

The

# Benefit Package

A Quarterly Newsletter for Northern California Laborers Summer 2011 #53

## Affordable Care Act “the Act”

Active Plan and Special Plan for Active Employees

On June 24, 2011, all Active Plan and Special Plan for Active Employees were sent an Important Announcement about Plan changes under the Affordable Care Act. Retirees were included in the mailing because the Board of Trustees approved some of the Affordable Care Act changes for the Retired Plan even though the Retired Plan is not included in the Act. If you have not received the Announcement, call the Trust Fund Office and ask that a copy be mailed to you.

### Facts:

- The Affordable Care Act was signed into law on March 23, 2010.
- For the Laborers Active Plan and Special Plan for Active Employees, the date the law became effective was June 1, 2011.
- The law only affects the Active Plan and Special Plan for Active Employees.
- The law does not affect the Retired Plan
  - The Board of Trustees approved some of the changes for the Retired Plan
- The law does not affect the Dental and/or Vision Plans
- Not all changes apply to the Plans at this time because the Laborers Plans are “Grandfathered”.


The term “Grandfather” is explained on page two of this issue.

## NEW ~ Medical Health Plan Identification Card

You should have received, or should be receiving shortly, in the mail a “new” Health Plan Identification Card from Anthem Blue Cross.

- Check the new card to make sure your information is correct.
- Destroy your old Health Plan Identification Card by cutting or shredding.

When you visit your Provider next time, be sure that they make a copy of your new Health Plan Identification Card for their files. The new card has a separate telephone number for Providers to use when they want to call for information about your claim. Only Providers should use the Provider telephone number. Participants, and Providers who wish to verify eligibility, should continue to use the telephone number for the Health and Welfare Office. The email address for the Trust Fund Office is also included on the new Health Plan Identification Card.

<b>Anthem</b> Blue Cross	<b>LABORERS HEALTH AND WELFARE TRUST FUND FOR NORTHERN CALIFORNIA</b>
<b>JOHN LABORER</b> Identification Number ILHLA0001234	
Group No: 170256M001 Plan Code: 040 Coverage(s): PLAN DESCRIPTION 1 WGS Data: PLAN DESCRIPTION 2	
	PRUDENT BUYER PLAN® 

<b>Anthem</b> Blue Cross	<b>norcalaborers.org</b> Laborers Health & Welfare* 1-707-864-2800 Provider Claim Inquiries 1-800-688-3828 Pre-Authorization Review 1-800-274-7767
<b>MEMBERS:</b> When submitting inquiries always include your member number from the face of this card. Possession or use of this card does not guarantee payment. <b>PROVIDERS:</b> Please submit claims to your local Blue Cross and/or Blue Shield Plan. To ensure prompt claims processing, include the 3-digit alpha prefix that precedes the patient's identification number listed on the front of this card. <b>For eligibility and customer service:</b> Laborers Health and Welfare Trust Fund 220 Campus Lane, Fairfield, CA 94534 Send ALL Claims to: Anthem Blue Cross P.O. Box 60007 Los Angeles, CA 90060-0007	<b>*Not a Blue Cross Blue Shield Product</b> Anthem Blue Cross Life and Health Insurance Company provides administrative services only and does not assume any financial risk or obligation with respect to claim. Blue Cross of California using the trade name Anthem Blue Cross, administers claims on behalf of Anthem Blue Cross Life and Health Insurance Company and is not liable for benefits payable. Independent licenses of the Blue Cross Association.

## Designated Beneficiary

For life changes such as marriage, birth, divorce or death, it is important that you keep your designated beneficiary information up-to-date. What is a beneficiary? A beneficiary is the person or persons you name to receive your Death or Accidental Death Benefits.

For example, if you divorce and remarry before your death without submitting a new Enrollment Form, your former spouse remains the beneficiary of your benefits, not your current spouse.

If you have never completed an Enrollment Form, the Trust Fund Office cannot pay a death benefit to your designated beneficiary. In this case payment is made to a spouse, child, mother or father, brother or sister or estate.

To update your designated beneficiary information, complete a new Enrollment Form. Enrollment Forms are available at the Trust Fund Office and your Local Union.



## Affordable Care Act “the Act” *Active Plan and Special Plan for Active Employees*

“Grandfathered”

The word “grandfathered” was explained in the June 24, 2011 Important Announcement about the Affordable Care Act benefit changes.

Grandfathered means that a Plan that was in place on March 23, 2010, the date that the Act was signed into law, does not have to include some of the benefit changes required by the Act.

A Plan loses its “grandfathered” position when it makes changes to the Plan after March 23, 2010 that increases the patient share of cost.

When a Plan loses its grandfathered position, it must then include all of the required changes under the Act

The Laborers Health and Welfare Plans have not lost their grandfathered position but they may in the future. If they do, the Trust Fund Office will send an Important Announcement to Participants to let them know what new benefits are available.

The changes that the Plans were required to make were outlined in the June 24, 2011 Important Announcement.

There was one change that the Board of Trustees decided to offer earlier than required; the enrollment of eligible children to the age of 26. This information was published in the Winter Benefit Package in January, 2011 and included an Enrollment Form for the special enrollment period. If you did not take advantage of the special one-time open enrollment, you can still enroll your eligible child. Call the Trust Fund Office for an Enrollment Form.

## Vision Service Plan

VSP Value Plan

*Active Plan Participants*

Exam and lenses: Every 12 months

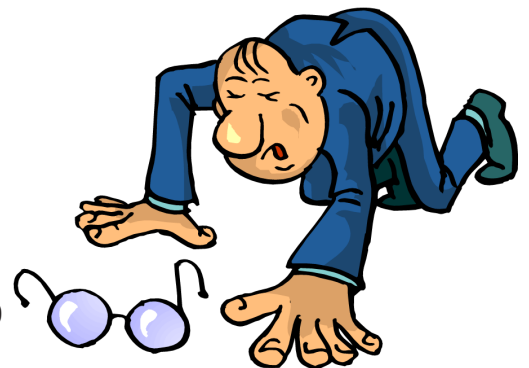
Copayment (eye exam): \$10

Frames: Every 24 months

\$145 allowance for frames

Copayment (lenses or frames): \$20

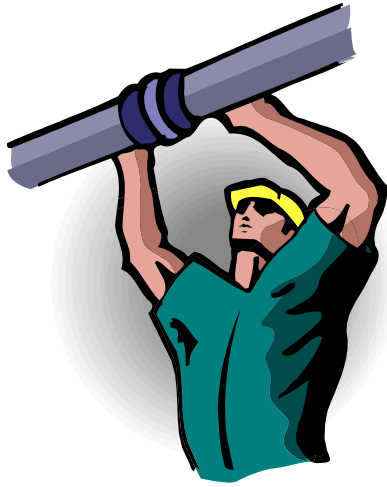
\$120 allowance for contacts



## Pension FAQs

### Continuous Non-Covered Employment

In last month's publication, we defined some pension terms. In this article, we are going to use some of those terms and explain another one - "Continuous Non-Covered Employment" and how it may apply to you.



Continuous Non-Covered Employment is a rule in the Pension Plan that may assist you with Vesting under the Plan if you move from Covered Employment to Non Covered Employment with the same Contributing Employer for work on and after June 1, 1976.

Five Years of Credited Service, without a Permanent Break in Service, is the current minimum Vesting under the Plan. If you are Vested with 5.0 Years of Credited Service, you are entitled to a future pension benefit once you stop working and turn age 65.

However, if you have earned less than 5.0 Years of Credited Service and you are offered, by the same Contributing Employer, another job that does not require the employer to make any further contributions to the Laborers Pension Plan, what happens to your Years of Credited Service under the Laborers Pension Plan since you are not yet "Vested"?

Here is where Continuous Non-Covered Employment becomes important to you. If you move from a Covered job to a Non-Covered job with the same Contributing Employer and there is no quit, layoff or lapse of employment between the Covered and Non-Covered job, you may be able to use Continuous Non-Covered Employment to earn Credited Service. If you have enough Continuous Non-Covered Employment, you may be able to become Vested for a future benefit from the Laborers Pension Plan. You must, however, work in Continuous Non-Covered Employment for at least 870 hours within a Plan Credit Year to be granted Credited Service based upon Continuous Non-Covered Employment. Under Continuous Non-Covered Employment, you do not accrue a benefit. It is used only to assist you to Vest and not lose the Credited Service you earned before moving to the Non-Covered job. Continuous Non-Covered Employment may also be used to prevent a One-Year Break in Service.

If you think you may be entitled to Continuous Non-Covered Employment, call the Trust Fund Office.

### Reinstatement of Eligibility

#### *Active Participants*

If you have lost eligibility, you may regain eligibility on the first day of the second calendar month following the month in which your Hour Bank is 440 hours or more, provided eligibility is regained within 13 months of losing your eligibility. If you fail to regain eligibility by the 13<sup>th</sup> month, you lose all the hours in your Hour Bank.

Exception: If you fail to regain eligibility by the 13<sup>th</sup> month because you were disabled and unable to perform any duty of your occupation, you may ask the Board of Trustees to return any hours that were lost. Your request must include medical evidence that you were unable to perform work in the Building and Construction Industry. Proof may include continuous coverage under State Disability Insurance or Workers' Compensation.

This does not include disability due to an injury or illness not covered by the Plan, or whose disability is due to non-physical causes including, but not limited to, abuse of chemical substances.

# CALENDAR

On or About This Date	We Will Mail	You Should
July 27	August 2011 Pension Benefit Check	Retain check stub for your records.
August 29	September 2011 Pension Benefit Check	SEND a completed Change of Address Form to the Trust Fund Office as soon as possible, if you have moved.
September 5	 Labor Day	The Trust Fund Office will be closed in observance of this Holiday
September 28	October 2011 Pension Benefit Check	Retain check stub for your records.
October 27	November 2011 Pension Benefit Check	Retain check stub for your records.
October 31	Vacation-Holiday Benefit Check	Retain check stub for your records. Complete a Change of Address Form if you've recently moved.

## 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.

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The  
[www.norcalaborers.org](http://www.norcalaborers.org)

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