

The

# Benefit Package

A Quarterly Newsletter for Northern California Laborers



Spring 2011 #52

## Prudent Buyer Plan

Active and Retired Direct Payment Plans

Anthem Blue Cross' Prudent Buyer Plan is the largest Preferred Provider Organization (PPO) network in California. Your Direct Payment Plan utilizes this network to provide medical benefits to you and your eligible dependents. The network includes a vast list of providers to provide routine and specialty medical services.

Each provider listed in the Prudent Buyer Plan network charges a reduced rate, negotiated by Anthem Blue Cross. Using a PPO provider in the network saves you money.

Your Medical ID card has a suitcase logo (see below). If you need medical attention while outside of California, your medical services will be covered.

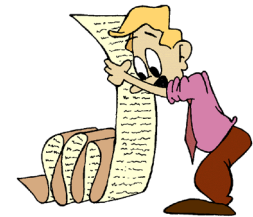
<b>Anthem</b> Blue Cross		LABORERS HEALTH AND WELFARE TRUST FUND FOR NORTHERN CALIFORNIA
JOHN LABORER Identification Number ILHLA0001234		
Group No:	170256M001	
Plan Code:	040	
Coverage(s):	Medical	
PRUDENT BUYER PLAN®		

When you receive medical services outside of California, make certain that your provider submits your medical claims to the Blue Card Plan in the state the services were received.

## Summary Annual Report

The Summary Annual Report provides financial information of each Trust Fund for fiscal year ended May 31, 2010.

Each summary includes:



- Total contributions,
- Investment in stocks, bonds and other financial instruments,
- Gains and losses from the sale of assets and earnings from investments,
- Administrative costs,
- Benefits paid and Health Care premiums.

## Employee Statement of Account

The Trust Fund Office mailed the Employee Statement of Account to Active Laborers in March. This Statement lists the hours reported and paid by your employer during the six-month work period between August 1, 2010 and January 31, 2011.

Review your Statement and make sure that all worked hours have been reported and paid. If you find a discrepancy between the Statement and your check stubs, make copies of your check stubs and mail them to the Trust Fund Office attention: Employer Accounts Department.



## IMPORTANT

Enclosed with this issue of the **Benefit Package**:

2010  
Summary Annual Reports

## Annuity Account Withdrawal



You are entitled to withdraw the money from your Annuity Account when any of the following events occur:

**Retirement.** Age 65 and no contributions have been made for at least three consecutive months.

**Entitled to a Pension.** Receipt of a pension from the Laborers Pension Trust Fund, LIUNA or Employer Retirement Plan.

**Stop Working as a Laborer.** Regardless of age and working less than 500 hours in each of two consecutive calendar years, or working less 1,000 hours within a 24-consecutive month period preceding the Employee's Annuity Starting Date.

**Entitled to a Social Security Disability Benefit.** Regardless of age, if totally disabled and entitled to a Social Security Disability Benefit.

**Death.** Any money in your Individual Account will be paid to your beneficiary.

## Applying for a Pension?

The first step in applying for a Pension is to call the Trust Fund Office and request a Pension Disclosure Packet. Next, answer all applicable questions, sign and date the Pension Application Form included in the packet. To avoid delay in processing your Pension Application, PRINT legibly and answer all questions. Finally, mail your pension application to the Trust Fund Office.

Your completed Pension Application should be accompanied with the documents listed below.

Please note: If you do not have these documents, submit your Pension Application, then send the copies of your documents as soon as you can.

- Your Birth Certificate;
- If you are married, your Marriage Certificate and your spouse's Birth Certificate;
- If you are divorced, a copy of the Judgment of Dissolution and the Interlocutory Judgment or any other court orders relating to the disposition of your pension benefits;
- If you are applying for a Disability Pension, a copy of your Social Security Award, or medical evidence supporting your disability.

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## Tips for Retired Pensioners

If you are receiving a pension benefit from the Plan, you may not return to work in the Building and Construction Industry in the type of work covered by a Collective Bargaining Agreement with the District Council of Laborers of Northern California, an affiliated Local Union, or self-employment (prohibited employment).

If you are under the age of 65 and work in prohibited employment, your pension benefit payments will be suspended for the number of months that you work in prohibited employment plus a penalty of three months after you stop working. Your pension benefit will resume the first day of the fourth month after the month you stop work in prohibited employment.

If you are between the Normal Retirement Age of 65 and the Required Beginning Date age of 70½ (on April 1st following your 70th birthday), you are permitted to work in prohibited employment for less than 40 hours per month. Once you work 40 or more hours in a month, your pension benefit payments will be suspended for the month you work 40 or more hours. Your pension benefit resumes for any month you work less than 40 hours.

If you are the age of 70½ +, you are permitted to work at any occupation without penalty.

## Health Net - Retired Plan Only

As of May 1, 2011, Allegra and Allegra D, including the generic form, are available over the counter (OTC) where no doctor's prescription order is required. Because these medications will no longer be available by prescription, they will no longer be covered by Health Net. The Trust Fund Office has been notified by Health Net that they sent a letter to all Health Net members affected by this pharmacy change.

If you have questions about your prescription drug benefit through Health Net, contact Member Services; the telephone number is located on your Health Net ID card.

### Extending Health Benefits When Coverage Ends

The Consolidated Omnibus Budget Reconciliation Act or **COBRA**, allows a participant whose eligibility terminates to continue health plan coverage under certain circumstances. The key to understanding the provisions of COBRA are understanding its terms: "Qualified Beneficiary" and "Qualifying Event."

#### Who is a "Qualified Beneficiary"?

A qualified beneficiary can be an active Laborer, his spouse, or dependent child (younger than age 26). A spouse and dependent child of a Retired Laborer are also qualified beneficiaries.

#### What are "Qualifying Events"?

"Qualifying Events" are circumstances under which you or your dependents may be eligible to continue health care coverage.

Event	Active	Retired
Termination of employment	X	
Reduction in Hours	X	
Child No longer a "dependent"	X	X
Divorce	X	X
Death	X	X

#### How Am I Notified?

The Trust Fund Office notifies you of the qualifying event of termination of employment or a reduction in work hours.

#### What if my dependent status changes?

You notify the Trust Fund Office if the qualifying event is a death, divorce, or a child losing dependent status.

#### What is the Cost and How Long Will Coverage Last?

Monthly premiums are established each March. The premium depends on the type of coverage you elect and if you are buying individual coverage for yourself or your family. Generally, coverage is for 18 months, but can be extended to 36 months if a second qualifying event occurs or it may be extended to 29 months if Social Security determines that a qualified beneficiary is totally disabled.

### Health and Welfare Eligibility

#### Active Laborers



Under the Laborers Active Plan, your employer must pay monthly contributions to the Health and Welfare Trust Fund for each hour you work. Your paid hours are placed into an "Hour Bank" and your eligibility for Health and Welfare coverage begins the **FIRST** day of the **SECOND** month after you have 440 hours in your "Hour Bank."

You maintain eligibility when:

- you have a **minimum** of 440-hours in your hour bank.

You lose eligibility when:

- you have **less than** 440-hours in your hour bank,
- you work for an employer not covered by a Laborers' Labor Agreement, or
- you enter or re-enter military service full time.

A maximum of 990 hours can be accumulated in your Hour Bank after 110 hours are deducted for the current month's coverage. If an employer does not pay monthly contributions for your worked hours, the hours will not be added to your Hour Bank, which will affect your eligibility.

# CALENDAR

On or About This Date	We Will Mail	You Should
April 27, 2011	May 2011 Pension Benefit Check	Retain check stub for your records.
April 29, 2011	Vacation-Holiday Benefit Check	SEND a completed Change of Address Form to the Trust Fund Office as soon as possible, if you have moved.
May 26, 2011	June 2011 Pension Benefit Check	Retain check stub for your records.
May 30, 2011	 Memorial Day 	The Trust Fund Office will be closed in observance of this Holiday
June 28, 2011	July 2011 Pension Benefit Check	Retain check stub for your records.
July 4, 2011	 Independence Day 	The Trust Fund Office will be closed in observance of this Holiday

## Contacting The Trust Fund Office

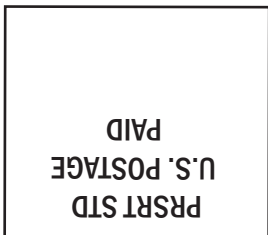
Laborers Trust Funds



220 Campus Lane  
Fairfield, CA 94534  
(707) 864 - 2800  
(800) 244 - 4530  
[www.norcalaborers.org](http://www.norcalaborers.org)

The Benefit Package is published by the Laborers Funds Administrative Office of Northern California, Inc. Its purpose is to provide you and your family with information about the various benefits available to eligible participants and how to effectively use those benefits. 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 Rules and Regulations of the Plans. Please submit any comments or suggestions to the address listed above.

**Benefit Package**  
www.norcalaborers.org

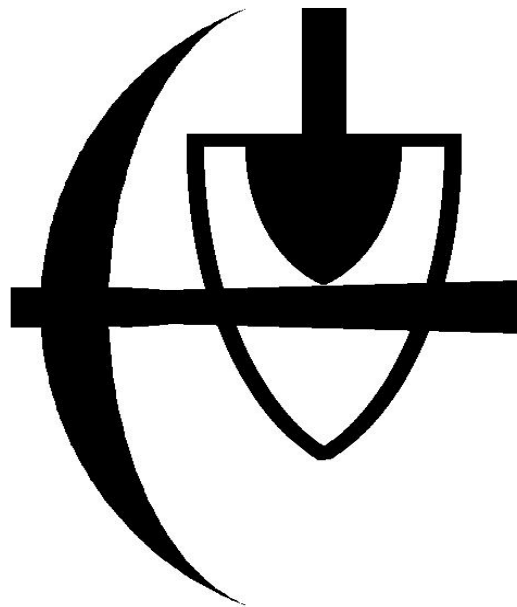


Laborers Funds Administrative  
Office of Northern California, Inc.  
220 Campus Lane  
Fairfield, CA 94534



**LABORERS TRUST FUNDS  
FOR  
NORTHERN CALIFORNIA**

**HEALTH AND WELFARE · ANNUITY · VACATION-HOLIDAY**



**SUMMARY  
ANNUAL REPORT  
2010**

**SUMMARY ANNUAL REPORT**  
**for**  
**LABORERS HEALTH & WELFARE TRUST FUND FOR NORTHERN CALIFORNIA**

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This is a summary of the annual report for Laborers Health & Welfare Trust Fund for Northern California, EIN 94-1235152, for the year beginning June 1, 2009 to May 31, 2010. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

**SELF-FUNDED BENEFIT INFORMATION**

The plan maintains its medical, prescription drugs, disability, death benefits, physical exam, dental and vision benefits under a self-funded program.

**INSURANCE INFORMATION**

The following brief description of the Plan benefits are provided for general information purposes only. Participants should refer to the Plan document for more complete information.

The Trust maintains alternative medical plans under contracts with Kaiser Foundation Health Plan, Healthnet, PacifiCare, and Secure Horizons for standard medical coverage for participants and dependents. Alternative Dental coverage is provided by Delta Care HMO, New Port Dental and Pacific Union Dental. The total insurance premiums charged to the Plan for the year ended May 31, 2010 \$15,117,151.

**BASIC FINANCIAL STATEMENT**

The value of Plan assets, after subtracting liabilities of the Plan, was \$104,168,462 as of May 31, 2010 compared to \$81,886,433 as of June 1, 2009. During the Plan year the Plan experienced an increase in its net assets of \$22,282,029. This increase included unrealized appreciation in the value of Plan assets, that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year.

The Plan had total income of \$162,158,590. This income included employer contributions of \$120,632,169, employee contributions of \$15,061,133, gains on the sale of assets of \$6,587,693, earnings from investments of \$13,621,546 and other income of \$6,256,049.

Plan expenses were \$139,876,561. These expenses included \$10,659,119 in operating expenses, \$495,497 in investment expenses and \$113,604,794 in benefits paid to participants and beneficiaries in insurance premiums charged by insurance companies and a health maintenance organization and an increase in benefit obligation of \$15,117,151.

Benefits and eligibility rules will change from time to time. Retiree benefits differ from active employee benefits and also can be changed or eliminated at any time. Be sure to use the most recent plan booklet and to read any special notices about your coverage. Do not rely on outdated information. If you lose your coverage you may be entitled to continue it by making self payments. Consult your booklet or the plan office for details.

**YOUR RIGHTS TO ADDITIONAL INFORMATION**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Assets held for investment.
3. Transactions in excess of 5 percent of the plan assets; and
4. Insurance information including sales commissions paid by insurance carriers.

**SUMMARY ANNUAL REPORT**  
**for**  
**LABORERS ANNUITY PLAN FOR NORTHERN CALIFORNIA**

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This is a summary of the annual report for Laborers Annuity Plan for Northern California, EIN 94-6277608, for the year beginning June 1, 2009 and ending May 31, 2010. The annual report has been filed with the Employee Benefit Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

**BASIC FINANCIAL STATEMENT**

Benefits under the Plan are provided by the Trust. Plan expenses were \$15,020,045. These expenses included \$269,613 in operating expenses, investment expenses of \$559,230 and \$14,191,202 in benefits paid to participants and beneficiaries. A total of 54,295 persons were participants in or beneficiaries of the Plan at the end of the Plan year, although not all of these persons had yet earned the right to receive benefits.

The value of Plan assets, after subtracting liabilities of the Plan, was \$243,185,238 as of May 31, 2010 compared to \$213,560,609 as of May 31, 2009. During the Plan year the Plan experienced an increase in its net assets of \$29,624,629.

This increase included unrealized appreciation in the value of Plan assets, that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year.

The Plan had total income of \$44,644,674 including employer contributions of \$19,923,488, gains on the sale of the assets of \$8,738,129, earnings from investments of \$15,919,164 and other income of \$63,893.

**YOUR RIGHTS TO ADDITIONAL INFORMATION**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Assets held for investment; and
3. Information regarding any common or collective trust, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

**SUMMARY ANNUAL REPORT**  
**for**  
**LABORERS VACATION-HOLIDAY TRUST FUND FOR NORTHERN CALIFORNIA**

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This is a summary of the annual report of the Laborers Vacation-Holiday Trust Fund for Northern California, (EIN 94-6092198, Plan No. 501), for the year beginning June 1, 2009 to May 31, 2010. The annual report has been filed with the Employee Benefit Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

**BASIC FINANCIAL STATEMENT**

The value of Plan assets, after subtracting liabilities of the Plan, was \$(400,551) as of May 31, 2010, compared to \$(120,612) as of June 1, 2009. During the Plan year the Plan experienced a decrease in its net assets of \$279,939.

The Plan had total income of \$46,477,697, including employer contributions of \$45,067,503, earnings from investments of \$191,826, and other income of \$1,218,368.

Plan expenses were \$46,757,636. These expenses included \$1,349,422 in operating expenses and \$45,408,214 in benefits paid directly to participants and beneficiaries.

**YOUR RIGHTS TO ADDITIONAL INFORMATION**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report.

## **YOUR RIGHTS TO INFORMATION**

To obtain a copy of the full annual report, or any part thereof, write or call the office of:

Board of Trustees, Laborers Health & Welfare Fund for Northern California, who is plan Sponsor,  
Board of Trustees, Laborers Annuity Plan for Northern California,  
Board of Trustees, Laborers Vacation-Holiday Trust Fund for Northern California,  
220 Campus Lane, Fairfield, CA 94534-1498, telephone number (707) 864-2800.

You also have the right to receive from the Administrator, on request and at no charge, a statement of the assets and liabilities of the Plan and accompanying notes, or a statement of income and expenses of the Plan and accompanying notes, or both. If you request a copy of the full annual report from the Administrator, these two statements and accompanying notes will be included as part of that report. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the Plans, 220 Campus Lane, Fairfield, CA 94534, and at the U.S. Department of Labor in Washington, D.C. or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, N-1513, Employee Benefit Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.