



Laborers

Benefit Bulletin

Health Issue - Helping you understand your benefits

Third Party Liability

Direct Payment Plan

Should you become injured or ill due to a non-work related injury when a third party is involved, *before* you seek benefits from the Direct Payment Plan, contact and submit a claim to the third party for payment or reimbursement for necessary medical treatment.

For example:

Jerry decides to pull a sack of sod off of a pallet at a local hardware store. The pallet becomes unstable and Jerry falls to the ground injured. Jerry uses his health insurance to seek medical care for his injury. The doctor asks Jerry if a third party was involved with the injury. In this case the 1st party is Jerry, 2nd party is his health insurer, and the 3rd party would be the hardware store and its insurance carrier.

Under the Direct Payment Plan: If you or an eligible dependent suffers an injury or illness that was caused by a third party *before* the Plan pays medical expenses for these injuries or illnesses, you must agree, in writing, to reimburse the Trust Fund for the benefits paid on your behalf. This reimbursement will come from the money you receive as a result of pursuing your claim against a third party or any insurance company.

Emergency Room Services

Direct Payment Plan

When you go to the Emergency Room (ER), your out-of-pocket costs are 3-5 times more than using an urgent care facility, clinic or doctor's office. Whenever possible avoid using ER unless it's true emergency.

Copayment

Participating Hospital (PPO) \$25

Non Participating Hospital (Non-PPO) \$50

Plus

Plan Year Deductible \$150 if you have not yet met the maximum.

Plus

Co-insurance

PPO 10%

Non-PPO 30%

To save
out-of-pocket costs, use a
PPO facility.

Change of Address Form

When you move, complete a new Change of Address Form which allows you to receive:

- Vacation-Holiday Check
- Pension Benefit Check
- Benefit Publications
- Plan Change Notices
- Explanation of Benefits
- Important Notices of your claim status
- Summary Annual Report
- Self Pay Premium Rates
- 1099R Tax Forms
- Annuity Statement
- Medicare Part D Creditable Coverage
- Pension Funding Status
- Statement of Account

To protect you against identity theft, the Trust Fund Office will only update your address information when you complete and sign the Change of Address Form. Forms are available at the Local Union.

Enrollment Form

When you experience a life event such as:

- Marriage
- Divorce
- Birth
- Adoption, or
- Death



complete an Enrollment Form to add or remove a dependent to avoid delay in payment of dependent's medical claims.



Included with this issue of the Benefit Bulletin is the **Laborers Training Center Schedule of Courses**

Health Benefits of Exercise

Regular exercise can help protect you from heart disease and stroke, high blood pressure, noninsulin-dependent diabetes, obesity, back pain, osteoporosis, and can improve your mood and help you to better manage stress.

How Physical Activity Impacts Health. Regular physical activity performed on most days of the week reduces the risk of developing or dying from some of the leading causes of illness and death.

- Reduces the risk of dying prematurely.
- Reduces the risk of dying prematurely from heart disease.
- Reduces the risk of developing diabetes.
- Reduces the risk of developing high blood pressure.
- Helps reduce blood pressure in people who already have high blood pressure.
- Reduces the risk of developing colon cancer.
- Reduces feelings of depression and anxiety.
- Helps control weight.
- Helps build and maintain healthy bones, muscles, and joints.
- Helps older adults become stronger and better able to move about without falling.
- Promotes psychological well-being.

Specific Health Benefits of Exercise.

Heart Disease and Stroke. Daily physical activity can help prevent heart disease and stroke by strengthening your heart muscle, lowering your blood pressure, raising your high-density lipoprotein (HDL) levels (good cholesterol) and lowering low-density lipoprotein (LDL) levels (bad cholesterol), improving blood flow, and increasing your heart's working capacity.

High Blood Pressure.

Regular physical activity can reduce blood pressure in those with high blood pressure levels. Physical activity also reduces body fatness, which is associated with high blood pressure.

Noninsulin-Dependent Diabetes. By reducing body fatness, physical activity can help to prevent and control this type of diabetes.

Obesity. Physical activity helps to reduce body fat by building or preserving muscle mass and improving the body's ability to use calories. When physical activity is combined with proper nutrition, it can help control weight and prevent obesity, a major risk factor for many diseases.

Back Pain. By increasing muscle strength and endurance and improving flexibility and posture, regular exercise helps to prevent back pain.

Osteoporosis. Regular weight-bearing exercise promotes bone formation and may prevent many forms of bone loss associated with aging.

Psychological Effects. Regular physical activity can improve your mood and the way you feel about yourself. Researchers also have found that exercise is likely to reduce depression and anxiety and help you to better manage stress.¹

¹Article courtesy of <http://www.nutristrategy.com>

Annual Physical Examination Benefit



The Plan pays the amount shown below for a physical examination, any x-ray and laboratory tests.

Maximum benefit payable per Plan Year:

\$300: Laborer or Spouse
\$200: Child 2 years or older



BENEFIT CONTACT INFORMATION

DELTA DENTAL
800-765-6003
deltadentalca.org

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

PRESCRIPTION SOLUTIONS
800-562-6223
rxsolutions.com

KAISER PERMANENTE
800-464-4000
kaiserpermanente.org

CLAREMONT EMPLOYEE ASSISTANCE PROGRAM
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

SECURE HORIZONS
800-624-8822 • pacificare.com

HEALTHWAYS DISEASE MANAGEMENT
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.