



Laborers

Benefit Bulletin

Assisting you in understanding your benefits

Benefits for Beneficiaries

Active Plan

Question: If my husband dies prior to retirement, what benefits are available to me as his beneficiary?

Health and Welfare Plan – if he died while he was eligible, you will receive \$15,000 plus another \$15,000 if his death was due to an accident.

Pension Plan – if he died after being vested, you receive a Surviving Spouse Pension the month following his death if he had at least 25 Benefit Units, or the month he would have turned 55 or 65 years of age depending on the number of Credited Service he earned prior to his death.

Annuity Plan – you receive his Accumulated Share the month following his death.

Vacation-Holiday Plan - you receive any unpaid money that he earned prior to his death.

Payments of benefits mentioned above are subject to each Plan's eligibility requirement, completion of application and necessary documents. Some forms of payment are subject to federal and state income taxes.



Health and Welfare Plan Change in Specialty Pharmacy Provider

On December 1, 2010, the Plan's Specialty Pharmacy Provider is changing.



On October 25, 2010, Individuals using Specialty Medications through CuraScript, were sent a Notice by Prescription Solutions advising of the change to Prescription Solutions Specialty Pharmacy.

Shortly before December 1, 2010, a Prescription Solutions Specialty Pharmacy team member will be contacting, by phone, each individual using Specialty Medications to assist them with the transition from CuraScript to Prescription Solutions Specialty Pharmacy.

The Important Announcement included with this bulletin should be kept with your Health and Welfare Plan Booklet. Also included with this bulletin is additional information about the Prescription Solutions Specialty Pharmacy.

When Your Child Should See An Eye Doctor

by VSP

Infants should visit an eye doctor if:

- After 3 months of age, they don't focus well on objects.
- Their eyes are not straight.
- They have a droopy eyelid.
- There is a family history of serious eye problems.
- Their eyes water excessively.

Children in general should have an eye exam if:

- There is red eye, with or without discharge.
- They squint their eyes to read or see small things.
- They complain of blurry distant vision.
- They blink excessively.
- They have headaches or double vision.



Enclosed in this issue:

- VSP Grievance Notice
- Specialty Pharmacy Announcement
- Prescription Solutions Notice



Benefit Field Representative

Have a general question or need specific help with a benefit problem? Ask your Local Union to make an appointment with the Trust Fund Office Benefit Field Representative. She is available to help you with benefit claims, completing Trust Fund forms and other participant issues. Her monthly schedule is:



San Jose	Local #270	Tuesday
Sacramento	Local #185	Wednesday
San Francisco	Local #261	1st and 2nd Thursday
Salinas	Local #297	3rd Thursday
Stockton	Local #73	4th Thursday
Modesto	Local #1130	4th Thursday
Hayward	Local #304	2nd and 3rd Friday

All other Locals are visited upon request.

CLAREMONT EAP

Claremont provides free consultations with financial experts to assist you with financial questions:

- What should I do if I can't pay my mortgage?
- What accounts does the FDIC insure?
- How can I handle my credit and debt?
- How do I save and invest for retirement?
- What can I do to avoid bankruptcy?

Here are a few basic principles that can benefit all of us:

- Live within your means. Consider saving at least 10% of your annual income.
- Focus on what's most important in life. We're all given a certain amount of time on this earth and it's in our best interest to use that time wisely.

Take advantage of the many services and resources provided by Claremont at no cost. Call Claremont at: 800-834-3773

Why Was My Health Insurance Cancelled?



You **lose** coverage if:

- Your Hour Bank balance falls below 440 hours before 110 hours are deducted for the current month's eligibility,
- You enter military service, other than a temporary tour of duty of 30 days or less,
- You perform the type of work covered by the collective bargaining agreement for an employer that is not a contributing employer.

You **regain** coverage:

- The **first** day of the **second** calendar month following a minimum of 440 hours in your Hour Bank.

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.



Grievance System

As required by California regulations, Vision Service Plan (VSP) is informing its members of the following information:

If a VSP member has a complaint/grievance regarding VSP and/or a VSP network doctor, you may immediately call VSP's Member Service Department at 800-877-7195 Monday through Friday, 6:00 a.m. to 7:00 p.m. (PST), or sign on to vsp.com and complete the online Member Grievance Form. You may also submit a grievance in writing to VSP at 333 Quality Drive, Rancho Cordova, California 95670.

Upon receipt of your verbal or written grievance, VSP will respond to you in writing acknowledging receipt and/or disposition of the grievance within five (5) business days. VSP will resolve your grievance within thirty (30) days from the date of receipt and keep your grievance and the response on file for seven (7) years.

Notice from the Department of Managed Health Care:

The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a grievance against your health plan, you should first telephone your health plan at **(800) 877-7195** and use your health plan's grievance process before contacting the department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health plan or a grievance that has remained unresolved for more than 30 days, you may call the department for assistance. You may also be eligible for an Independent Medical Review (IMR). If you are eligible for an IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or urgent medical services. The department also has a toll-free telephone number **(1-888-HMO-2219)** and a TDD line **(1-877-688-9891)** for the hearing and speech impaired. The department's Internet Web site <http://www.hmohelp.ca.gov> has complaint forms, IMR application forms and instructions online. The plan's grievance process and the department's complaint review process are in addition to any other dispute resolution procedures that may be available to Covered Persons, and the failure to use these procedures does not preclude Covered Person's use of any other remedy provided by law.

Laborers Health and Welfare Trust Fund for Northern California
220 Campus Lane - Fairfield, CA 94534-1498
1 (707) 864-2800 or 1 (800) 244-4530
www.norcalaborers.org

IMPORTANT ANNOUNCEMENT

Insert with November, 2010 Bulletin

Date: November 15, 2010

TO: All Active and Retired Plan Participants Including Special Plan for Active Employees

RE: Specialty Pharmacy

When the term "**Specialty Pharmacy**" is used, it means a contracting pharmacy that provides covered **Specialty Medication** used to treat covered chronic or acute illnesses. Specialty Medication may be either oral or an injectable.

The contracting **Specialty Pharmacy** offers services to manage Specialty Medications, including training from pharmacists and nurses on the proper use of Specialty Medications. Specialty Medications often require special storage and handling not available from a retail pharmacy.

Effective December 1, 2010, Prescription Solutions Specialty Pharmacy replaces CuraScript as the contracting Specialty Pharmacy. Eligible individuals currently using covered Specialty Medications were notified on **October 25, 2010** by Prescription Solutions and those individuals will subsequently be contacted by a Prescription Solutions Specialty Pharmacy team member, by phone, shortly before **December 1, 2010** to coordinate the transition to Prescription Solutions Specialty Pharmacy.

This Announcement is a reminder to Participants about the requirement, under the Health and Welfare Plan, that eligible individuals who use covered Specialty Medications must use the Fund's contracting **Specialty Pharmacy** for covered Specialty Medications that are either 1) self-administered (oral or injectable), or 2) administered at the doctor's office. Injectables are covered only if they are on the list of covered injectables **and they are obtained from and distributed under a program managed by the Plan's Specialty Pharmacy**. Some covered injectables, such as insulin and Imitrex®, are not Specialty Medications and as such they may be obtained from a retail contracting or non-contracting pharmacy (although you may experience a higher share of cost using non-contracting pharmacies), or the Prescription Solutions Mail Service Pharmacy.

If you have questions about Specialty Pharmacy and whether any medication you are taking is considered a Specialty Medication, call Prescription Solutions, at 1 (866) 218-5445 or visit the web site at www.rxsolutions.com.

Sincerely,

Board of Trustees

This Announcement is intended to be a brief summary of the Plan change. It cannot describe each and every Plan Provision that may be relevant to your situation. You should always refer to your Plan Booklet for the full details of your Plan. You should keep all Announcements with your Plan Booklet so that it contains up-to-date information on the Plan.