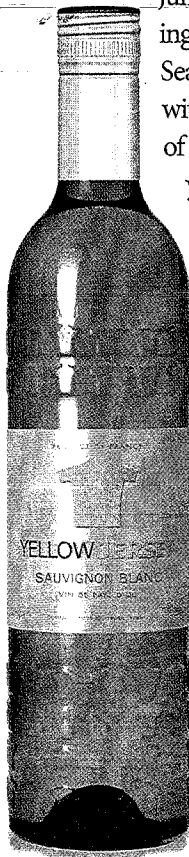


Floral Notes, With a Polymer Finish



Jump to the year 2058. You're dining at Manhattan's swank Four Seasons. A sommelier approaches with your choice: a €20,000 bottle of Château d'Yquem, which, to your horror, slips out of his grasp to the floor. But the bottle bounces. Why? It's made of plastic.

This isn't as far-fetched as you might think. Debunking the notion that good wines come only in glass bottles sealed with corks, French winemaker Boisset Family Estates is introducing into the U.S. a 750-milliliter polyethylene terephthalate bottle of wine called Yellow Jersey—a chardonnay, a sauvignon blanc, a pinot noir and a merlot, from grapes grown in the Languedoc region of France. Each for \$10.

Cheaper, lower-quality wines have been available in bag-in-box packaging of some sort for 40 years. Boisset introduced to North America in late 2005 a 1-liter paperboard carton of higher-quality wine called French Rabbit.

The new plastic bottle is about being green, says Patrick Egan, a Boisset brand manager. Production and distribution of glass wine bottles account for 6.3 billion tons of greenhouse gas emissions annually, or 0.1% of all emissions. You can cram more plastic bottles into a truck because breakproof packaging isn't needed. The snob factor? Keep in mind that wines in plastic bottles, at least for the near future, will be made quickly, packaged quickly and are meant to be consumed quickly.

—Eric Arnold

AT WORK

Your Marriage License, Please

Is your health insurance one of your least favorite products? Here's another reason to stew about it | By David Whelan

BY THE END OF THE YEAR 12,000 people could be dropped unceremoniously from General Motors' health plan. The automaker just finished auditing 80,000 salaried employees and the 125,000 family members listed as their dependents. The firm doing the audit estimates 10% of these ostensible dependents could be claiming benefits to which they were not entitled. Now GM is taking a close look at 350,000 dependents claimed by 215,000 current and retired union workers. When the dust clears GM's savings from bouncing ineligible health claimants could be up to \$100 million a year.

It's hardball time. Checking health plan eligibility is a good way to pinch pennies, since the stakes are large. Often employers find themselves footing health care costs for employees' ex-spouses and adult children who aren't in school. AT&T will save \$40 million this year by cutting loose 10,000 people who don't qualify for the coverage they've been receiving. Chrysler has clawed back an estimated \$50 million in paid benefits from employees who defrauded its health care plan in recent years.

American Airlines finished an audit in 2006 that resulted in almost 10,000 ineligible people losing their coverage. Employees were offered a free pass if they came clean. A handful who appeared to be defrauding the plan were terminated. "We let the employees know we were serious," says spokesman Timothy Smith.

Rooting out ineligible de-

pendents is nasty work. Employees must share tax forms, birth certificates and marriage licenses to make auditors happy. (One frustrated employee sent an auditor a wedding ring to prove he was married.) As many as 15% of dependents can be bounced because the employee is divorced or because minors, including stepchildren, nephews and nieces, are 18 or older and not full-time students. A third of those employees are committing fraud, says David Chojnacki, vice president of Budco Health Service Solutions of Highland Park, Mich., which performs many of these audits.

Some firms assume they are paying to cover people who are ineligible but choose not to pry into employees' lives. General Mills decided an outside health audit would hurt its family-friendly climate, says Chojnacki. (The company says it did its own audit and that family image wasn't the issue.)

Other companies are at pains not to make too many enemies. Denver telecom Qwest tossed 8,000 dependents off its health plan in 2006, shaving \$25 million off its \$750 million in annual health care costs. It made the audit less hostile by allowing appeals. "The process was challenging," says Erik Ammidown, director of benefits. "But health care keeps getting more expensive." **F**

