



Laborers

Benefit Bulletin

Assisting you in understanding your benefits

Vacation-Holiday Benefit

Laborers become eligible for a Vacation-Holiday benefit when they work for a contributing employer who is signatory to the Collective Bargaining Agreement and contributes to the Laborers Vacation-Holiday Trust Fund for Northern California.

Your benefit amount is determined by contributions credited to your Vacation-Holiday account, for one of the following six-month Work Periods:

<u>Work Period</u>	<u>Payment Date</u>
08/01 - 01/31	April 30
02/01 - 07/31	October 31

You will receive a Statement of Account every March and September that lists your reported hours and the Employers who have paid into the Vacation-Holiday Fund during a six-month work period.

Retain all Statements and paycheck stubs to verify your hours worked. You can challenge the Statement information within 60 days of the date stated on the benefit check.

The next Statement of Account is scheduled to be mailed in late September.

Laborers Direct Payment Plan

Urgent Care Center

The overuse of emergency room services for non emergency situations is one of the top cost drivers in health care today. To address this problem, Blue Cross of California is developing an Urgent Care Center Network to fill the gap between PPO members' primary care physicians and the emergency room. Urgent Care Centers provide medical services on a drop-in basis with no appointment needed. Waiting time is less, as is exposure to various illnesses that you risk in an emergency room.

For a list of the Urgent Care Centers in your area, contact the Fund Office.

Active and Retired Member Copayment per Visit:

Urgent Care Center
PPO \$25

Minor Injury Clinic

Kaiser Members Only

In the case of a minor injury that is *not* a medical or psychiatric life-threatening incident, Kaiser members would benefit from visiting the nearest Minor Injury Clinic.

There are situations in which individuals appear in the emergency room when a visit to the Minor Injury Clinic would be more appropriate. For instance, if you have fallen and sprained your ankle, or if you have a minor abrasion, visit the Minor Injury Clinic.

Though it is sometimes difficult to know when to seek emergency care, always err on the side of caution. In an emergency, call 911.

Active Member Copayment per Visit:

Emergency Room	Minor Injury Clinic
\$100	\$20

Retired Member Copayment per Visit:

Emergency Room	Minor Injury Clinic
\$50	\$5

Pension Benefit Requirements

Regular Pension: Age 65, with 5 years of Credited Service.

Early Retirement: Age 55-64, with 10 years of Credited Service.

Service Pension: Any age, with 25 Benefit Units.

Disability Pension: Disabled, at any age, with 10 years of Credited Service.

Reciprocal Pension: 10 years of combined Credited Service, (may include other "Laborer" Pension Plans.)

REMINDER

For answers to your benefit questions relating to:

- ▶ Eligibility
- ▶ COBRA
- ▶ Dental and Vision Benefits
- ▶ Employee Assistance Program
- ▶ Death Benefits
- ▶ Hospital and Medical Benefits
- ▶ Prescription Drug Benefit and more, refer to your *Health and Welfare Plan Booklet*.

CLAREMONT EAP

COUNSELING SERVICES



Claremont provides the following services to eligible participants.

- Personal Counseling
- Legal Consultations
- Financial Consultations
- Dependent Care Referrals
- Child/Elder Care
- Adoption Assistance
- School/College Assistance
- Pet Care
- Referral to Community Resources

Claremont must preauthorize all EAP services.

Kaiser members must continue with Kaiser services after three counseling services, through Claremont's Employee Assistance Program.



VISION SERVICE PLAN

VSP Value Plan

Eye exam and lenses: every 12 months

Copayment on eye exam: \$10

Frames: every 24 months

Copayment on lenses or frames: \$20



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.rxsolutions.com

Podiatry Plan of California

800-367-7762