



Laborers

# Benefit Bulletin

Assisting you in understanding your benefits



On behalf of the Trust Fund Office ~

We wish you a wonderful Holiday Season!

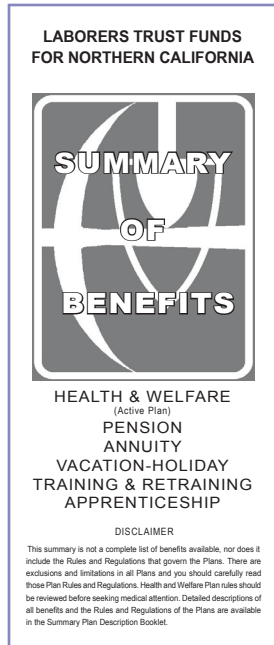


## Summary of Benefits Pamphlet

Active Plan Only

The enclosed Summary of Benefits pamphlet is an informational overview of Health and Welfare, Pension, Annuity, Vacation-Holiday benefits and the Training & Retraining and the Apprenticeship programs available to eligible Participants and their Dependents under the Laborers Trust Funds for Northern California.

This most recent Summary of Benefits pamphlet is available at the Trust Fund Office and at individual Local Union offices.



## Retiree Self-Pay Rate Change

Retired Plan Only

The Notice of Change in Monthly Self Payment Rates, effective March 1, 2010 informs you of your:

- Current monthly premium,
- March 1 monthly premium change,
- Current Health Plan coverage, and
- Other Health Plan options.

If you are satisfied with your current Health Plan, no action is necessary. If you want to change your plan, contact the Pension department. You will continue to be covered as long as you are eligible and continue to make monthly premium payments.

## Electronic Direct Deposit

Eliminate the risk of:

Theft Loss Forgery

When you select the Electronic Direct Deposit option, the Fund will electronically deposit your monthly Pension benefit and semi-annual Vacation-Holiday benefit to your financial institution. Your benefit will be in your account the day the Fund issues payment.



Call the Pension or Vacation-Holiday department for an Electronic Direct Deposit Form.

It's

**FREE**

**SAFE**

**RELIABLE**

**CONVENIENT**

## Pension Statement of Account


The Pension Statement of Account will be mailed at the end of December. This Statement of Account informs you of the following Pension information:

Hours reported, disability hours, when you become vested in the Plan, and Estimated Monthly Benefit amount of your single life pension benefit, when you have attained Normal Retirement Age at age 65.

Any questions about the Statement, should be directed to the Pension department.

# Dental Plan Options

Open enrollment is the once-a-year opportunity to change your dental plan. To change your dental plan, contact the Health and Welfare department. Application due date is February 12, for a March 1, effective date.

Delta Dental		DeltaCare USA	Bright Now!	Pacific Union Dental
Delta Premier	Delta PPO			
<p><b>ACTIVE AND RETIRED PLANS</b></p> <p>Fee-for-service.</p> <ul style="list-style-type: none"> <li>\$100/person up to \$300/family deductible each Plan Year.</li> <li>100% paid for basic services (diagnostic/preventative).</li> <li>\$2,500 maximum dental allowance/person per Plan Year.</li> <li>\$1,500 lifetime maximum orthodontic allowance. (Active Plan only)</li> </ul>	<p>Same plan as Delta Premier.</p> <p><b>Delta PPO</b> has a smaller network, yet offers services at a lower negotiated rate, possibly reducing your out-of-pocket costs.</p> 	<p>Prepaid HMO Plan.</p> <ul style="list-style-type: none"> <li>\$0 deductible.</li> <li>Minimal copayments.</li> <li>All services/referrals must be provided by a <b>DeltaCare USA</b> Dentist.</li> <li>If you obtain services outside of <b>DeltaCare USA</b>, you will be responsible for payment.</li> </ul>	<p><b>ACTIVE PLANS ONLY</b></p> <p>Prepaid HMO Plan.</p> <ul style="list-style-type: none"> <li>\$0 deductible.</li> <li>\$0 copayment for preventative and basic dental services.</li> <li>80% paid for major and certain special dental services</li> <li>\$2,500 maximum allowance per Plan Year.</li> <li>All services/referrals must be provided by a <b>Bright Now!</b> dentist.</li> <li>If you obtain services outside <b>Bright Now!</b>, you will be responsible for payment.</li> </ul>	<p>Prepaid HMO Plan.</p> <ul style="list-style-type: none"> <li>\$0 deductible.</li> <li>Minimal copayments.</li> <li>All services/referrals must be provided by a <b>Pacific Union Dental</b> dentist.</li> <li>If you obtain services outside <b>Pacific Union Dental</b>, you will be responsible for payment.</li> </ul>

## Out-of-Pocket Costs

You save money when you use providers that are part of the Anthem Blue Cross Prudent Buyer Network.

To find a in-network Anthem Blue Cross doctor, visit: [www.anthembluecross.com](http://www.anthembluecross.com).



## Lifetime Maximum Benefit

Each active Participant and their eligible Dependents can receive up to \$1.5 million and each retired Participant and their eligible Dependents can receive up to \$750,000 in a lifetime of benefits\* under the Direct Payment Plan.

The active and retired lifetime maximum benefit payable for each eligible individual is subject to an automatic reinstatement of \$2,000 on March 1<sup>st</sup> of each Plan Year. The amount reinstated when added to the lifetime maximum may not increase the benefit payable to more than \$1.5 million for active or \$750,000 for retired Participants.

\*Does not apply to prescription drugs.

## BENEFIT CONTACT INFORMATION

**DELTA DENTAL**  
800-765-6003  
deltadentalca.org

**BRIGHT NOW! DENTAL**  
888-274-4486  
brightnow.com

**Rx SOLUTIONS**  
800-562-6223  
rxsolutions.com

**PACIFICARE / SECURE HORIZONS**  
800-624-8822  
pacificare.com

**CLAREMONT EAP**  
800-834-3773  
claremonteap.com

**DELTA CARE USA**  
800-422-4234  
deltadentalca.org

**PACIFIC UNION DENTAL**  
800-999-3367  
pacificuniondental.com

**VISION SERVICE PLAN**  
800-877-7195  
vsp.com

**HEALTH NET / SENIORITY PLUS**  
800-522-0088  
healthnet.com

**HEALTHWAYS**  
Health Improvement Program  
866-549-7419

## DISCLAIMER

The Benefit Bulletin's purpose is to provide you and your family with information about the various benefits available and how to effectively use those benefits. There are exclusions and limitations in all Plans and you should carefully read those Plan Rules and Regulations. Health and Welfare Plan rules should be reviewed before seeking medical attention. Your rights as a Plan Participant or Beneficiary can only be determined by consulting the Rules and Regulations of the Plans.