

Laborers Health and Welfare Trust Fund for Northern California
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www.norcalaborers.org

IMPORTANT ANNOUNCEMENT

Date: February 10, 2010
TO: All Participants - Active Plan and Special Plan for Active Employees
RE: Plan Changes effective **March 1, 2010**

We approved, at the December, 2009 Board Meeting, some important changes to your Health and Welfare Plan, effective **March 1, 2010**. Read this Announcement carefully to see how the changes may affect you.

Eligible dependent children who are enrolled in the Plan are covered to their 19th birth date; coverage may be extended until they reach their 23rd birth date if they are unmarried, in full-time attendance, 8 units or equivalent credit, at an accredited educational institution, and if they are primarily dependent upon the Laborer for support; **e.g. "Student Extension."**

Effective March 1, 2010, a child who has qualified for the Student Extension and who becomes ill or injured so as to prevent continued full-time attendance (one of the prerequisites for continued coverage), **may** be entitled to an additional extension, of up to one year, while he/she is unable to continue as a full-time student.

In order to be considered for the extension, the child's treating physician must submit a written certification to the Trust Fund Office stating the following:

1. The child is suffering from a serious illness or injury; and
2. The leave of absence from the postsecondary student status would result in a loss of coverage under the Health Plan.

If the child is qualified, the one year period begins on the first day of the medically necessary leave of absence and ends on the earlier of, 1) one year later or, 2) the date on which coverage would otherwise terminate under the Plan. If your dependent child becomes unable to continue in full-time attendance because of illness or injury, contact the Trust Fund Office for the necessary form to apply for the extension of coverage.

Non-Participating Ambulatory Surgical Facilities

Medically Necessary services from a **Non Participating** Ambulatory Surgical Facility are limited to a maximum of **\$500 per day**, subject to the Plan Year Deductible. If you receive Medically Necessary treatment at a **Participating** Ambulatory Surgical Facility there is **no change** to the existing benefit of 90% of the PPO negotiated rate, subject to the Plan Year Deductible.

“No Cost” Excluded Expense

No benefits are payable for services or supplies 1) for which you are not required to pay, 2) which are obtained without cost to you or, 3) for which there would be no charge to you if the treatment was not covered by the Fund.

Preferred Provider Service Area

The Preferred Provider Service area will encompass **all** California counties replacing the language that the Preferred Provider Service area was limited to the 46-Northern California counties.

If there should be any questions about these changes, contact the Trust Fund Office, Monday through Friday, 8:00 AM to 5:00 PM.

Sincerely,

Board of Trustees

This Announcement is intended to be a brief summary of the Plan change. It cannot describe each and every Plan Provision that may be relevant to your situation. You should always refer to your Plan Booklet for the full details of your Plan. You should keep all Important Announcements with your Plan Booklet so that it contains up-to-date information on the Plan.

Sincerely,

Board of Trustees

Place this Announcement in your Plan Booklet
Active Plan, March 2006
Special Plan for Active Employees, March 2006
Amends Article I., Section 8.b.(4) – **Active Plan**
Amends Article I., Section 31 – **Active Plan**
Amends Article V., Section 3.g.(6) – **Active Plan**
Amends Article IX., Section I., adding (y) – **Active Plan**
Amends Article I., Section 7.b.(4) – **Special Plan for Active Employees**
Amends Article 1., Section 32 – **Special Plan for Active Employees**
Amends Article V., Section 3.g.(6) – **Special Plan for Active Employees**
Amends Article IX., Section 1., adding (y) – **Special Plan for Active Employees**
Insert #5 Active and Special Plan for Active Employees