

Laborers Health and Welfare Trust Fund for Northern California  
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[www.norcalaborers.org](http://www.norcalaborers.org)

## IMPORTANT ANNOUNCEMENT

DATE: February 22, 2010

TO: All Participants - Active Plan and Special Plan for Active Employees

RE: Kaiser Permanente – Effective March 1, 2010

We are pleased to announce the return of Kaiser Permanente to the Laborers Health and Welfare Trust Fund, as a benefit Plan option, effective March 1, 2010.

Enclosed are an Application Form and a Comparison of Benefits, which is an overview of the Direct Payment Plan and the new Kaiser Permanente Plan effective March 1, 2010.

**Review the Comparison carefully as many of the benefits and out-of-pocket expense (e.g. deductible, copayments and coinsurance) are essentially the same for each Plan.**

If you are satisfied with your Health Plan coverage under the Direct Payment Plan, do nothing.

If, after reviewing the Comparison, you wish to enroll in the Kaiser Permanente Plan, complete the enclosed Application Form and mail it to the Trust Fund Office. You will be notified by the Trust Fund Office, in writing, as to your effective date under the Kaiser Permanente Plan. If your Application Form is received at the Trust Fund Office by the 20<sup>th</sup> of the month, your earliest effective date for the Kaiser Permanente Plan would be the first day of the month following, subject to your eligibility. You should begin using the Kaiser Permanente Plan **after** your effective date has been confirmed by the Trust Fund Office.

If you have questions about this Announcement or the Direct Payment Plan, call the Trust Fund Office. If you have questions about the new Kaiser Permanente Plan, call Kaiser Member Services at 1 (800) 498-2746, Monday through Friday, 7:00 AM – 7:00 PM; Saturday and Sunday, 7:00 AM to 3:00 PM. The Group number for the Active Plan is 603306; Group number for the Special Plan for Active Employees is 603308.

Sincerely,

Board of Trustees