

Laborers Quarterly

A publication for Northern California Laborers.



Laborers Quarterly is designed to expand and simplify how we communicate with our participants. It is our hope that bringing you important information and highlighting significant changes will engage you with the support that the Laborers Funds Administrative Office is here to provide.

IN THIS ISSUE:

[New Telephone System](#) | [Anthem Security Breach](#) | [Live Health Online](#)

THE FIRST FIVE

#1

Anthem Security Breach

You may have recently received written notification from Anthem regarding the cyber-attack they experienced between December 2014 and January 2015. Anthem has established a dedicated toll-free number that you can call if you have questions related to this incident.

Toll-Free: **1-877-263-7995**

Website: <https://www.anthemfacts.com/>

#2

LiveHealth Online

All Participants

LiveHealth Online is an internet based service that allows patients to interact with doctors face-to-face to address non-emergency health concerns. This service is available to eligible Direct Payment Plan Participants and their enrolled dependents at a cost of \$10 per visit. Individuals who are not eligible under the Direct Payment Plan can also use the service, but the cost per visit is \$49. Please note that you must use a debit or credit card to pay for the online visits.

#3

Summary Annual Report

Enclosed with this new Quarterly are Summary Annual Reports that provide financial information for the Health & Welfare, and Vacation-Holiday Trust Funds and the Annuity Plan for fiscal year ending May 31, 2014. Each summary includes:

- Total income and contributions
- Investment earnings
- Gains and losses from sale of assets
- Administrative costs
- Plan expenses

#4

Early Retirement Pension

You may be able to start drawing a pension as early as age 55, i.e. an "Early Retirement Pension". You must have at least 10 Years of Credited Service without a permanent break in service. If you are qualified, your pension amount is reduced by $\frac{1}{4}$ or 1% for each month you are younger than age 65. As an example, if you retire at age 55, your benefit will be reduced by approximately 30% (120 months x $\frac{1}{4}$ %).

#5

New Telephone System

Please take note that as of last March 27, 2015, the Trust Fund Office has installed a new telephone system that will enable us to handle your calls more efficiently. Please note that our new telephone system comes with different menu options. If you are calling for the first time since March 27th, take time and listen to the prompts to ensure you are directed to the right line. To get started, for English, press [1], for Spanish, press [2]. If you know the 3-digit extension of the person you are trying to reach, press [8] when you get to the Main Menu. If you need assistance navigating the new system, press [0] when you get to the Main Menu in order to reach the operator.

TRAINING CENTER:

Training Operations: (925) 828-2513
training@norcalaborers.org

1001 Westside Drive
San Ramon, CA 94583-4098

Apprenticeship Program: (925) 556-0858
apprenticeship@norcalaborers.org

KAISER PERMANENTE

1-800-464-4000
www.kaiserpermanente.org

ANTHEM BLUE CROSS PPO

Doctor Search: www.anthem.com/ca
Urgent Care Centers: www.meemolabs.com/wellpoint/ca.php

DELTA DENTAL

1-800-765-6003
www.deltadentalins.com

DELTA CARE USA

1-800-422-4234
www.deltadentalins.com

BRIGHT NOW! DENTAL

1-888-274-4486
www.brightnow.com

UNITEDHEALTHCARE DENTAL

1-800-999-3367
www.myuhcdental.com

CLAREMONT EAP

1-800-834-3773 - M-F, 8am to 5pm
24/7 for clinical emergencies
www.claremonteap.com

EYEMED VISION CARE

1-866-723-0514
www.eyemedvisioncare.com

OPTUMRx

Mail Order Service 1-800-834-3773
Pharmacy Help Line 1-800-797-9791
www.optumrx.com

ACTIVE PARTICIPANTS

How to Apply for Your Pension

The first step in applying for a pension is to call the Trust Fund Office and request a Pension Application and Disclosure packet, or print one online at www.norcalaborers.org (*Benefit Plan Forms & Comparisons* → *Pension Forms* → *Pension Application and Disclosure Packet*). Next, answer all applicable questions, and sign and date the pension application at the end of the packet. To avoid delay in processing your application, print legibly and answer all questions. Finally, mail your application to the Trust Fund Office.

Documents to include with Pension application*

- Your Birth Certificate.
- If you are married, your Marriage Certificate and your spouse's Birth Certificate.
- If you are divorced, a copy of the Final Dissolution of Marriage and the Marital Settlement Agreement or any other court orders relating to the disposition of your pension benefits.
- If you are applying for a Disability Pension, a copy of your Social Security Award or medical evidence supporting your disability.

Useful Tips

- If you do not have the above documents available, do not delay. Submit your pension application to the Trust Fund Office, and then send your documents as soon as possible.
- Postmark your pension application at the post office.
- Keep copies of all documents you send to the Trust Fund Office, as well as documents that are sent to you by the Trust Fund Office. They will be useful if you need to refer to them when calling the Trust Fund Office with questions during the application process or after your pension begins.

In most cases** your pension becomes effective on the first of the month following the postmarked date or the date the Trust Fund receives your application.

**For more options of acceptable documents, refer to pages 3-4 of your Pension Application and Disclosure Packet.*

***If you are approved for a Disability Pension, your pension may be effective earlier than your pension application submission date.*

Preparing for Retirement

Financial security doesn't just happen. It takes planning, commitment, and, of course, money. The average American spends 20 years in retirement, so it is very important to plan ahead financially.

The following are a few tips to help you prepare for retirement:

- Learn more about your pension and/or annuity plans and contact the Pension Department to see what your benefits are worth.
- Contribute to a savings plan that is not subject to taxes, like an Individual Retirement Account (IRA).
- Don't touch your retirement savings (e.g. annuity, IRA). If you withdraw your retirement savings now, you'll lose principal and interest, and you may lose tax benefits or have to pay early withdrawal penalties.
- Find out about your Social Security benefits. Social Security pays benefits at an average of 40 percent of what you earned before retirement.

If you are considering retirement, contact the Pension Department.

Chiropractic Benefit

Direct Payment Plan Participants Only

- \$40 allowance per visit
- \$100 maximum for x-rays per plan year
- 20 visits maximum per plan year

Kaiser Permanente Plan Participants Only

- \$5 copayment per visit
- \$50 maximum allowance for x-rays
- 20 visits maximum per year



LiveHealth Online

Doctors by your side 24/7. It's easier and faster than a visit to urgent care.

Talk to a doctor - when it's convenient for you. Use your smartphone, tablet or laptop. Just sign up at livehealthonline.com or download the free app.



LiveHealth[®]
O N L I N E



Laborers Health and Welfare
Trust Fund for Northern California

Get the health care you need - when you need it

Have a health question? Feeling under the weather? With LiveHealth Online, you don't have to schedule an appointment, drive to the doctor's office or urgent care, and then wait to see someone.

In fact, you don't even have to leave your home or office. Doctors can answer questions, make a diagnosis and even prescribe basic medications when needed¹. All you need is the LiveHealth Online app or a computer with a webcam².

With LiveHealth Online, you:

- Get immediate 24/7 access to board certified doctors.
- See a doctor through secure and private video chat.
- Can get prescriptions sent directly to your pharmacy, if needed.

When to use LiveHealth Online

Use LiveHealth Online when you have a health concern and don't want to wait. Doctors are available 24/7. Some of the most common uses include:

- Cold and flu symptoms such as a cough, fever and headaches
- Allergies
- Sinus infections
- Family health questions

Keep in mind, LiveHealth Online is not for emergencies. If you experience an emergency, you should always call 911.

Don't wait until you're sick - sign up today

Enroll at **livehealthonline.com** or download the free app, and you're ready to see a doctor.

	LiveHealth Online	Doctor Visit- Active	Doctor Visit- Retired
Direct Payment Plan	\$10	\$15	\$20
Kaiser	\$49	\$15	\$10

Medical Visit Cost Comparison for Participants and eligible dependents

¹ As legally permitted in certain states.

² LiveHealth Online is offered in most states and is expected to grow more in the near future. Visit the home page at LiveHealthOnline.com to see the latest map showing where service is available.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross.

Anthem Blue Cross is the trade name of Blue Cross of California. Anthem blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. ANTHEM is a registered trademark of Anthem Insurance Companies Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.

Activate LiveHealth Online today

Download the app

apple.com



Available on the
App Store

play.google.com/store



ANDROID APP ON

Google™ play

Sign up at
livehealthonline.com

RETIRED PARTICIPANTS

Health Plan Coverage in Retirement

All Participants in the Active Plan can use their Hour Bank during the early months of retirement. Participants with up to 990 hours in their hour bank can extend their coverage for up to 11 months, beginning on their annuity starting date, with no monthly premiums.

After your Hour Bank runs out, you will be offered coverage through the Retired Laborers Plan, or you can continue in the Active Laborers Plan through COBRA Continuation Coverage for up to 18 months. Upon expiration of COBRA you can enroll in the Retired Laborers Plan.

Remember that Retired Participants will pay monthly premiums for COBRA continuation coverage and/or retired health plan coverage. Upon retirement, you can select medical coverage only or you can include dental and/or vision coverage at an additional cost. For more information, contact the Pension Dept.

Pension Plan Terms

Pensioner - An individual who is receiving a pension from the Northern California Laborers Pension Plan. A pensioner is also "Participant" of the pension plan.

QDRO - Qualified Domestic Relations Order; recognizes rights of a participant's spouse, former spouse, child or other dependent to receive payments for child support, alimony or marital property rights.

Beneficiary - A spouse, former spouse, family member or designated person who is receiving or is entitled to benefits as a result of a participant's death or QDRO.

For more information, contact the Pension Department.

Transferring Hours Between Plan Credit Years

The pension plan does not allow you to transfer hours from one plan credit year to another. Your pension plan defines a "plan credit year" as the period from August 1 of any year through July 31 of the following year. Only hours worked during that 12-month period can be used to determine credited service and benefit units for that plan credit year.

Divorce and Retirement Benefits

If you divorce or become legally separated, the benefits you earned while married to your former spouse may be divided as part of your marital settlement agreement. Dividing benefits with a former spouse requires a court order titled Qualified Domestic Relations Order (QDRO).

The Trust Fund Office can provide procedures and a model for drafting a QDRO, but does not provide legal advice. Once we receive your QDRO, the Trust Fund Office will comply with the order. The rights of your former spouse to any share of your retirement benefits will be stated in the QDRO at the time of your retirement or death.

For more information, contact the Pension Department.

Withdrawing from Annuity Account

You are entitled to withdraw money from your Annuity Account when any of the following events occur:

1. You have reached age 65 and there have been no contributions made to the Fund on your behalf for at least 3 consecutive months.
2. Regardless of age, you have worked less than 1,000 within a 24-month period.
3. You are receiving a pension benefit from the Northern California Laborers Pension Plan; the Laborers International Union of North America (LIUNA) or any qualified pension plan sponsored by the Contributing Employer.
4. You are disabled and entitled to a Social Security Disability Benefit.
5. Death – Any money in your Annuity Account will be paid to your spouse if you are legally married, otherwise, it will be paid to your designated beneficiary.

If you have any questions, please contact the Annuity Department.



IMPORTANT DATES

Event	Date	Group(s) Affected
Statement of Acct.	April 8	All Active Participants
Vacation Mass Pay	April 30	All Active Participants
May Pension check	April 28	Pension Plan Participants
April Annuity check	April 30	Annuity Plan Participants
June Pension check	May 27	Pension Plan Participants
May Annuity check	May 29	Annuity Plan Participants
July Pension check	June 26	Pension Plan Participants

Regarding Checks

If you are signed up for EDD, check will be deposited on this date.

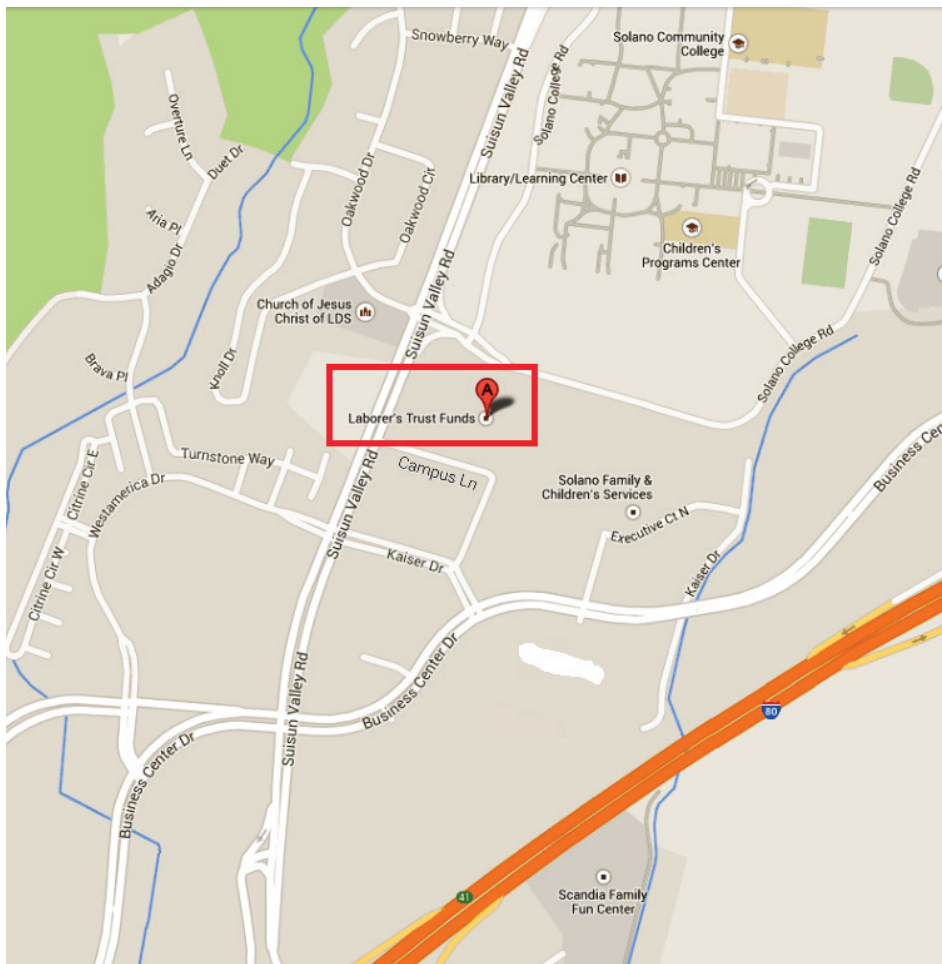
If you are not signed up for EDD, your check will be mailed on this date.



CONTACT THE TRUST FUND OFFICE

Laborers Funds Administrative Office of Northern California, Inc.

220 Campus Lane | Fairfield, CA 94534 | 707-864-2800 | 1-800-244-4530 | Monday - Friday, 8am - 5pm
customerservice@norcalaborers.org | <http://www.norcalaborers.org/About/ContactUs.htm>



From Sacramento traveling westbound on I-80:

Take the Suisun Valley Road / Green Valley Road exit (there are also signs for "Solano Community College"). At the fork make a right onto Neitzel Road. At the stop sign, make a left onto Suisun Valley Road. Head straight past the two stoplights. Make a right onto Campus Lane. Our building will be the first on your left. Make the 2nd left into our front parking lot.

From San Francisco (I-80/I-680) traveling eastbound on I-80:

Take the Suisun Valley Road exit (there are also signs for "Solano Community College"). Make a left at the stop sign onto Suisun Valley Road. Drive straight through a stop sign and two stoplights. Make a right onto Campus Lane. Our building will be the first on your left. Make the 2nd left into our front parking lot.



Laborers Funds Administrative Office
of Northern California, Inc.
220 Campus Lane
Fairfield, CA 94534

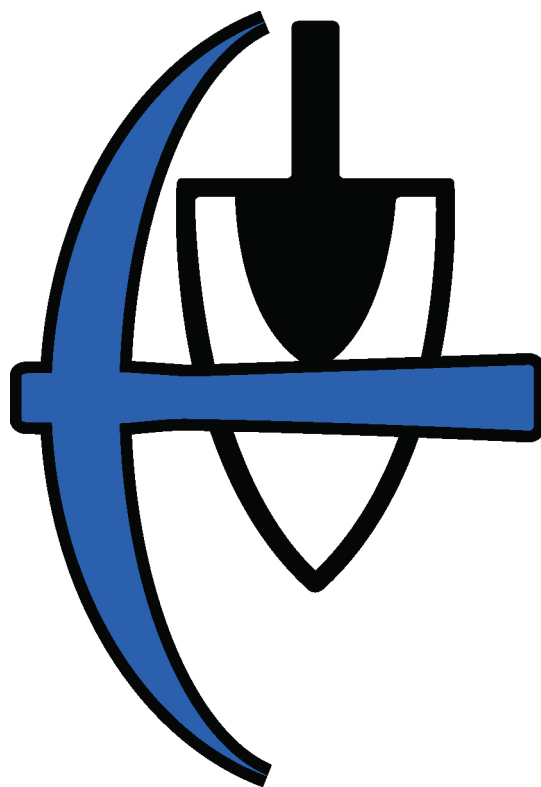


DISCLAIMER

The Laborers Quarterly is published with the intent of providing information about the various benefits available to eligible participants and how to effectively use those benefits. There are exclusions and limitations in all benefit plans, so carefully read each plan's Rules and Regulations. Health and Welfare Plan rules should be reviewed before seeking medical care. Your rights as a plan participant are ultimately determined by the Rules and Regulations of the various benefit plans.

LABORERS TRUST FUNDS FOR NORTHERN CALIFORNIA

**HEALTH AND WELFARE
ANNUITY
VACATION/HOLIDAY**



**SUMMARY ANNUAL REPORT
2014**

LABORERS HEALTH AND WELFARE TRUST FUND FOR NORTHERN CALIFORNIA SUMMARY ANNUAL REPORT 2014

This is a summary of the annual report for Laborers Health & Welfare Trust Fund for Northern California, EIN 94-1235152, for the year beginning June 1, 2013 and ending May 31, 2014. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

SELF-FUNDED BENEFIT INFORMATION

The plan maintains its medical, prescription drugs, disability, death benefits, physical exam, dental and vision benefits under a self-funded program.

INSURANCE INFORMATION

The following brief description of the Plan benefits are provided for general information purposes only. Participants should refer to the Plan document for more complete information.

The Trust maintains alternative medical plans under contracts with Kaiser Foundation Health Plan for standard medical coverage for participants and dependents. Alternative Dental coverage is provided by Delta Care HMO, Newport Dental and United Healthcare. The plan also maintains a contract with Claremont for behavioral health services. The total insurance premiums charged to the Plan for the year ended May 31, 2014 \$55,929,350.

BASIC FINANCIAL STATEMENT

The value of Plan assets, after subtracting liabilities of the Plan, was \$85,191,690 as of May 31, 2014 compared to \$101,521,134 as of June 1, 2013. During the Plan year the Plan experienced a decrease in its net assets of \$16,329,444. This decrease included unrealized appreciation or depreciation in the value of Plan assets, that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year.

The Plan had total income of \$217,754,808. This income included employer contributions of \$187,934,055, employee contributions of \$15,730,868, loss on the sale of assets of \$49,479, earnings from investments of \$11,586,925 and other income of \$2,552,439.

Plan expenses were \$234,084,252. These expenses included \$13,840,515 in operating expenses, \$385,721 in investment expenses, \$163,928,666 in benefits paid to participants and beneficiaries and \$55,929,350 in insurance premiums charged by insurance companies and a health maintenance organization.

Benefits and eligibility rules will change from time to time. Retiree benefits differ from active employee benefits and also can be changed or eliminated at any time. Be sure to use the most recent plan booklet and to read any special notices about your coverage. Do not rely on outdated information. If you lose your coverage you may be entitled to continue it by making self payments. Consult your booklet or the plan office for details.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Assets held for investment;
3. Transactions in excess of 5 percent of the plan assets; and
4. Insurance information including sales commissions paid by insurance

To obtain a copy of the full annual report, or any part thereof, write or call the office of Board of Trustees Laborers Health & Welfare Fund for Northern California, who is plan Sponsor, 220 Campus Lane, Fairfield, CA 94534, telephone number (707) 864-2800.

LABORERS ANNUITY PLAN FOR NORTHERN CALIFORNIA SUMMARY ANNUAL REPORT 2014

This is a summary of the annual report for Laborers Annuity Plan for Northern California, EIN 94-6277608, for the year beginning June 1, 2013 and ending May 31, 2014. The annual report has been filed with the Employee Benefit Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

Benefits under the Plan are provided by the Trust. Plan expenses were \$16,888,426. These expenses included \$442,987 in operating expenses, investment expenses of \$589,692 and \$15,855,747 in benefits paid to participants and beneficiaries. A total of 58,174 persons were participants in or beneficiaries of the Plan at the end of the Plan year, although not all of these persons had yet earned the right to receive benefits.

The value of Plan assets, after subtracting liabilities of the Plan, was \$322,352,561 as of May 31, 2014 compared to \$304,807,860 as of May 31, 2013. During the Plan year the Plan experienced an increase in its net assets of \$17,544,701. This increase included unrealized appreciation in the value of Plan assets, that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year.

The Plan had total income of \$34,433,127 including employer contributions of \$14,310,966, gains on the sale of the assets of 8,065,483, earnings from investments of \$11,922,793 and other income of \$133,885.

OUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Assets held for investment;
3. Transactions in excess of 5 percent of the plan assets; and
4. Information regarding any common or collective trust, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Board of Trustees Laborers Annuity Plan of Northern California, 220 Campus Lane, Fairfield, CA 94534, telephone number (707) 864-2800.

LABORERS VACATION/HOLIDAY TRUST FUND FOR NORTHERN CALIFORNIA SUMMARY ANNUAL REPORT 2014

This is a summary of the annual report of the Laborers Vacation/Holiday Trust Fund for Northern California, (EIN 94-6092198, Plan No. 501), for the year beginning June 1, 2013 and ending May 31, 2014. The annual report has been filed with the Employee Benefit Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

The value of Plan liabilities, after subtracting assets of the Plan, was \$(4,061,483) as of May 31, 2014, compared to \$(2,847,921) as of June 1, 2013. During the Plan year the Plan experienced an increase in its net liabilities of \$1,213,562.

The Plan had total income of \$69,832,628, including employer contributions of \$69,347,767, interest income of \$43,174, and other income of \$441,687.

Plan expenses were \$71,046,190. These expenses included \$1,485,969 in operating expenses and \$69,560,221 in benefits paid directly to participants and beneficiaries.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Board of Trustees, Laborers Vacation/Holiday Trust Fund for Northern California, 220 Campus Lane, Fairfield, CA 94534, telephone number (707) 864-2800.

You also have the right to receive from the Administrator, on request and at no charge, a statement of the assets and liabilities of the Plan and accompanying notes, or a statement of income and expenses of the Plan and accompanying notes, or both. If you request a copy of the full annual report from the Administrator, these two statements and accompanying notes will be included as part of that report. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the Plan, 220 Campus Lane, Fairfield, CA 94534, and at the U.S. Department of Labor in Washington, D.C. or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, N-1513, Employee Benefit Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

General Announcement

Date: April 24, 2015

To: All Direct Payment Plan Participants and Eligible Dependents

RE: Laborers Health and Welfare Trust Fund for Northern California
Expanded Preferred Provider Plan Network on and after March 1, 2015

Dear Participants and Eligible Dependents:

This announcement will serve two purposes: **First**, to remind you of the importance of using health care providers that are part of the Fund's Preferred Provider Plan network (Anthem Blue Cross **Prudent Buyer Plan**) in order for you to save money on your share of cost on your covered health care services; and **second**, to advise you of a change in the way Anthem Blue Cross handles claims from Non-Preferred Providers effective March 1, 2015.

In General

When you use a health care provider that is part of the Fund's Preferred Provider Plan network (a Preferred Provider), you receive the benefit of lower fees for your covered health care services—these lower fees are referred to as “negotiated rates” and are based upon the health care provider's contract with Anthem Blue Cross—not the Laborers Health and Welfare Trust Fund. Also, if you are enrolled in the Active Plan or the Special Plan for Active Employees, you will pay a lower “Coinsurance” (the “Coinsurance” is the percentage that you pay on your covered health care services after you have paid your Copayment, if applicable, and your annual Plan Year Deductible). The lower fees and the lower Coinsurance reduce your share of cost on your covered health care services. You will be billed by the provider only for your Copayment (if applicable), Deductible and Coinsurance.

When you use a health care provider that is not part of the Fund's Preferred Provider Plan network (a Non-Preferred Provider), you will not receive the benefit of lower negotiated rates for your covered health care services and if you are enrolled in the Active Plan or Special Plan for Active Employees, you will pay a higher Coinsurance. The Plan will not always allow the provider's actual billed charges because the Plan limits coverage to “**Allowed Amounts**”. When the provider's actual billed charges are more than the Plan's “**Allowed Amounts**”, the provider can bill you for the difference between their billed charges and the Plan's “**Allowed Amounts**” (this is called “balance billing”). The balance billed amount is in addition to your Copayment (if applicable), Deductible and Coinsurance.

If you are enrolled in the Retired Plan, the Plan's Coinsurance is the same regardless of whether you use a Preferred Provider or a Non-Preferred Provider. You benefit by using a Preferred Provider because you receive lower negotiated rates on your covered health care services, thereby, reducing your share of cost. When you use a Non-Preferred Provider, they can “**balance bill**” you for the difference between their billed charges and the Plan's “**Allowed Amounts**”. The balance billed amount is in addition to your Copayment (if applicable), Deductible and Coinsurance. If you use a Preferred Provider, you are responsible for paying your Copayment (if applicable), Deductible and Coinsurance only.

A change that may affect you effective March 1, 2015

Prior to March 1, 2015, Anthem Blue Cross had a shortage of **certain types of providers** within its Preferred Provider Plan network; if you required covered health care services from one of these provider types and a Preferred Provider was not available, you may have been referred by your Preferred Provider

Plan Physician or other health care provider to a Non-Preferred Provider. In those cases, the Plan's **"Allowed Amounts"** may have been the provider's actual billed charges. You would have been financially responsible for paying your Copayment (if applicable), Deductible and Coinsurance—no "balance billing".

Expanded Preferred Provider Plan network: Anthem Blue Cross has expanded its Preferred Provider Plan network to include many of the previously limited types of providers. If you were using a Non-Preferred Provider **prior to March 1, 2015** due to the shortage of Preferred Providers and that provider continues to be a Non-Preferred Provider on and **after March 1, 2015**, the Plan may no longer consider "billed charges" as **"Allowed Amounts"**. This will increase your share of cost on your covered health care services because the provider can **"balance bill"** you for the difference between their billed charges and the Plan's **"Allowed Amounts"** in addition to your Copayment (if applicable), Deductible and Coinsurance.

CAUTION: Always ask your health care provider before you obtain services whether they are part of the Anthem Blue Cross Prudent Buyer Plan. You should ask this question prior to each visit. Some providers may not renew their contract with Anthem Blue Cross, thereby, making them a Non-Preferred Provider. You will pay more on your share of cost when you use Non-Preferred Providers.

If you have Dependents enrolled in the Plan who live at an address that is different than yours, please make them aware of the information in this General Announcement.

Sincerely,

Board of Trustees

This announcement is intended to be a brief summary of plan provisions; however, it cannot describe each and every 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 announcements with your plan booklet so it contains up-to-date information on the plan.

Receipt of this announcement does not validate your eligibility under the plan. You should always call the Trust Fund Office to verify your eligibility prior to any service.

Grandfathered Health Plans under the Affordable Care Act (ACA)

The Laborers Health and Welfare Trust Fund—Active Plan and Special Plan for Active Employees—are "grandfathered health plans" under the **Patient Protection and Affordable Care Act (the Affordable Care Act) or ACA**. As permitted by the ACA, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted (March 23, 2010). Being a grandfathered health plan means that the Plans may not include certain consumer protections of the ACA that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at the Laborers Funds Administrative Office for Northern California, Inc. at the address indicated on page 1 of this announcement. The Plans are also governed by ERISA. You may also contact the **Employee Benefits Security Administration (EBSA)**, U.S. Department of Labor at 1 866 444 3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Claremont EAP can help with:

- Marital/Relationship issues
- Parenting/Family concerns
- Outpatient substance abuse counseling*
- Depression
- Anxiety
- Stress
- Work concerns
- Legal issues
- Financial matters
- Work/Life referrals
- ...and other personal concerns

- Licensed professional staff
- Day and evening appointments
- Assurance of confidentiality

*For information about inpatient/outpatient substance abuse treatment coverage under the Direct Payment Plan, call the Trust Fund Office at 1 800 244 4530 or if you are a Kaiser Permanente Plan Member, call 1 800 464 4000.

Some services are not covered under your policy. Claremont EAP can help you determine if these exclusions apply to you.

The following services are excluded:

- Any service that is not pre-authorized.
- Care or treatment due to a work related condition to the extent a covered person is also eligible for payments under workers' compensation or a similar law.
- Counseling rendered by any provider other than a participating provider.
- Court ordered counseling.
- Child custody determinations.
- Psychological testing.
- Legal action taken against Covered Individual's employer, union or trust fund or any consultation related to Employment Law.
- Failure to give 24-hour notice of cancellation will result in forfeiture of the covered visit.

Preauthorization by Claremont is required prior to receiving services.

TTY for Deaf/Hearing Impaired callers,
call 800-267-1627

*For more information
or confidential help,
contact*

800-834-3773

www.claremonteap.com

CLAREMONT EAP

Laborers Health and Welfare Trust Fund for Northern California



Employee Assistance Program for
All Plan Participants

Administered by:



CLAREMONT EAP

1 800 834 3773

www.claremonteap.com

Why this service?

Personal concerns can impact your work performance and overall functioning. The Employee Assistance Program (EAP) helps you resolve personal issues before they become more serious and difficult to manage. You and your eligible family members can receive professional, confidential counseling at no cost. The EAP also provides access to resources that can help you address virtually any personal concern or question.

Who provides the EAP?

Claremont is a firm of select professionals who can help you with life's challenges. You will be referred to a conveniently located counselor or resource with expertise in your area of concern.

Who will know?

The EAP is a confidential service. Claremont understands the importance of maintaining your privacy. Your involvement with Claremont is afforded the maximum confidentiality permitted under the law.

At what cost?

There is no cost to you or your covered dependents for EAP services. Continued counseling visits in excess of your three free visits may be covered by your medical plan. Contact your plan for additional information. Ongoing counseling and other services are available at discounted rates.

What's the first step?

Call **800.834.3773** to discuss your question or issue with an experienced counselor who will refer you to the resources most appropriate for your needs.

Claremont EAP services include:

Counseling visits

The EAP offers free short-term counseling visits for almost any personal issue. Our staff will work with you to find the most appropriate counselor to meet your needs.

- Marital/Relationship issues
- Parenting/Family issues
- Work concerns
- Depression
- Anxiety
- Stress
- Substance abuse
- Other issues impacting your quality of life

Work/Life referrals

Our Work/Life consultants can provide you with referrals and information for services such as:

- Child care
- Elder care
- Pet care
- Adoption assistance
- School/College assistance
- Health and wellness
- Convenience referrals

Confidentiality

Claremont understands the importance of protecting your confidentiality. Your involvement with Claremont is afforded the maximum confidentiality permitted under the law.

Legal consultation

Attorneys are available to answer your legal questions, either in-person or over the phone. We provide up to 30 minutes of free consultation per incident. On-going services, if required, are offered at a 25% discount. The EAP can assist with legal issues such as:

- Divorce
- Child custody
- Real estate
- Personal injury
- Criminal law
- Free simple will kits

Financial consultation

The EAP offers telephonic consultation on a variety of important financial issues, including:

- Budgeting
- Debt management
- Financial planning
- First time home buyer program
- Tax questions
- Identity fraud service
- Free credit report/review

800-834-3773

www.claremonteap.com