



Laborers

Benefit Bulletin

Assisting you in understanding your benefits

RETIRED PARTICIPANTS ENROLLED IN THE DIRECT PAY PLAN

MEDICARE PRESCRIPTION DRUG COVERAGE (PART D)

Prescription drug coverage offered by the Fund's Direct Payment Plan is "creditable," which means the Direct Payment Plan's prescription drug benefits are as good as or better than Medicare Part D benefits.

If you are enrolled in the Direct Pay Plan and you enroll in an Individual Medicare Prescription Drug Plan, you will be required to pay for prescription drug coverage as part of your medical coverage with the Fund's Direct Pay Plan. This could result in unnecessary coverage and additional costs for you.

RETIRED PARTICIPANTS ENROLLED IN:

Kaiser Senior Advantage
PacifiCare Secure Horizons, or
Health Net Seniority Plus

You should be aware that the above HMOs have approved Medicare Part D Drug Plans. If you have coverage through one of these HMOs, you are automatically enrolled in Medicare Part D.

Medicare rules specify that you can only be enrolled in one Medicare Part D Drug Plan. If you enroll in an Individual Medicare Prescription Drug Plan, say at your local pharmacy, you will lose coverage in your HMO, which means you will have to find other medical coverage.

For more information on Medicare Part D and your HMO, contact the HMO's Service Department:

Kaiser Senior Advantage: 800-464-4000
PacifiCare Secure Horizons: 800-624-8822
Health Net Seniority Plus: 800-522-0088

PROTECTED HEALTH INFORMATION (PHI)

Customer Service representatives at the Fund Office will only discuss specific health information with plan participants.

You, as the the participant, can authorize an individual (spouse, Local Union, etc.) to act as your representative to discuss certain protected health information.

If you are interested in this type of authorization, complete, and return to the Fund Office, the **Authorization for Use or Disclosure of Protected Health Information** form.

Trust Fund Office telephone hours:
Monday - Friday • 8:00AM - 5:00PM

When calling the Fund Office, select your language preference (press 1 for English or 2 for Spanish), then the department you wish to reach:

Press 1 for Health and Welfare,
Press 2 for Pension or Annuity,
Press 3 for Vacation-Holiday,
Press 4 for COBRA

707-864-2800 or toll free
800-244-4530



Retired Participants Prescription Drug Benefit Maximum

\$7,5000 per Calendar Year
combined retail and mail order.

Pension Terms



A **Pensioner** is a Retired Employee receiving pension benefits under the Pension Plan.

A **Beneficiary** is a person who is receiving benefits under this Plan because of his designation for those benefits by a Pensioner or Participant.

Credited Service is used for vesting purposes based on hours worked within a Plan Credit Year.

- The Plan Credit Year is August 1 through July 31 of the following year.
- 870 hours in Covered Employment within the Plan Credit Year yields one Year of Credited Service.

THE ROAD MAP TO RESILIENCE

How do people deal with difficult events that change their lives? Traumatic events such as the death of a loved one, loss of a job, serious illness and terrorist attacks are all examples of very challenging life experiences. Many people react to such circumstances with a flood of strong emotions and a sense of uncertainty.

Yet people generally adapt well over time to life-changing situations and stressful conditions. What enables them to do so? It involves resilience, an ongoing process that requires time and effort and engages people in taking a number of steps. The key is to identify ways that are likely to work well for you as part of your own personal strategy for fostering resilience.

Resource materials supplied by Claremont provide helpful tips on how to:

- » Identify characteristics of resilience
- » Learn ways to develop resilience
- » Use a personal strategy for enhancing resilience
- » Use your **EAP** benefit for support

Remember that **Claremont EAP** provides the full-range of services to support you and your family members:

- » Counseling
- » Legal consultations
- » Financial consultations
- » Dependent care consultation and referral
- » Community resources

Claremont Behavioral Services
800-834-3773

PENSION BENEFIT CHECK



When can I expect to receive my first Pension benefit check? No earlier than 60 to 90 days from the date we receive your Pension Application.

Why? When your Pension Application is complete, you will receive a Pension Approval Notice, along with documents referred to as "Final Pension Papers." Final Pension Papers include the following:

- Your Pension Annuity Starting Date
- Optional payment methods,
- Health & Welfare coverage information and an election form if you are eligible for that coverage,
- Federal & State tax withholding election forms, and
- Other forms you may need to complete.

In recognition of your service and achievement, you will also receive a Certificate of Award displaying your name, your period of service, Award number, monthly benefit amount and type of pension.

When the Fund receives your completed Final Pension Papers, the Fund creates your Pension Record and schedules your first benefit check for the following month.

Your first check will include the current month's benefit and any retroactive payment due you less any deductions such as Health & Welfare premium, Federal and/or State tax.

Should you have any additional questions, please refer to your Plan booklet or contact the Pension Department.

BENEFIT CONTACT INFORMATION

Delta Dental

800-765-6003

www.deltadentalca.org

Bright Now! Dental

888-274-4486

www.brightnow.com

Claremont Behavioral Services

800-834-3773

www.claremonteap.com

Vision Service Plan

800-877-7195

www.vsp.com

DeltaCare PMI

800-422-4234

www.deltadentalca.org

Pacific Union Dental

800-999-3367

www.pacificuniondental.com

Rx Solutions

800-562-6223

www.rxolutions.com

Podiatry Plan of California

800-367-7762