

**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 Retired Laborers Enrolled in PacifiCare  
(Excludes Retired Laborers Enrolled in Secure Horizons)

The Board of Trustees has completed negotiations with PacifiCare for the contract renewal effective September 1, 2004. One issue that arose during negotiations is that PacifiCare no longer offers the \$7 flat prescription drug co-payment. This meant that the Trustees had to choose an alternate benefit that would best meet the needs of the Retired Laborers, while controlling the spiraling cost of medical care.

The Trustees chose a two-tiered benefit structure that becomes effective September 1, 2004 as follows:

At any PacifiCare participating pharmacy-

- \$5 co-payment for a 30-day supply of *generic drugs*
- \$15 co-payment for a 30-day supply of *brand name drugs*

Mail Order-

- \$10 co-payment for a 90-day supply of *generic drugs*
- \$30 co-payment for a 90-day supply of *brand name drugs*

Also effective September 1, 2004, the Physician Office Visit co-payment increases from \$5 to \$10/visit. Both changes in the prescription drug and office visit co-payments will help reduce costs to you and the Fund.

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