

**LABORERS TRUST FUNDS FOR NORTHERN CALIFORNIA**  
220 Campus Lane - Fairfield, CA 94534-1498  
(707) 864-2800- (800) 244-4530  
[www.norcalaborers.org](http://www.norcalaborers.org)

# BENEFIT BULLETIN

An Informational Bulletin for our Valued Participants

Assisting you in understanding your benefits.



## Plan Definitions

◦ **Co-payment**

◦ **Co-insurance**

◦ **Plan Year Deductible**

**Co-payment:** The dollar amount you pay up front for a doctor or Emergency room visit.

**Co-insurance:** The percentage you pay as your share of cost in addition to co-payment and Plan Year Deductible. Your share is 10% of the negotiated rate if you use a Preferred Provider. Your share is 30% of the covered amount if you do not use a Preferred Provider.

**Plan Year Deductible:** A set amount that you must pay every Plan Year before your Health and Welfare Plan begins paying benefits on your medical claims. Non covered expenses do not count toward the deductible.

Doctor Visit co-payment: \$15

Emergency Room co-payment: \$25(PPO) \$50 (non-PPO)

Co-Insurance percentage: 10% or 30% as explained above

Plan Year Deductible: \$150 per person, up to \$450 per family

*(Plan year is March 1 through February 28)*

## Hospital Admission



When you plan to be admitted to a hospital with an overnight stay, your physician must request a *Prior Approval* before being admitted.

If you do not obtain a *Prior Approval* before you are admitted, your share of out-of-pocket costs will increase.

Instructions for *Prior Approval* are printed on your Prudent Buyer Plan ID card.

## Prudent Buyer

### Emergency Room Visits



*Using your Primary Care Physician for health issues and referrals to health specialists will save you out-of-pocket costs. When you use the Emergency room for*

*common health services instead of calling your Primary Care Physician, you pay \$25.00 co-payment plus 10% (PPO) co-insurance or \$50 co-payment plus 30% (non-PPO) co-insurance.*

*Sound expensive? Absolutely! Your Primary Care Physician is vital in avoiding higher costs. Get into the habit of using your Primary Care Physician and avoid using the Emergency room for non-life threatening or non-urgent medical care.*

*For a directory of Primary Care Physicians in your area, contact a customer service representative or email us at:*

*customerservice  
@norcalaborers.org*



## Beneficiary Information

A beneficiary is the person you name to receive the proceeds of your Death or Accidental Death Benefit. You have the right to change your beneficiary, but no change is effective or binding unless you submit an updated Enrollment Form to the Trust Fund.

If you name more than one beneficiary, they will share the benefit equally. If you do not name a beneficiary or if the beneficiary dies before you, the benefit will automatically be paid to your living lawful spouse. If you do not have a living lawful spouse at the time of your death, payment may be made to a surviving relative in the following order: children, parents, siblings or to your estate.

Naming a beneficiary and keeping that decision current are important parts of your Death or Accidental Death Benefit. The birth or adoption of a child, marriage or divorce can affect your initial decision of who will receive the death benefit when you die. Review your beneficiary designation as new situations arise to make sure your decision is still appropriate. Contact your Local Union or the Trust Fund Office to request an Enrollment Form.

### Health and Welfare Death Benefits


- \$15,000 - Laborer's death due to natural causes
- \$15,000 - Laborers's death due to accidental means
- \$ 7,500 - Spouse's death
- \$ 500 - \$1,000 - Dependent child(ren)'s death

## Generic Prescriptions

Generic drugs are often sold under unfamiliar names, but they have the same active ingredients as their brand-name counterparts.

They are required to pass strict testing to ensure that they react the same way in your body as brand-name drugs.

Each year, more generic drugs are approved and become available in addition to their popular brand-name counterparts.

A simple way to decrease your health care costs is to ask your doctor to prescribe a generic drug in place of a brand-name drug. 

### Laborers

customer service  
representatives are  
available to answer your  
benefit questions.

Monday - Friday

8:00 am - 5:00 pm

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