



Laborers

# Benefit Bulletin

Assisting you in understanding your benefits

## EMPLOYEE STATEMENT OF ACCOUNT

The Trust Fund office will mail the *Employee Statement of Account* to all Active Laborers later this month. This *Statement* lists the hours reported and **paid** by your employer during the six-month work period between August 1, 2006 and January 31, 2007 .

**Health and Welfare** - You become eligible for coverage on the first day of the second calendar month after you work 440 hours for contributing employers. To maintain eligibility, you must work a minimum of 110 hours each month. If a work month shows **UNPAID** in the hour column, this means your employer did not make the required contributions and that those hours will not be credited toward your eligibility. If a work month shows **YES**, this means that you are eligible for coverage.

**Pension Hours** - This column shows the number of pension hours that were reported for the work period August 1 through January 31, 2007.

**Vacation-Holiday Dollars** - In this column are the Vacation-Holiday dollars reported and paid to the Trust Fund. If this column shows **SUSP**, that means the employer reported the hours, but did not submit the contributions. You will *not* receive any vacation-holiday payments until the Trust Fund receives the contribution from your employer.

Review your *Employee Statement of Account* and make sure that all worked hours have been reported and paid. If you find a discrepancy, make copies of your check stubs and contact the Trust Fund Office immediately. Finally, keep a copy of your statement for future reference.



## CLAREMONT EAP ANGER MANAGEMENT

Anger is an emotional cue that reminds us what we like and what we don't like. Anger can have many causes, but its effects depend on your ability to manage it. When you understand anger and the effects of denial and blame-placing, you may gain positive results from accepting your anger.

**CAUSES** - Cut yourself shaving. Burned the toast. Can't find the keys. Car won't start. No one did these things to you. They just happened. If you ask others, you'll find that such "disasters" are quite common. We feel anger when we sense a loss of control, or feel vulnerable or afraid. We all have these feelings sometimes, and some of us are more easily irritated than others.

**DENYING ANGER** - Many times we want to deny that we're angry because we're not in the habit of admitting it, or anger doesn't seem rational to us, or we're embarrassed by our lack of control.

**BLAME-PLACING** - All humans feel anger, whether it's expressed or not. Sometimes we want to blame others for our anger, even if it seems unjust. People generally don't like to be around blame-placers, because they never know if they're next in line to be blamed for something.

**ACCEPTING ANGER** - By recognizing and accepting your own anger, you're on the road to controlling it and releasing it responsibly. Acknowledging what makes you angry, instead of denying anger or placing blame, leads to self-understanding. Once you can identify common situations, you can change them, deal with them responsibly, or make a conscious choice to ignore them.

If you have concerns about these or other behavioral health issues, call Claremont to arrange for assistance. An experienced professional can offer guidance in a variety of work and personal matters.

Claremont EAP: 800-834-3773

## Plan Terms



A Plan Year **Deductible** is the amount you pay for covered expenses each Plan Year before Comprehensive Medical Benefits become payable. Coinsurance, copayments, and non covered charges do not apply toward satisfying the Plan Year deductible.

The **Plan Year** begins on March 1 of each year and ends the last day of February of the following year. Any expenses incurred and applied against the deductible in the last 3 months of a Plan Year (December, January, and February) will be applied against the deductible for the following Plan Year.

### Medi-CAL Health Program

The California Department of Health Services (CDHS) administers Medicaid or Medi-CAL, a broad range of public and clinical health programs that provide health care services to low-income and uninsured Californians. Under State law the Trust Fund Office is required to transmit an eligibility file to the CDHS. This monthly eligibility file includes all participants and eligible dependents covered under the Laborers Active, Special III, Special V and Retired Plans.


The eligibility file is used by CDHS to determine which individuals are applying for, or currently receiving Medi-CAL assistance who may have other health care coverage through his or her employment. CDHS officials are stepping up measures to prevent potential Medi-CAL enrollees from dropping or turning down employer-sponsored health benefits in favor of state benefits.

Please note that Medi-CAL is the payor of last resort. If you have Medi-CAL **and** are eligible under a Laborers Health and Welfare Plan, you must inform your provider that you have coverage through an employer-sponsored health plan. In order to submit your claim properly, your provider must first file the claim with the Trust Fund Office and then to CDHS.

### REMINDER:

**NO ANNUAL PENSION STATEMENT BY PENSIONER OR BENEFICIARY IS DUE FOR 2007**

## Employee Retirement Income Securities Act of 1974 (ERISA)

ERISA is the Federal law designed to protect the rights of participants and beneficiaries participating in employee benefit plans. 

ERISA imposes various qualification standards and fiduciary responsibilities on all employee benefit plans. It also provides enforcement procedures as well as requires plans to provide participants with specific information about plan features and funding.

ERISA requires that all plan participants receive a summary of the plan, called the Summary Plan Description or SPD. The SPD explains when an employee can begin to participate in a plan and the benefits available.

Another document, required by ERISA, distributed to all participants is the Summary Annual Report (SAR). The SAR is a summary of the current annual financial report that plans file with the Department of Labor.

The Vacation-Holiday ERISA statement is included with the distribution of the Employee Statement of Account, which is mailed bi-annually in March and September.



To view the most recent SPD, SAR or the Vacation-Holiday ERISA statement, visit our website at [www.norcalaborers.org](http://www.norcalaborers.org).

### BENEFIT CONTACT INFORMATION

<b>Delta Dental</b> 800-765-6003 <a href="http://www.deltadentalca.org">www.deltadentalca.org</a>	<b>Bright Now! Dental</b> 888-274-4486 <a href="http://www.brightnow.com">www.brightnow.com</a>	<b>Claremont Behavioral Services</b> 800-834-3773 <a href="http://www.claremonteap.com">www.claremonteap.com</a>	<b>Vision Service Plan</b> 800-877-7195 <a href="http://www.vsp.com">www.vsp.com</a>	<b>Kaiser Permanente / Sr. Advantage</b> 800-464-4000 <a href="http://www.kaiserpermanente.org">www.kaiserpermanente.org</a>	<b>PacifiCare / Secure Horizons</b> 800-624-8822 <a href="http://www.pacificare.com">www.pacificare.com</a>
<b>DeltaCare USA</b> 800-422-4234 <a href="http://www.deltadentalca.org">www.deltadentalca.org</a>	<b>Pacific Union Dental</b> 800-999-3367 <a href="http://www.pacificuniondental.com">www.pacificuniondental.com</a>	<b>Rx Solutions</b> 800-562-6223 <a href="http://www.rxsolutions.com">www.rxsolutions.com</a>	<b>Podiatry Plan of California</b> 800-367-7762	<b>Health Net / Seniority Plus</b> 800-522-0088 <a href="http://www.healthnet.com">www.healthnet.com</a>	