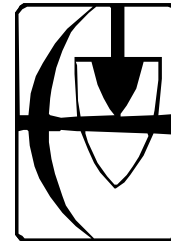


The Benefit Package



A Quarterly Newsletter for Northern California Laborers

Winter 2003 #25

Celebrating 50 Years of Medical Benefits



Some Laborers receiving this newsletter may remember and, hopefully, it will only seem like yesterday, when the Laborers Health and Welfare Trust Fund for Northern California was first established in 1953. Initially, employer contributions were 7½ cents per hour.


At the time, this rate covered such benefits as:

- \$3 maximum for a physician office visit
- \$4 maximum for a physician visit to your home
- \$4 maximum per day for in-hospital room and board, up to \$124
- \$300 maximum surgical benefit
- \$15 maximum allowance to treat a fracture of three ribs
- \$75 maximum for in-hospital maternity for normal delivery, up to \$150 with complications
- \$1,000 life insurance and \$1,000 accidental death and dismemberment

Those were the days!

Over the past 50 years, the cost of medical care has increased dramatically. Today, it is not uncommon for some medical procedures to cost thousands of dollars. Advancements in medical care, especially drugs, have certainly added to the cost. However, as a result of these advancements, the medical community can treat diseases and injuries not possible 50 years ago.

Before looking forward to the next 50 years, we should first look back in appreciation of being part of a Fund that has paid out approximately 1.4 billion dollars in medical benefits and premiums on behalf of Laborers. This Fund has helped thousands of Laborers and their families in providing health care and in many cases, at times of critical need when it means the most.

Though we now face tough times with ever rising health care costs, the Trustees are up to the challenge and are committed to take the necessary action to maintain a solvent health and welfare benefit plan for Laborers and their families, now and in the future. 

Reminder for Retired Laborers



On or about March 10, 2004, the Pension Trust Fund will be mailing the Annual Statement by Pensioner or Beneficiary. This statement is sent annually so that the Trust Fund can verify the status of each individual receiving a monthly benefit from the Pension Plan.

As soon as you receive the statement, complete, sign and return it to the Fund Office. Depending on the type of pension you receive, your signature may need to be notarized or witnessed by a Local Union official. Follow the instructions that accompany the statement. Remember, a delay in returning the statement by the date indicated could affect your monthly benefits.

There are no notices inserted in this issue of the *Benefit Package*.



Tips for Preventing Dental Care Fraud

Some government estimates suggest that as much as 12% of health care costs in the U.S. are a result of fraud. If left unchecked, fraud also inflates the cost of dental programs and undermines enrollee access to affordable dental coverage.

Delta believes the majority of dentists and enrollees are honest, however, fraud does occur in some transactions. You can help prevent dental health care fraud by following these tips:

- Never sign a blank claim form.
- Keep receipts of treatment received and amounts paid.
- Know what your benefit plan covers.
- Ask dentists what fees they charge.
- Review your Notice of Payment statements carefully.
- Obtain detailed bills for services and check them closely for accuracy.
- Keep your benefit plan ID# secure.

Fortunately, the majority of dental health professionals and enrollees do not engage in fraud, but it is Delta's responsibility to be vigilant. If you need to report a problem or suspicion about a specific claim, please complete Delta's online patient complaint form. Delta's Web site address is:

www.deltadentalca.org/enrollee/fraud

You can also call Delta to report a problem or suspicion about a claim at (415) 972-8300, ext. 3812.

Know your benefits...

Benefit Information in Spanish Información de los Beneficio en Español

What better way for our Spanish speaking Participants to understand the Plans' benefits than to read them in Spanish. In keeping with the purpose of this newsletter, which is "to provide you and your family with information about the various benefits available to Laborers and how to use those benefits," it is only fitting that the Fund Office furnish Spanish versions of benefit plans.

We currently have some printed documents in Spanish and are working toward adding more, including Summary Plan Descriptions for the Health and Welfare Plans, Pension and Annuity Plans. Other benefit information, such as, plan notices and the *Benefit Package* newsletter are now available in Spanish. As the process of translating takes additional time, Spanish versions may not be distributed at the same time as those in English.


The Fund Office also has Spanish speaking employees who are able to assist Participants with questions or issues involving their benefits.

If you want to receive benefit information in Spanish (as well as in English), please follow the directions noted on the request form included with this newsletter. It's simple, all you need to do is complete the form and place it in a mail box.

Que mejor manera para nuestros Participantes que hablan español, que leer los Beneficios de Planes en español. De acuerdo con el propósito de este boletín de prensa "que proveerlos a usted y a su familia con la información acerca de los Beneficios diversos disponibles para los Jornaleros y como usar eficazmente estos Beneficios," conviene solo que la Oficina del Fondo proveen versiones en español de los Planes de beneficios.

Ahora, tenemos unos documentos en español y bien pronto mas información que incluye folletos de Descripción Sumarios de los Planes de Salud y Bienestar, Pensión y Anualidad. Otra información de beneficios, como los avisos del Plan y del boletín *Benefit Package* tambien son traducida al español. Como el proceso de traducción toma tiempo adicional, no puede ser distribuido al mismo tiempo que sus contrapartes en ingles.

La Oficina del Fondo tiene representantes que hablan español que pueden ayudar a los Participantes con las preguntas o problemas de los beneficios.

Si a usted le gustaría recibir información de los beneficios en español (en adición al ingles), por favor siga las instrucciones que notaron en la forma incluida en este boletín. Es fácil, nada mas necesita llenar la forma completamente y enviarla por correo. 

Filling out forms...**Keep Your Address Up-To-Date
Let Us Know When You Move**


In mid March, the Fund Office will mail a *Statement of Account* to active Laborers covering the work period from August 1, 2003 through January 31, 2004. If you do not receive yours by the end of March, it could mean we do not have your current address on file.

One of the forms you are asked to complete when you become a Laborer is an *Enrollment Form*. When you complete the *Enrollment Form*, you enroll you and your family in the benefit plans and inform the Fund Office of your current address. Upon receipt, we enter your address into the Fund's address file system. Without a current or correct address on file, any EOB's (payment notices), Plan notices, or checks will not be received by you. The Fund Office cannot make changes to your address file by a telephone call. If you move and the Fund Office does not have your current address on file, complete a *Change of Address Notification* form. Both the *Enrollment* and *Change of Address Notification* forms are available at your Local Union or by calling the Fund Office.

If you move after receiving your *Statement of Account*, but before receipt of your Vacation-Holiday check, you should be aware that you must submit your new address, in writing, before the cut-off date (usually one month before

checks are mailed). Vacation-Holiday checks are mailed April 30 and October 31. If you do not meet the cut-off date **and** checks have not yet been mailed, you can call the Fund Office to ask that your check not be mailed (to your old address). Mail a *Change of Address Notification* as soon as possible. Once your new address is on file, the Fund Office will mail your check. Otherwise, it will automatically be mailed to your old address.

You certainly want to be sure you receive your *Statement of Account*. This is your record of hours worked and reported by your employer(s). The statement tells you if and for how many months you are eligible for health and welfare benefits, lists pension hours, vacation-holiday dollars, and annuity contributions. Past articles in this newsletter stress the importance of reviewing the statement and comparing it to your check stubs. If you find any discrepancies, you should report them immediately to the Fund Office or your Local Union. Unless we are notified of any errors or discrepancies, we assume that the information on the statement is correct. It is your work record and it is to your advantage to check it carefully and retain it for your records.

For information on reporting discrepancies on your statement, see the article under Questions & Answers on this page. 

**Questions
&
Answers**

Q. I always save my check stubs. When should I send them to the Fund Office?

A. First, you are right in saving your check stubs. We urge all Laborers to retain them and keep them in a safe place.

WHEN TO SEND CHECK STUBS

Twice each year, the Fund Office mails you a Statement of Account. This statement lists your work hours by employer and the month worked. Check this statement carefully. If your worked hours do not appear on the statement, then send your check stubs to the Fund Office, but only for the period of hours not shown. Be sure your name and social security number appear on each check stub.

WHEN NOT TO SEND CHECK STUBS

If your Statement of Account shows "SUSP" under the Vacation Dollars column, it means the employer reported the hours, but failed to pay the contributions. In this case, it is not necessary to send your check stubs, because the hours were reported. Similarly, if you receive a letter from the Trust Fund, informing you that you may lose health and welfare coverage, because your employer has not paid the contributions, it is not necessary to send your check stubs. In both cases, the employer has not submitted the contributions. The Trust Fund is in the process of collecting them.

CALENDAR

On or About This Date	We Will Mail	You Should
January 31, 2004 <i>(Mailed)</i>	Form 1099 (Pension Plan)	Retain for income tax purposes.
March 10, 2004	Annual Statement by Pensioner or Beneficiary	Complete, sign, and return statement to Fund Office as soon as possible. A DELAY IN RETURNING THE STATEMENT COULD AFFECT YOUR MONTHLY BENEFITS.
March 23, 2004	Statement of Account for Work Period of August 1, 2003 - January 31, 2004	Verify hours and report any discrepancies to your Local Union. Retain statement for your records.
March 23, 2004	Summary Annual Report	For information only. ERISA requires the Plan Administrator furnish this report to each Plan Participant annually.



Contacting The Fund Office



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or Toll Free
(800) 244 - 4530



Internet Web site:
www.norcalaborers.org

The *Benefit Package* is published by the Laborers Funds Administrative Office of Northern California, Inc. and is intended to provide general information about the plans. It is not intended as a substitute for official Plan documents. Your rights as a Plan Participant or Beneficiary can only be determined by consulting the actual text of the Plan Booklet.

The **Benefit Package**
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