

Laborers

Benefit Bulletin

Assisting you in understanding your benefits

Can I Work While Receiving A Monthly Pension Benefit?

I was offered a job.
Is it okay to work while receiving my monthly pension benefit?



Possibly, some jobs are okay while others are not. Before you take the job, contact the Trust Fund Office.

If the job is okay, you can take it and still receive your monthly pension benefit.

If the job is not okay, but you still plan on taking it, your monthly pension benefit will stop as soon as you start working.

When you stop working and want to start receiving your monthly pension benefit again, there will be a three month delay.

If you are 65 or older, special rules apply, contact the Trust Fund Office.

Health Plan Coverage For Student Dependents

Allows your student dependent to have health coverage if he is:

- an eligible dependent age 19 to 23
- a full-time student (8 units)
- is listed as a dependent on your income tax return

If he is unable to continue as a full-time student due to illness or disability, he may receive an extension of health coverage for up to one year or until age 23.

Contact the Trust Fund Office to apply for the extension of coverage.



Annual Pension Funding Notices

In late September you will receive two Notices regarding your Pension Plan's Funding:

The Annual Funding Notice

- Describes the overall financial health of the Pension Plan and the Plan's current funding percentage.

The Notice of Funded Status

- Describes the various funding zones and the Pension Plan's current zone status.



Enclosed in this issue:

Laborers
Training Center
Schedule of Courses



Are My Children Entitled To My Retirement Benefit?



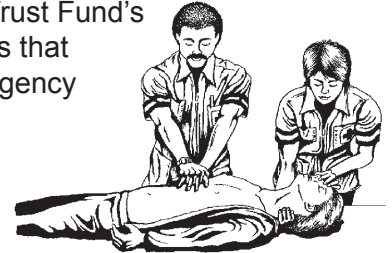
YES - if you are eligible and have no spouse and die prior to retirement, your children younger than age 21 will be entitled to 36 monthly payments.

NO – if you are eligible and married and die prior to retirement or after retirement, your surviving spouse and not your children, will be entitled to the Surviving Spouse Pension.

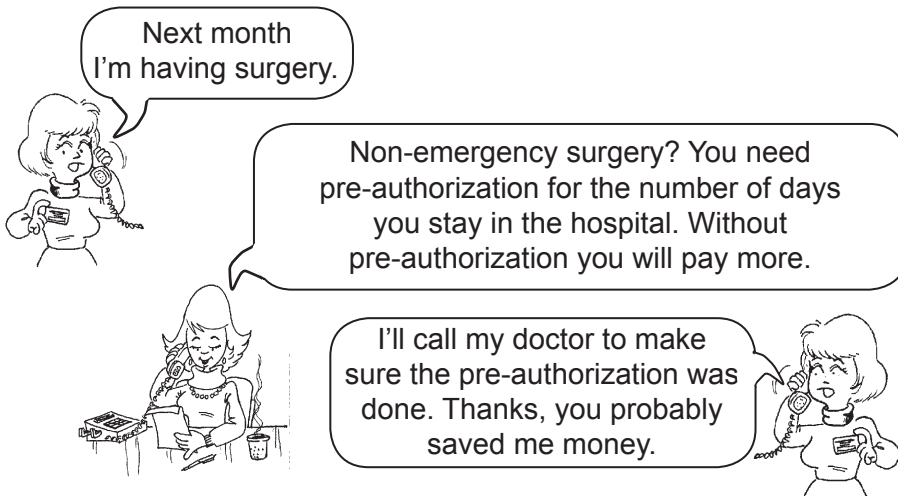
Have You Had Emergency Medical Care In A Foreign Country?

If so, send all original documents with your health care identification number to the Trust Fund Office.

When you travel out of the USA and receive emergency medical care, you will be responsible for all medical bills, if the Trust Fund's medical consultant finds that you received non-emergency medical care.



Overnight Hospital Stay Pre-Authorization



Claremont EAP Financial Services

Claremont EAP offers free, professional financial assistance:

- Debt Management
- Tax Questions
- Refinancing
- First Time Home Buyer Program
- Foreclosure prevention
- Financial Planning
- Budgeting
- Free Credit Report/Review
- Identity Fraud Service



Claremont EAP: 800-834-3773

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

KAISER PERMANENTE
800-464-4000
kaiserpermanente.org

CLAREMONT EAP
800-834-3773
claremonteap.com

DELTACARE 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.