

Laborers Health and Welfare Trust Fund for Northern California  
220 Campus Lane  
Fairfield, CA 94534-1498  
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[www.norcalaborers.org](http://www.norcalaborers.org)

## IMPORTANT ANNOUNCEMENT

DATE: December 29, 2008  
TO: Retired Plan Participants  
RE: Benefit Improvements effective **March 1, 2009**

We are pleased to announce the following benefit improvements will take place on **March 1, 2009**:

**Retirees Enrolled in the Direct Payment Plan, Health Net including Seniority Plus or PacifiCare including Secure Horizons:**

- Employee Assistance Program (EAP) through **Claremont Behavioral Health**
  - Up to three Counseling Visits Per Benefit Period
  - Legal Consultations
  - Financial Services
  - Dependent Care Referrals
  - Referrals to Community Resources

**Retirees Enrolled in the Direct Payment Plan only:**

- Chemical Dependency Treatment through **Claremont Behavioral Health**
  - Outpatient Chemical Dependency Treatment – **Upon Referral by Claremont Behavioral Health**
  - Inpatient Chemical Dependency Treatment – **Upon Referral by Claremont Behavioral Health**. Maximum of two treatment episodes per **lifetime** (including any benefit paid under the Active Laborers Health and Welfare Plan). Maximum Lifetime benefit payable is \$10,000.

Claremont Behavioral Health is headquartered in the Bay Area and is among the largest regionally based employee assistance/mental health and substance abuse management companies in California. Brochures outlining benefit will be available in late **February 2009**.

**Retirees Enrolled on the Direct Payment Plan only:**

- An **increase** in the **Calendar Year** Prescription Drug Maximum from the current \$7,500 per eligible individual to \$12,000 per eligible individual.

**Retirees Enrolled in the Optional Dental Program:**

- New Dental Option through DeltaCare USA – a Prepaid Dental HMO. If you are currently enrolled in the Optional Dental Care benefit and you are interested in this new Dental Plan option, call the Trust Fund Office to request the Plan brochure. **You must enroll by February 13, 2009.**

**Retirees Enrolled in the Delta Dental Program (not Delta Care USA):**

- Benefits paid for diagnostic and preventative services, such as teeth cleaning, routine examinations and x-rays **will not be subject to the Plan Year Maximum.**
- One extra routine Prophylaxis (teeth cleaning) including routine examination; or In lieu of the Prophylaxis, a periodontic scaling and root planning (subject to the Plan Year Deductible and Plan Year Maximum) for **pregnant** women (excluding dependent children).

If you have any questions, please contact the Trust Fund Office, Monday through Friday, 8:00 AM to 5:00 PM.

Sincerely,

Board of Trustees