

## NOTES FROM CBT REFERENCE CHECKS

### Shopmen's Local Union 508

#### Linda Brooks – benefits administrator for union

Have been with CBT since 2007; 468 members; no relationship with Aetna  
Cost savings are very good. Have STD, life, AD&D, Vision, Hearing with CBT

Turnaround on claims very good, less than 2 weeks

Very happy with customer service

### Ypsilanti Public Schools

#### Diana Jackson – finance department

With CBT 3 years, 800 employees; no relationship with Aetna

Minor issues re dependent coverage when changed but quickly resolved

No issues in terms of pharmacies not accepting Care Mark prescription coverage.

Very happy with customer service

### Woodhaven Brownstone Public Schools

#### Cindy Ciesla – HR

Just started Jan 1 but have been working with them since Sept/Oct. Approx 150 employees

Originally just administrators and central staff but MESSA terminated coverage when unit voted MEA out and AFSCME in. BPA facilitated transfer, got 110 onto insurance when MESSA cancelled

Some minor problems with Aetna initially denying therapeutic massage but Alyson got on this right away and got it fixed. Subsequently learned in discussion with Denise Boden (payroll/union rep) that this was due to MESSA giving organization bad information.

BPA is great; bent over backward to help us. Out three times to talk with groups; Stuart also has been here. User friendly website (explains that she's been doing this many years and it's even better than she initially understood); can sign up for paperless Explanations of Benefits (Ebbs) and get emails letting you know they're available, can keep children's shot records.

Easily 95% of doctors take Aetna in her area.

Woodhaven Public Schools

Denise Boden - Payroll/Union Treasurer

Things are going very well.

Their plan is a match to the MESSA PPO. 90% of the employees understood the new plan and had no problems adjusting. Six weeks out, most people have not had any problems.

There were a few hiccups, as described by Cindy Ciesla related to clerical errors (e.g., wrong birth data in system). One error (whether therapeutic massages are covered) was due to MESSA providing inaccurate information to Woodhaven. The issue was quickly fixed.

Associated Mutual is very responsive. Typically respond/resolve within 24 hours.

Everything is going fine.

Had some problems where doctors don't read coverage document thoroughly and make assumptions because our program is different than other Aetna programs but this was quickly cleared up.

IUOE Local 547

Steve Green – Benefits Administrator for Union Welfare and Benefits Fund

IUOE is a local union that operates a multi-employer state-wide trust fund. The fund issues proposals to get the best arrangement possible for their membership. Steve sits on a board that sends out RFP's for health and other coverage. Has been with Aetna since August 2008.

They chose Aetna in part because of its state wide coverage. There are only 2 PPO's in Michigan – Aetna's and Blue Cross. Implemented Aetna plan in August. Since initial implementation, has also rolled out to additional school districts.

Has found Aetna to be more technologically advanced than BCBS.

Impressed with Aetna – how they meet timelines and communicate regularly and their system of what they do behind the scenes with communicating with the doctors.

They have not had any problems with implementation and no problems with claims being paid accurately and timely. When doctors use electronic system, claims are quickly paid. Might be slower if doctor's office processes claims manually.

So far, the response from the members is that they love the new insurance program. There was some initial apprehensiveness about giving up the Blue Cross Card but that hasn't been an issue.

IUOE has utilized Caremark for 12 years. They are very flexible and the members are happy with them.

Novi Public Schools

Bob Schram – HR Director

Just started with Aetna January 1<sup>st</sup>. So far they have not had problems. He cannot speak to claims concerns.

On a personal level, had Aetna insurance several years ago and never had any problems.

Aetna was brought to the organization by the Operating Engineers union (their M&O unit). All 4 unions voted Aetna in by at least 95%, some by 100%. The unions are very excited.

They allowed employees to choose between MESSA and Aetna and all chose Aetna.