.)
- **3.** Anytime during the "It's Annual Enrollment time!" greeting, say "Annual Enrollment" and then:
  - "Request enrollment kit" to request a copy of your annual open enrollment kit, or
  - "Send enrollment confirmation" to request a copy of your default coverage.

The copy(ies) you have requested will be mailed to your address on file within seven to 10 business days, so plan accordingly. **Late enrollments will not be accepted.** 

### ENROLLED IN THE UNITEDHEALTHCARE<sup>®</sup> GROUP MEDICARE ADVANTAGE (PPO)?

If so, you will receive additional materials 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, TTY 711, 8:00 a.m. to 8:00 p.m., local time, Monday – Friday, or visit www.uhcretiree.com/alcatel-lucent.

### ONLINE-ONLY ENROLLMENT PERIOD: September 28, 2015 -October 18, 2015

You will have an opportunity to make your elections on the Your Benefits Resources<sup>™</sup> (YBR) website beginning Monday, September 28, 2015 at 9:00 a.m., Eastern Time (ET), through Sunday, October 18, 2015.

During this time, you may view your 2016 coverage and costs, and enroll or make changes to your 2016 coverage – online only – at <u>http://resources.</u> <u>hewitt.com/alcatel-lucent</u>.

You will not be able to call the Alcatel-Lucent Benefits Center to enroll in or make changes to your 2016 coverage, or to ask questions about your 2016 plan options and pricing, until the annual open enrollment period begins on Monday, October 19, 2015 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

### REMINDERS

 Annual open enrollment communication materials available at <u>www.benefitanswersplus.com</u> on September 28, 2015

>

- Online-only enrollment: September 28 – October 18
- Online and phone enrollment: October 19 – October 30

You must take action before Friday, October 30, 2015 at 5:00 p.m., ET. Late enrollments will not be accepted.

 Personalized benefits coverage and cost information available at <u>http://resources.hewitt.com/alcatel-lucent</u> on September 28, 2015 PRESORTED FIRST CLASS MAIL U.S. POSTAGE PAID New Brunswick, NJ PERMIT NO. 1826