

**Laborers Health and Welfare Trust Fund for Northern California
220 Campus Lane • Fairfield, California 94534-1498
Telephone 707 864-2800 or Toll Free at 800 244-4530**

IMPORTANT NOTICE REGARDING CHANGES IN HMO CO-PAYMENTS

To: All Retired Laborers Enrolled in Health Net

Each year, the Trustees review the benefits and premiums to determine the appropriate balance between the medical needs of the Retired Laborer and the ever-increasing cost of medical care. The Trustees have completed negotiations for this year's renewal and have decided that at this time, the best course of action is to make the following changes in co-payments effective September 1, 2005:

Seniority Plus

- Physician Office Visit co-payment increases from \$5 to \$10/visit
- Generic drug co-payment increases from \$7 to \$10/prescription
- Brand-name drug co-payment increases from \$7 to \$15/prescription

Non-Medicare and Retired Laborers Over Age 65 Not in Seniority Plus

- Physician Office Visit co-payment increases from \$10 to \$15/visit
- Generic drug co-payment increases from \$7 to \$10/prescription
- Brand-name drug co-payment increases from \$15 to \$20/prescription

Enrollment in Seniority Plus Required of Medicare Eligibles

All Retired Laborers currently enrolled in Health Net who are eligible for Medicare must enroll in Seniority Plus if they reside within Seniority Plus' service area. To determine if you reside within the service area and are otherwise eligible, call Health Net at 800 596-6565. If you reside outside the Seniority Plus service area, you may remain in the Health Net Plan or you may wish to call the Fund Office for information regarding the Direct Pay Plan, which is a fee-for-service plan that allows you to choose any doctor you wish for your medical care.

If you have any questions regarding these changes to your HMO benefits, please contact the staff at the Fund Office between 8:30 AM and 4:00 PM, Monday through Friday.

Sincerely,

BOARD OF TRUSTEES

July 2005

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IMPORTANT NOTICE REGARDING CHANGES IN HMO CO-PAYMENTS

To: All Retired Laborers Enrolled in Kaiser

Each year, the Trustees review the benefits and premiums to determine the appropriate balance between the medical needs of the Retired Laborer and the ever-increasing cost of medical care. The Trustees have completed negotiations for this year's renewal and have decided that at this time, the best course of action is to make the following changes in co-payments effective September 1, 2005:

Prescription Drugs:

- Generic Drug co-payment will be **reduced** from \$7 to \$5/prescription
- Brand-name drug co-payment will increase from \$7 to \$15/prescription

Emergency Room Visits:

There has been high utilization of the emergency room. Though it is always difficult to know when or when not to seek emergency care, when in doubt, always err on the side of caution; in an emergency, do not hesitate to call 911. There are, however, circumstances in which individuals appear in the emergency room when a visit to a physician's office would be more appropriate. For instance, if you have had a condition that has persisted for a number of days, such as a cough, arrange to be seen by your primary care physician.

To achieve a balance between cost and benefits, we are increasing the emergency room co-payment from \$5 to \$50/visit. These changes will help reduce the cost of health care for both you and the Trust Fund.

If you have any questions regarding these changes to your HMO benefits, please contact the staff at the Fund Office between 8:30 AM and 4:00 PM, Monday through Friday.

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IMPORTANT NOTICE REGARDING CHANGES IN HMO CO-PAYMENTS

To: All Active and Special Plans III and V Employees Enrolled in Kaiser

Each year, the Trustees review the benefits and premiums to determine the appropriate balance between the medical needs of the Laborer and the ever-increasing cost of medical care. The Trustees have completed negotiations for this year's renewal and have decided that the best course of action is to make the following changes in co-payments effective September 1, 2005:

Prescription Drugs – Special Plan V:

- Retail – Days supply will be reduced from 100 to 30 days.

Emergency Room Visits – Active and Special Plan III:

There has been high utilization of the emergency room. Though it is always difficult to know when or when not to seek emergency care, when in doubt, always err on the side of caution; in an emergency, do not hesitate to call 911. There are, however, circumstances in which individuals appear in the emergency room when a visit to a physician's office would be more appropriate. For instance, if you have had a condition that has persisted for a number of days, such as a cough, arrange to be seen by your primary care physician.

To achieve a balance between cost and benefits, we are increasing the emergency room co-payment from \$35 to \$100/visit. These changes will help reduce the cost of health care for both you and the Trust Fund.

If you have any questions regarding these changes to your HMO benefits, please contact the staff at the Fund Office between 8:30 AM and 4:00 PM, Monday through Friday.

Sincerely,

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