

**LABORERS HEALTH AND WELFARE TRUST FUND  
FOR NORTHERN CALIFORNIA  
220 CAMPUS LANE  
FAIRFIELD, CALIFORNIA 94534-1498  
TELEPHONE: (707) 864-2800 OR TOLL-FREE (800) 244-4530**

**IMPORTANT NOTICE REGARDING CHANGES IN HMO CO-PAYMENTS**

To: Non-Medicare and Medicare Coordinated Retired Laborers Enrolled in Health Net  
(Excludes Retired Laborers Enrolled in Seniority Plus)

The Board of Trustees has completed contract negotiations with Health Net for the September 1, 2004 renewal. An issue that arises at almost every renewal is how to maintain benefits while keeping the cost of those benefits from rising too high. This year, the Trustees had to determine how to reduce costs and continue to provide health care benefits to Retired Laborers and their families. Regardless of these changes, premiums continue to increase, however, not as great as they might otherwise.

Effective September 1, 2004, changes to the plan are as follows:

At any Health Net participating pharmacies-

- The co-payment for **generic drugs** will remain at \$7/prescription for a 30-day supply.
- The co-payment for **brand name drugs** will increase from \$7 to \$15/prescription for a 30-day supply.

Mail Order-

- The co-payment for **generic drugs** will remain at \$14/prescription for a 90-day supply.
- The co-payment for **brand name drugs** will increase from \$14 to \$30/prescription for a 90-day supply.

Also effective September 1, 2004, the Physician Office Visit co-payment increases from \$5 to \$10/visit.

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

Sincerely,

BOARD OF TRUSTEES

JULY 2004