



Oral Health and Expectant Mothers

If you are pregnant or considering becoming pregnant, do not overlook oral health care. Your oral health is an important part of your overall health, and good dental hygiene habits not only help prevent oral problems during pregnancy, they also affect the health of your unborn child.



During your pregnancy, you may experience a surge in hormones, which may cause a change in how the body reacts to the bacteria in plaque.

Plaque is a sticky, colorless film of bacteria that covers your teeth. If plaque isn't removed daily, it can eventually harden into tartar and may increase your risk of gingivitis, a condition with symptoms of red, swollen and tender gums that are more likely to bleed. "Pregnancy gingivitis" frequently occurs in the second to eighth month. Left untreated, gingivitis can lead to gum (periodontal) disease. Occasionally overgrowths of gum tissue, called "pregnancy tumors," appear on the gums, usually found between the teeth.

It's especially important to maintain good oral health during pregnancy. Studies indicate that pregnant women who have severe gum disease may be at increased risk for pre-term delivery, which in turn increases the risk of having a low-birthweight baby. If you notice any changes in your mouth during pregnancy, see your dentist.

For all life events such as:

- Marriage
- Divorce
- Birth or Adoption
- Death



Complete a new Enrollment Form.

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 requiring 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.

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 or the Vacation-Holiday ERISA statement, visit our website at www.norcalaborers.org.



Notice of Denial

A *Notice of Denial of Claim* is notification that your claim has been denied.

The reason for Denial is explained on the letter. A denial may be issued for the following reasons:



- lack of proper documentation,
- medical necessity of the services,
- ineligibility of the participant or the dependent, or
- for other reasons.

Appeal Process

If you receive a *Notice of Denial of Claim* with which you do not agree, write to the Fund Office and request an Appeal Hearing. Requesting an Appeal Hearing is challenging the action that the Fund has taken on a claim. When you choose to petition for an Appeal Hearing of your denial, you should state the reason or reasons, in clear and concise terms. Your statement should be accompanied by any pertinent documentation as to the medical necessity of the services, proof of eligibility or other materials.

Be sure to submit your request *within 180 days* from the date you receive the *Notice of Denial of Claim*.

The Appeal Committee will conduct the hearing, review your appeal and issue a decision within 5 days.

CLAREMONT

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Active Plan Participants Only

Relieving Depression

Depression might be the temporary sadness that follows a loss, or it might be a more disruptive illness that interferes with the ability to enjoy school and family life. However, depression can be treated with a combination of support.

Get Support

Don't be afraid to ask for help. Talking about the feelings of hopelessness and loneliness is the first step to recovery.

Evaluation for Medication

Some types of depression respond well to medication. Talk to your doctor about whether an evaluation for medication is right for you.

Begin Self-Help

Sometimes depression, especially if caused by a life situation, can be helped by following a healthy diet and getting regular exercise, especially aerobic exercise such as walking, bicycling or swimming. This approach can be useful, especially when taken with another form of therapy.

Toward Recovery

Almost everyone who experiences depression recovers and feels good again. It's a step-by-step process.

Call Claremont EAP

Active Plan participants and their family members have access to free and confidential counseling sessions with a licensed clinician through Claremont EAP. No matter how trivial you consider your problems to be, or how hopeless you feel in doing anything about them, a mental health professional will take your problems seriously and give you undivided attention and direction.

Call Claremont • 800-834-3773

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	Kaiser Permanente / Sr. Advantage 800-464-4000 www.kaiserpermanente.org	PacificCare / Secure Horizons 800-624-8822 www.pacificare.com
DeltaCare USA 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	Health Net / Seniority Plus 800-522-0088 www.healthnet.com	

Laborers Trust Funds for Northern California • (707) 864-2800 • www.norcalaborers.org