



Laborers

Benefit Bulletin

Assisting you in understanding your benefits

Dental Open Enrollment

To change your dental plan, request a Dental Enrollment form from the Trust Fund Office and select an appropriate dental plan from the list below. Please be sure to submit the completed form to the Trust Fund Office no later than February 12, 2011 for a March 1, effective date.

Delta Dental			Delta Dental		Pacific Union
Delta Premier	Delta PPO	DeltaCare USA	Delta Premier	Bright Now!	Dental
<p>Fee-for-service. Retired only</p> <p>↓ ↓</p> <ul style="list-style-type: none"> \$50/person up to \$100/family deductible each Plan Year. 100% paid for basic services (diagnostic/preventative). \$2,500 maximum dental allowance/person per Plan Year. 	<p>Same plan as Delta Premier.</p> <p>Delta PPO 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"> \$0 deductible. Minimal copayments. All services/referrals must be provided by a DeltaCare USA Dentist. 	<p>Fee-for-service.</p> <ul style="list-style-type: none"> \$100/person up to \$300/family deductible each Plan Year. 100% paid for basic services (diagnostic/preventative). \$2,500 maximum dental allowance/person per Plan Year. \$1,500 lifetime maximum orthodontic allowance. 	<p>Prepaid HMO Plan.</p> <ul style="list-style-type: none"> \$0 deductible. \$0 copayment for preventative and basic dental services. 80% paid for major and certain special dental services. \$2,500 maximum allowance per Plan Year. All services/referrals must be provided by a Bright Now! dentist. 	<p>Prepaid HMO Plan.</p> <ul style="list-style-type: none"> \$0 deductible. Minimal copayments. All services/referrals must be provided by a Pacific Union Dental dentist. 
ACTIVE AND RETIRED PLANS			ACTIVE PLANS ONLY		

Retiree Self-Pay Rate Change

Retired Plan Only

The Notice of Change in Monthly Self Payment Rates will be mailed in late January. The Notice informs you of your:

- Current monthly premium,
- New monthly premium effective March 1, 2011,
- 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.

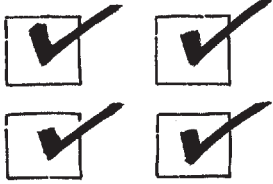


Verify Your Hours Worked

Check & Compare

The Trust Fund Office mails the Pension Statement of Account each December.

The Pension Statement of Account lists:



- Vested Status
- Reported Hours
- Credited Service
- Disability Hours
- Benefit Units
- Estimated Monthly Benefit as age 65

Information shown is based on information provided by your employer as of the Statement date. Review the Statement to make sure that all worked hours have been reported by the employer. If you have questions about the Pension Statement, contact the Pension department at the Trust Fund Office.

Preparing for Medicare

Participants Preparing for Retirement



Here are ten important points regarding Medicare (www.ssa.gov):

1. There are two ways to get Medicare: Medicare (Part A and Part B) or Medicare Advantage (Part C).
2. Medicare includes optional prescription drug coverage through Part D.
3. Medicare enrollees pay a share of the health care cost.
4. There may be gaps in coverage which can be filled through a policy or a Medicare Advantage plan.
5. Your Medicare coverage choices will depend on where you live. Not all plans are available everywhere.
6. Medicare doesn't cover everything – each part has exclusions.
7. How your current coverage fits with Medicare should be considered.
8. There are deadlines for enrolling in Medicare. To avoid penalties contact Medicare.
9. Changes in Medicare coverage can be made at least once a year.
10. Extra financial help with Medicare costs is available to people with little income and few assets.



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.