



Service Anniversaries

Fifty Years
Franklin R. Fulcher Fieldale

Thirty-Five Years
Willie C. Jenkins Columbus

Thirty Years
Percy H. Shelor Fieldale
Rosie E. Flake Phenix City

Twenty-Five Years
Mack Bowen, Jr. Karastan Worsted
Leonard A. Murray Alexander Sheeting
Sharlene L. Martin Fieldale
Hazelteen F. Sims Gen. Acc./Tax
Geneva K. Roach Fieldale
Willie Luke Columbus

Twenty Years
Gerald F. Ridley Karastan Service Center
Velton White Karastan Spinning
Andrew D. Robertson Bedspread
Joseph R. Tulloch G.O.-Supply Purchase
James E. Rodgers Columbus

Fifteen Years
Barbara C. Dalton Fieldale
Ruth Ann R. Arnold Fieldale
M. A. Hollandsworth Fieldale
Doris V. Boutwell Columbus
George T. Ferguson Fieldale
Andrew T. Kennett Fieldale

Ten Years
Henry H. Stewart Columbus
Mozell Johnson Laurel Hill
Alpha L. Griffith Karastan
Noah Harrington, Jr. Laurel Hill
Eunice G. Pickett Laurel Hill
Betty Edwards Alexander
Fairley Clark Laurel Hill
Coy V. Hudgins Karastan
Lena S. Reynolds Blanket Greige
Irma J. Bateman Karastan
Linda B. Hill Sheet Finishing
R. Clay Burgart Fieldale
Emanuel C. Davis Fieldale

Questions And Answers About The New Group Insurance Plan

Q. I have heard our new group insurance plan is "coordinated." What does that mean?

A. That is just another way of saying that our new plan has a "coordination of benefits," or a "C.O.B." feature. This means that, in those cases where an individual is covered under more than one group insurance plan, the payments from both group plans will never exceed the charges for the service provided. For example, if your husband or wife is employed by another company and is covered under both their group insurance plan and ours, a claim submitted by your spouse would be paid in the following manner: If both plans allowed a \$50.00 payment for a minor surgical procedure that was performed on your spouse and the doctor charged \$75.00, your spouse's plan would pay first in the amount of \$50.00 and your plan would pay second in the amount of \$25.00. The additional \$25.00 your plan did not pay may be used toward future bills for your spouse. As you can see, in this example the entire bill was paid in full and the two different group insurance plans "coordinated" their payments. Actually, coordination of benefits is much more complex than this example, but this does give you an idea as to how it works. Also, the example assumes that the deductible under both plans has been met. You will want to know that our group insurance plan does not coordinate with any individually issued plan you may be carrying.

Q. Because there is a possibility that I may need my medical and doctor's bills at the end of the year for income tax purposes, what records do I need to send to the insurance department for payment?

A. We will require that the original bills be sent to our office. If you need additional copies for tax purposes, we recommend that you obtain a second copy from the doctor or hospital.

Q. If I elect to take single coverage, may I take the optional dependent life insurance?

A. No. Optional dependent life insurance is intended to increase the dependent life insurance only for those carrying dependent coverage.

Q. I signed up for just the basic coverage. May I elect to take the optional coverages at a later time?

A. Yes. The election of optional coverages may be made at any time; however, if your election takes place after 31 days of your original eligibility date, you will be required to furnish proof of your good health and a waiting period will be required for your dependents before their coverage will go into effect. Consult your Personnel Representative or the Employee Benefits Department in Eden if you wish to increase your coverage.

Q. My husband is working for another company and he has me covered as a dependent. While I am not interested in taking the basic coverage under the new plan, I would like to take one of the options. Is this possible?

A. No. The optional coverages are only available to those employees who take the basic coverage.

Q. I understand that the new plan will pay for prescription drugs. Is this true and, if so, what do I need to submit for payment?

A. Yes, our new plan of insurance will pay for prescription drugs. For payment, it will be necessary for the employee to submit a receipt showing the following information:

the patient's name, the drug store's name, the drug's name and prescription number, the charge, the physician's name prescribing the drug and the date the prescription was filled.

Q. Several weeks ago, I received a packet of information describing a new hospital-surgical plan for retirees of Fieldcrest Mills. While I found the plan very attractive, I have decided not to enroll, but rather keep the plan I enrolled in when I retired. Is this permissible?

A. No. It is important that all retirees understand that the new plan replaces the old plan. If an individual was covered under that plan and elects not to participate in the new plan, their health care coverage with the company will have terminated as of December 31, 1977. Even though the old plan terminated on that date it is not too late to submit your enrollment card for the new plan; however, it must be done immediately and absolutely no later than January 31, 1978. For those retirees enrolling during January, 1978 their coverage will begin on the date they enroll.

Q. I retired several years ago and was wondering whether or not my decision to participate in the new health care plan would affect the life insurance which the company continues for me.

A. No. Your decision regarding our new health care plan will in no way affect the life insurance the company continued for you when you retired.

If you have any questions concerning our new group insurance plan, always feel free to contact your Personnel Manager or the Employee Benefits Department in Eden.