



Laborers

Benefit Bulletin

Assisting you in understanding your benefits

Plan Terms

Plan Year Deductible: The amount you pay every Plan Year before the Health and Welfare Plan begins paying benefits on your medical claims. Non covered expenses do not count toward the deductible. The Plan Year begins March 1 of every year.

Copayment: The amount you pay up front for a doctor or Emergency room visit.

Co-insurance: The amount you pay in addition to copayment and Plan Year Deductible. Preferred Provider Organization (PPO) is 10% of the negotiated rate. Non-Preferred Provider (Non-PPO) rate is the balance of the billed charges after the Plan pays 70% of Usual, Customary and Reasonable (UC&R) charges.

Below is an example of your out-of-pocket costs for an Emergency Room visit at a network provider (PPO) vs. an out of network provider (Non-PPO).

Active Plan			
PPO		Non-PPO	
Emergency Visit Charge	\$6,977.00	\$6,977.00	Emergency Visit Charge
Negotiated Rate	\$4,500.00	\$ 0.00	Negotiated Rate N/A
*Deductible	\$ 150.00	\$ 150.00	*Deductible
*Copayment	\$ 25.00	\$ 50.00	*Copayment
Balance	\$4,325.00	\$6,777.00	Balance
*Co-insurance: 10% of Negotiated Rate	\$ 432.50	\$2,033.10	*Co-insurance: 30% of Covered Charges
Fund Pays	\$3,892.50	\$4,743.90	Fund Pays
*Your out-of-pocket cost	\$ 607.50	\$2,233.10	*Your out-of-pocket cost

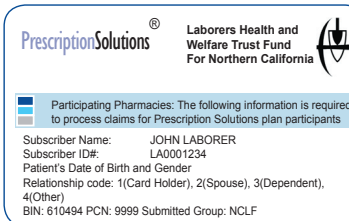
Retired Plan			
PPO		Non-PPO	
Emergency Visit Charge	\$6,977.00	\$6,977.00	Emergency Visit Charge
Negotiated Rate	\$4,500.00	\$ 0.00	Negotiated Rate N/A
*Deductible	\$ 150.00	\$ 150.00	*Deductible
*Copayment	\$ 25.00	\$ 50.00	*Copayment
Balance	\$4,325.00	\$6,777.00	Balance
*Co-insurance: 10% of Negotiated Rate	\$ 432.50	\$ 677.70	*Co-insurance: 10% of Covered Charges
Fund Pays	\$3,892.50	\$6,099.30	Fund Pays
*Your out-of-pocket cost	\$ 607.50	\$ 877.70	*Your out-of-pocket cost



The Laborers Health and Welfare Trust Fund's newest Health program addition is the Health Improvement Program (HIP). The HIP program offers eligible participants and their dependents affected by a chronic condition personalized support from a specialized health care team of nurses and dietitians.



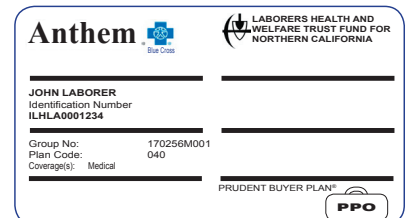
Health Identification Cards



Show your Prescription Solutions ID card when you obtain prescriptions at a

participating pharmacy.

Show your Anthem Blue Cross Health Plan ID card to all health care providers including your doctor, vision care specialist, and hospital.



Have your provider include your ID number on all correspondence and billing statements.

Your Pension Benefit

Your pension benefit is made possible by contributions paid by employers as a result of collective bargaining between the Northern California District Council of Laborers and various contractor associations. For each hour you work, your employer makes a contribution to the Pension Fund on your behalf.

Contributions are invested in stocks, bonds and various other financial instruments. All Fund assets are managed by professional investment managers and monitored by an investment consultant.

Your pension benefits are explained in various sections of the Summary Plan Description (SPD) booklet. We recommended that you review the details of your Pension Plan and become familiar with the terms and definitions of your benefits.



Pension Eligibility

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, with 10 Years of Credited Service.

Applying for Retirement Benefits

In order to apply for Retirement Benefits, you must first meet the necessary age and service/credit requirements.

- **Regular, Early Retirement, Service, or Reciprocal Pension**, apply no later than the last month of your employment.
- **Deferred Pension**, apply one month before you are eligible for retirement.
- **Disability Pension**, apply as soon as you are permanently disabled.
- **Annuity Benefit**, apply no later than the last month of your employment.

The timing of your decision to apply for Retirement Benefits is up to you. Keep in mind that it may take up to three (3) months to receive your first benefit check. For a list of age and service/credit requirements, refer to the Pension SPD booklet.



HEALTH BENEFIT PROGRAMS

Delta Dental

800-765-6003
www.deltadentalca.org

Bright Now! Dental

888-274-4486
www.brightnow.com

Rx Solutions

800-562-6223
www.rxsolutions.com

PacificCare / Secure Horizons

800-624-8822
www.pacificcare.com

Claremont

800-834-3773
www.claremonteap.com

DeltaCare USA

800-422-4234
www.deltadentalca.org

Pacific Union Dental

800-999-3367
www.pacificuniondental.com

Health Net / Seniority Plus

800-522-0088
www.healthnet.com

Vision Service Plan

800-877-7195
www.vsp.com

Healthways

Health Improvement Program
866-549-7419