



Laborers Funds Administrative Office of Northern California, Inc.

5672 Stoneridge Drive, Suite 100, Pleasanton, CA 94588 | Telephone: 707-864-2800 or 800-244-4530

IMPORTANT ANNOUNCEMENT

Please provide a copy of this Announcement to your Spouse and eligible children enrolled in the Plan.

Date: March 31, 2024

To: All Active, Special, and Retired Plan Participants, Including Eligible Dependents and COBRA Beneficiaries, Enrolled in the Direct Payment Plan

From: Board of Trustees

Subject: Changes to the Emergency Room Visit Copayment and Vision and Orthodontia Benefits

This Notice is intended to advise you of certain material modifications that have been made to the Laborers Health and Welfare Trust Fund for Northern California. **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully.

The Emergency Room Visit Copayment is Changing

Currently, the Plan imposes a \$25 copayment per visit for the first three visits to an Emergency Room per calendar year (for both Participating and Non-Participating Emergency Room facility fees combined), and \$50 for each subsequent visit, per calendar year. Effective June 1, 2024, for the fourth Emergency Room visit (and visits thereafter), a copayment of \$200 per visit will apply. The Plan recognizes that this change is scheduled to occur mid-year and will reset the \$25 copayment per visit for the first three visits in 2024 to begin on June 1, 2024.

Vision Benefit: Lasik Eye Surgery

Lasik, a type of refractive eye surgery that can correct common vision issues, is now covered under the outpatient surgical benefit of the Laborers Health and Welfare Plans when medically necessary. Under the Plans, this benefit is covered at 90% of the contracted amount when In-Network and up to \$500 when Out-of-Network.

Orthodontia Benefit: Invisalign

Invisalign aligners are an alternative to braces. These clear removable aligners gradually straighten teeth and are now covered as an orthodontia benefit under the Active and Special Plans. The Retired Plan does not cover orthodontic services.

If you should have questions about this Important Announcement please contact the Trust Fund Office, Monday through Friday, 8:00 AM to 5:00 PM.

Sincerely,

Board of Trustees
Laborers Health and Welfare Trust Fund
for Northern California

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, contact the Trust Fund Office.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan.

Keep this Important Announcement with your Health and Welfare Plan Booklets