

Laborers Health and Welfare Trust Fund for Northern California
220 Campus Lane
Fairfield, CA 94534-1498
1 (707) 864-2800 or 1 (800) 244-4530
www.norcalaborers.org

IMPORTANT ANNOUNCEMENT

DATE: February 1, 2010
TO: All Retired Plan Participants
RE: Health and Welfare Plan Changes

We are pleased to announce the following changes to the Retired Health and Welfare Plan that were approved at the December 2009 Board Meeting. Read this Announcement carefully to see how the changes may affect you.

Direct Payment Plan and HMO Plans:

Eligible dependent children who are enrolled in the Retired Health and Welfare Plan can be 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 Retired Employee 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.

Direct Payment Plan Only:

Effective March 1, 2010

Chiropractic Benefit:

Office Visits:	Increased Benefit from \$10 to \$40 per visit Increased Benefit from 12 to 20 visits maximum per Plan Year
X-Rays:	Increased Benefit from \$65 to \$100 maximum per Plan Year

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 85% 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.

Direct Payment Plan Only

Effective March 1, 2007

We have approved a clarification to the Amended and Restated March 2007 Plan Document, Article III., Section 3.e., *Exceptions*. Medically Necessary Outpatient Hospital Expense is included within the *Exception*. There is no change in the way that the Trust Fund Office has been processing the claims since March 2007. All claims have been paid in accordance with the correct Plan Benefit.

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 or if you are an HMO Plan Member (Health Net or United Health Care) to your Evidence of Coverage (EOC). You should keep all Important Announcements with your Plan Booklet so that it contains up-to-date information on the Plan.

Keep this Announcement with your Plan Booklet
Retired Health and Welfare Plan Booklet March 2007
Amends Article I., Section 7.b.(4)
Amends Article III., Section 3.f.(1)
Amends Article III., Section 3.e. first bullet of *Exceptions*
Amends Article III., Section 3.e. third bullet of *Exceptions*
Amends Article VI., adding “y” to Section 1.
Amends Article I., Section 31
Insert 5