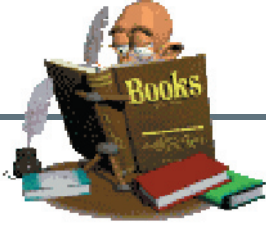


Laborers

Benefit Bulletin

Assisting you in understanding your benefits



Plan Term Definitions

Hospital – any general acute care hospital, which is licensed under any applicable state statute and provides:

- 24 hour inpatient care
- Medical, surgical, anesthesia, laboratory, radiology, pharmacy and dietary services

Ambulatory Surgical Facility – a free standing surgical facility which is licensed under any applicable state statute or, in the absence of any state licensing statute, conforms with any other requirements imposed on free standing surgical facilities.

Extended Care Facility – Also referred to as **Skilled Nursing Facility (SNF)** is an institution which is primarily engaged in providing inpatients with skilled nursing care and related services for patients who require medical or nursing care. Rehabilitation services for the rehabilitation of injured, disabled or sick persons, and which meets all of the following requirements:

- Regularly engaged in providing skilled nursing care for sick and injured persons under 24 hour supervision;
- 24/7 services of a Physician who is a staff member of a general Hospital;
- On duty 24 hours, a licensed vocational nurse, or skilled practical nurse, and a graduate registered nurse on duty at least 8 hours per day;
- Maintains a clinical record for each patient;
- Is not, a place for rest, custodial care, the aged, drug addicts, alcoholics, a hotel, or a similar institution;
- Complies with all licensing and other legal requirements, and is recognized as an “extended care facility.”

California Smoker’s Helpline

Want to quit smoking?

The California Smokers’ Helpline is a free service funded by the California Department of Health. Since 1992, more than 100,000 people have called to receive help.



Whether you’re ready to quit or just thinking about it, call 1-800-NO-BUTTS. You will be offered the following services: self-help materials, referrals to other programs, and one-on-one counseling over the phone.

This service is available to anyone in California Monday through Friday, 9am - 9pm.

Did you know?

- *Tobacco causes lung cancer, heart disease, emphysema and impotence. Quitting may reverse many of these disorders.*
- *When tobacco smoke is added to certain toxins at construction work sites, the health hazard is not just doubled, but may be 50 times more hazardous to your health.*

Recap of Recent Benefit Changes

Effective July 1, 2005

- » Less out of pocket costs when you use a Podiatrist from the *Podiatry Plan of California Network*.

Effective September 1, 2005

- » Pacific Union Dental added to list of Dental Plans
- » Claremont Behavioral Services replaces PacifiCare Behavioral Health for Employee Assistance and Substance Abuse Programs
 - » Health Net co-payments increase for prescription drugs, doctor visits and Seniority Plus Plan (Retired Plan)
 - » Kaiser co-payments increase for emergency room (Active & Retired Plans) and prescription drugs (Retired Plan)

ACTIVE ELIGIBILITY

Eligibility begins the first day of the second calendar month, after 440 hours are accumulated in the hour bank. The hour bank consists of worked hours reported and paid by your employer. A monthly deduction of 110 hours is subtracted from the hour bank for each month of coverage.

Eligibility is maintained when:

- there is a minimum of 440-hours in the hour bank.

Eligibility is lost when:

- the hour bank balance falls below the 440-hour minimum, *before* a deduction is made for the current month of coverage, or
- work is performed for a non-union employer, or
- you enter or re-enter military service full time.

Active Plans Chiropractic Benefit:



- 20 visits maximum per Plan Year.
- \$40 maximum payable per visit.
- \$100 maximum payable for x-rays per Plan Year.

Death Benefit

If an Active employee sustains an accident or dies while eligible, the Plan will pay the following benefit amount:

- \$15,000 - death due to natural causes.
- \$15,000 - death due to accidental means.
- \$7,500 - \$15,000 dismemberment.

If a dependent of an Active employee dies, the Plan will pay the following benefit amount:

- \$7,500 - Spouse's death.
- \$500 - \$1,000 - Dependent child's death.

BENEFIT CONTACT INFORMATION

Delta Dental = 800-765-6003
www.deltadentalca.org

DeltaCare PMI = 800-422-4234
www.deltadentalca.org

Bright Now! Dental = 888-274-4486
www.brightnow.com

Pacific Union Dental = 800-999-3367
www.pacificuniondental.com

Claremont Behavioral Services = 800-834-3773
www.claremonteap.com

Rx Solutions = 800-562-6223
www.rxsolutions.com

Vision Service Plan = 800-877-7195
www.vsp.com

Podiatry Plan of California = 800-367-7762

VISION SERVICE PLAN *VSP Value Plan*



- Eye exam and lenses every 12 months.
- Frames every 24 months.

Co-payments:

- Eye Exam: \$10
- Lenses or Frames: \$20

LABORERS TRUST FUNDS FOR NORTHERN CALIFORNIA

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