

# 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 Health Plan ID Cards | Minimum Hours Requirement | Prescription Drug Benefits

#1

### Hearing Aid Devices

If your physician recommends that you begin using a hearing aid, the following information may be helpful:

#### Direct Payment Plan

- Subject to deductible
- \$1,200 maximum payable per ear/device every 36 months

Please note that you may receive mailings from HearUSA and/or HearPO, which offer hearing aid device options that are also available to you.

#### Kaiser Permanente Active Plan

- \$15 copayment for hearing exams
- Not subject to deductible
- \$1,000 maximum allowance every 36 months

#### Kaiser Permanente Retired Plan

- \$10 copayment for hearing exams only
- Not subject to deductible

#4

### Understanding COBRA

The Consolidated Omnibus Budget Reconciliation Act of 1985 is commonly referred to as COBRA. It is a federal law that requires certain organizations to continue providing group health coverage to employees and their families when that group coverage would otherwise terminate for various reasons. If you plan to retire and start receiving a pension from the Pension Plan, you should give careful consideration as to how you continue your medical coverage with the Health & Welfare Trust Fund. Depending upon your age and other factors, it could be beneficial to utilize COBRA during the beginning period of your retirement.

#2

### Annual Pension Funding Notices

Active Participants

In late September, the Trust Fund Office will mail two notices regarding the pension plan's funded status:

**Annual Funding Notice** - Describes the overall financial health of the pension plan and its funded percentage for the 2014 Plan Year (June 1, 2014 – May 31, 2015).

**Notice of Funded Status** - Describes the plan's funding zone status for the 2015 Plan Year (June 1, 2015 – May 31, 2016) and any steps that may be required to address funding issues.

#3

### New Health Plan ID Cards

In August, new health plan identification (ID) cards will be mailed to participants enrolled in the Direct Payment Plan and those enrolled in the Kaiser Permanente plan who are also enrolled in a vision care plan. Please note that these new cards should be used in place of any old cards you may have, but do not destroy your old cards. Check your new card to make sure your information is accurate. If any corrections are needed or if you do not receive your card in September, please contact the Health & Welfare Department.

#5

### Important Plan Benefit Change Announcement

Pension Plan Participants

Please be sure to review the enclosed announcement which applies to all active pension plan participants. The announcement covers information regarding changes to the service pension eligibility provisions for individuals who become participants on or after August 1, 2015, as well as the disability pension payments effective June 1, 2015.

#### TRAINING CENTER:

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

1001 Westside Drive  
San Ramon, CA 94583-4098

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

#### KAISER PERMANENTE

1-800-464-4000  
[www.kaiserpermanente.org](http://www.kaiserpermanente.org)

#### ANTHEM BLUE CROSS PPO

Doctor Search: [www.anthem.com/ca](http://www.anthem.com/ca)  
Urgent Care Centers: [www.meemolabs.com/wellpoint/ca.php](http://www.meemolabs.com/wellpoint/ca.php)

#### DELTA DENTAL

1-800-765-6003  
[www.deltadentalins.com](http://www.deltadentalins.com)

#### DELTA CARE USA

1-800-422-4234  
[www.deltadentalins.com](http://www.deltadentalins.com)

#### BRIGHT NOW! DENTAL

1-888-274-4486  
[www.brightnow.com](http://www.brightnow.com)

#### UNITEDHEALTHCARE DENTAL

1-800-999-3367  
[www.myuhcdental.com](http://www.myuhcdental.com)

#### CLAREMONT EAP

1-800-834-3773 - M-F, 8am to 5pm  
24/7 for clinical emergencies  
[www.claremonteap.com](http://www.claremonteap.com)

#### EYEMED VISION CARE

1-866-723-0514  
[www.eyemedvisioncare.com](http://www.eyemedvisioncare.com)

#### OPTUMRx

Mail Order Service 1-800-834-3773  
Pharmacy Help Line 1-800-797-9791  
[www.optumrx.com](http://www.optumrx.com)

## ACTIVE PARTICIPANTS

### Minimum Hours Requirement

#### Pension Plan Participants

Hours worked during a plan credit year (August 1- July 31) determine the following:

1. When you become a plan participant
2. When you become vested or eligible for a benefit
3. The amount of a benefit that you are eligible for

Remember, for plan credit years beginning on or after August 1, 2013, the minimum number of hours worked required is 500 hours. If you do not work a minimum number of hours in one plan credit years, you cease to be a participant and could potentially lose your previously earned credited service and benefit units.

For more information, contact the Pension Department.



### Generic Drugs

#### Direct Payment Plan Participants

Generic drugs are copies of brand-name medications that have been tested and approved by the FDA. They contain the same active ingredient(s) as brand-name medications. For example, Lipitor and its generic alternative both contain atorvastatin, which reduces the amount of Low-Density Lipoprotein, or LDL (aka bad cholesterol).

Retail Pharmacy Copayment		
Fill/Refill for 30-day supply	1st- 3rd	4th
Formulary Generic	\$10	\$20
Formulary Brand Name	\$20	\$40
Non-Formulary Brand Name	\$30	\$60

Mail Service Copayment	
Fill/Refill for 90-day supply	
Formulary Generic	\$20
Formulary Brand Name	\$40
Non-Formulary Brand Name	\$60

**Note:** If a generic equivalent is available and participant or their physician prefer a brand name, the participant is responsible for the difference in cost, in addition to the regular copayment.

### Pension Fund Facts

#### Plan Year 2014

- 14,700 active participants
- 41 is the average age of active participants
- 1,747 average hours worked by active participants
- 9.9 average years of credited service

## Medical Emergencies

Medical emergencies are the onset of serious injury, illness or symptoms of such severity that immediate medical treatment is necessary. If you or a dependent believe you are experiencing a medical emergency, you should visit a hospital emergency room.

#### Examples of what are considered medical emergencies:

- Sudden or unexpected loss of consciousness
- Chest pain, numbness in the face, arm or leg, difficulty speaking
- Severe shortness of breath
- High fever, mental confusion or difficulty breathing
- Coughing up or vomiting blood
- Cut or wound that won't stop bleeding
- Possible broken bones
- Seizures
- Persistent vomiting

#### If you or a dependent visit a hospital emergency room, your share at cost is:

##### Direct Payment Plan

- Subject to deductible
- Participating Hospital- \$25 copay / Non-Participating Hospital- \$50 copay
- Participating Hospital- 10% coinsurance / Non-Participating Hospital- 30% coinsurance

##### Kaiser Permanente Plan

- Subject to deductible
- 10% coinsurance



### Summertime Tips

As we saunter into summer, the changing season proves the perfect time for revamping the exercise routine and gearing up for the warmer weather. Getting organized can seem overwhelming, but with these free services, you can get ready for an easy breezy summer. Here's how Claremont can help:

- Call for a referral to a fitness class in your community.
- Still looking for a summer program for your child? Claremont can help find summer camps, childcare or enrichment programs.
- Consult with a financial consultant regarding your budget for the upcoming school year.
- Got a speeding ticket on your family road trip? Consult with an attorney for up to 30 minutes to get your questions answered.
- Interested in photography? Computer programming? Learning another language?
- Research continuing education classes that would begin in September.

#### Fun in the Sun: Without Getting Burned

Overexposure to the sun's rays can be extremely harmful, leading to premature aging of the skin, immune-cell disruption, cataracts and other eye problems and sometimes to skin cancer.

*Here are some tips for keeping sunburn-free:*

1. Avoid sun exposure between 10 a.m. and 3 p.m., when the sun's ultraviolet rays are strongest.
2. Use a sunscreen with a skin protection factor (SPF) of at least 15 and reapply it regularly, especially after swimming or sweating heavily. The sun's rays can be reflected up to areas of the body that might not be protected, such as under the chin, so don't neglect those areas.
3. Apply zinc oxide cream to nose and lips.
4. Wear sunglasses that screen out ultraviolet rays, especially while skiing or using tanning booths.
5. Wear protective clothing and a hat on sunny or cloudy but bright days.

#### *Sunburn Relief:*

A mild sunburn can be treated by taking cool baths or showers, using cool compresses and applications of calamine lotion. Stay out of the sun until the burn has faded completely. Apply an anesthetic spray containing benzocaine, not oily creams or lotions. Take aspirin or acetaminophen to reduce pain and inflammation and avoid clothing that rubs the burned area.

If severe sunburn results in blistered skin, don't apply any topical medicine to the burn unless a doctor advises it. Also don't break the blisters, because that could lead to infection. Only if the blisters break on their own should you bandage them lightly.

Drink plenty of fluids to avoid dehydration and immerse the burned areas in cold water for 10 minutes at a time. Continue to take aspirin or acetaminophen for pain and inflammation. Be sure to see a doctor if a headache, nausea or a high temperature is present. These are signs of heatstroke.

#### Hassle-Free Traveling

Here are some pointers to keep in mind when you travel for business and pleasure.

##### *Preparing at Home*

- Leave phone numbers with family or neighbors where you can be reached as well as specific instructions, such as household rules and what to do about visitors, medications, meals and activities, for anyone handling child care while you're gone.
- Ask a friend or neighbor to pick up mail and newspapers. If not possible, request a mail hold and newspaper delivery suspension while you're gone. Avoid notes on your front door.
- Travel as lightly as possible, packing items that can do double duty, such as dress shoes that could pass as comfortable walking shoes. Be sure to pack your exercise clothes and any portable exercise gear you may have, such as a jump rope, rubber or elastic tubing, swimming goggles or inflatable weights that can be filled with water.

##### *On the Road or in the Air*

- Take breaks to stretch, breathe deeply and shake out the kinks when fatigue starts to set in.
- Wear loose clothing.
- Counteract tension by regularly taking several deep breaths.
- Use the radio or stereo in a car and headphones in a plane for stress-busting music or comedy.
- To avoid back, neck and leg pain, practice dynamic sitting -- a way of sitting that allows your bones, instead of your muscles and ligaments, to support your body. To sit this way: Slightly arch your lower back and distribute your weight evenly over your pelvic bones. Don't cross your legs. Keep your shoulders and abdomen relaxed and slightly arch your neck.

### Save Time and Money while Staying Healthy

At the **www.optumrx.com** homepage you can view health information, register as a new user or log in with your user name and password to access many great tools and features.

**Save Time** — Use your computer or smartphone to order refills through the OptumRx® Mail Service Pharmacy. By ordering up to a 90-day supply online, you'll make fewer trips to the pharmacy and avoid waiting in line. Your medicine will be delivered right to your mailbox.

**Save Money** — Many members pay less out of pocket by ordering online through our mail service pharmacy. Depending on your OptumRx pharmacy plan, you may be able to get up to a 90-day supply of your medicine for the price of a 60-day supply. Plus, you pay no shipping charge with standard U.S. mail delivery.

**Remember to Take Your Medicine** — Your health is important. So is taking your medicine just as your doctor prescribed. My Medication Reminders is a text message program. It reminds you to take your medicine each day by sending text alerts to your smartphone. The alerts can also remind you when it's time to refill and renew prescriptions.

### Helpful Tools and Features

When you register at **www.optumrx.com** and open an account, you can use the website's helpful tools and features to:

- Look up the price of drugs covered by your plan
- Find lower-cost options
- Refill and renew mail service prescriptions
- View your order status and claims history
- Sign up for text reminders to take and refill your medicine
- View your benefits in real time
- Order medical supplies
- Shop for health and wellness products

### Use the Mobile Website When You're On the Go

OptumRx's mobile website lets you manage mail service prescriptions and more from your smartphone. It works with our full website, so if you order a prescription from one site, the other site is automatically updated. To access the mobile site, enter **m.optumrx.com** into your smartphone browser.

Be sure to register at **www.optumrx.com** and set up your online account today:

1. Go to **www.optumrx.com** and select Register Now.
2. Then follow the directions.
3. Log on to **www.optumrx.com**
4. Enjoy the many advantages of the OptumRx website.

### Get the OptumRx App:



1-800-788-4863 | 24 hours a day, 7 days a week | [www.optumrx.com](http://www.optumrx.com)

### My Medication Reminders

At **www.optumrx.com** you can sign up to receive text message reminders to take or refill your medicine. Text reminders have been shown to help people remember to take their daily medicine. That's important because most medicine-related hospital stays in the U.S. are due to people not taking their medicine as prescribed by their doctor.



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## RETIRED PARTICIPANTS

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### Understanding ERISA

The Employee Retirement Income Security Act of 1974 (ERISA), enacted September 2, 1974, is a federal law that establishes minimum standards for pension plans in private industry and provides for extensive rules on the federal income tax effects of transactions associated with employee benefit plans. ERISA was enacted to protect the interests of employee benefit plan participants and their beneficiaries by:

1. Requiring the disclosure of financial and other information concerning the plan to beneficiaries;
2. Establishing standards of conduct for plan fiduciaries;
3. Providing for appropriate remedies and access to the federal courts.

Responsibility for interpretation and enforcement of ERISA is divided among the Department of Labor, the Department of the Treasury (particularly the Internal Revenue Service), and the Pension Benefit Guaranty Corporation.

### Prescription Drug Benefits

Your copayment is based upon whether your covered drug is a generic or a brand-name drug. You save money by using generic drugs. While both formulary and non-formulary brand-name drugs are covered by the Plan, you will pay a higher share of cost when you choose a brand-name drug over a generic.

#### Direct Payment Plan

Retail Contracting Pharmacy Copayment			Mail Service Pharmacy Copayment	
Fill/Refill for 30-day supply	1st- 3rd	4th	Fill/Refill for 90-day supply	
Generic	\$10	\$20	Generic	\$20
Formulary Brand Name	\$20	\$40	Formulary Brand Name	\$40
Non-Formulary Brand Name	\$30	\$60	Non-Formulary Brand Name	\$60

**Note:** If a generic equivalent is available and participant or their physician prefer a brand name, the participant is responsible for the difference in cost.

**Maximum:** \$20,000 maximum allowance per calendar year for retail and mail order combined.

#### Kaiser - Eligible for Medicare

Kaiser Pharmacy		Mail-Order Service	
30-day max. per Rx	Copayment	100-day max. per Rx	Copayment
Generic	\$5	Generic	\$10
Brand Name	\$10	Brand Name	\$20

#### Kaiser - Not Eligible for Medicare

Kaiser Pharmacy or Mail-Order Service	
Fill/Refill for 100-day supply	Copayment
Generic	\$5
Brand Name	\$15



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## IMPORTANT DATES

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Event	Date	Group(s) Affected
Aug Pension check	Jul 29	Pension plan participants
Jul Annuity check	Jul 31	Annuity plan participants
Sept Pension check	Aug 27	Pension plan participants
Aug Annuity check	Aug 31	Annuity plan participants
Oct Pension check	Sept 28	Pension plan participants
Sept Annuity check	Sept 30	Annuity plan participants

### Regarding Checks:

- For faster benefit delivery, be sure to sign up for Electronic Direct Deposit (EDD).
- If you are signed up for EDD, your benefit will be deposited on the date(s) indicated.
- If you are not signed up for EDD, your check will be mailed on the date(s) indicated.



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## CONTACT THE TRUST FUND OFFICE

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### 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](mailto: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. If you have any questions about the contents and information in this publication, please contact the Trust Fund Office.



## Important Plan Benefit Change

**Date:** July 10, 2015

**To:** All Participants (excluding Pensioners)

**Re:** Laborers Pension Trust Fund for Northern California  
**Pension Plan Changes**

### Plan Change #1: Disability Pension Payments

Generally, if you have qualified for a Disability Pension under the Plan, pension payments begin **on the later of:**

1. The first day of the month following the month in which your pension application is received by the Trust Fund Office; **or**
2. The first day of the month following **6 full calendar months** of disability **if** you have filed your pension application before that date **or** if you have qualified for a Social Security Disability and you have provided a copy of your **Social Security Notice of Award** to the Trust Fund Office within 180 days from the date on the Notice.

**Effective June 1, 2015**, if a Participant is diagnosed with a terminal medical condition and is in a hospice program, the 6-month waiting period referenced in number 2 above will be waived.

### Plan Change #2: Service Pension Eligibility Requirements

**IMPORTANT – THE NEW AUGUST 1, 2015 SERVICE PENSION ELIGIBILITY REQUIREMENTS DO NOT APPLY TO YOU IF YOU BECAME A PARTICIPANT PRIOR TO THAT DATE.<sup>1</sup>**

Ordinarily, an eligible Plan Participant who retires prior to attaining age 65 has the amount of his pension reduced for early retirement. This is because the Participant will receive more monthly payments during the course of his lifetime than if he had waited until age 65. However, a Participant who qualifies for the Plan's Service Pension will receive a monthly benefit that is not reduced for being under age 65.

A person who became a Plan Participant prior to August 1, 2013 qualifies for a Service Pension if he satisfies all of the following requirements:

- He is younger than age 65.
- He has earned at least 25 Benefit Units (excluding any Benefit Units lost due to a Permanent Break in Service). For this purpose, no more than one Benefit Unit will be counted during any single August 1 through July 31 Plan Credit Year period.
- He has worked at least 500 hours in Covered Employment since August 1962.

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<sup>1</sup> For this purpose, any participation that occurred prior to a Permanent Break in Service is not counted.

A person who became a Plan Participant on or after August 1, 2013, but prior to August 1, 2015 must satisfy all of the above rules, but must also be at least age 55.

**Effective August 1, 2015**, a person who becomes a Plan Participant on or after August 1, 2015 must satisfy all of the above rules, but must also now be at least age 60.

Below is a chart comparing how benefits are adjusted for early retirement under the three Service Pension rules for a Participant whose age 65 accrued benefit is \$1,000:

<b>Age</b>	<b><i>Service Pension – Participation Prior to August 1, 2013</i></b>	<b><i>Service Pension – Participation Between August 1, 2013 and August 1, 2015</i></b>	<b><i>Service Pension – Participation on or after August 1, 2015</i></b>	<b><i>Early Retirement Pension – If not eligible for Service Pension</i></b>
65	Not Applicable – Eligible for Regular Pension			
64	\$1,000	\$1,000	\$1,000	\$970
63	\$1,000	\$1,000	\$1,000	\$940
62	\$1,000	\$1,000	\$1,000	\$910
61	\$1,000	\$1,000	\$1,000	\$880
60	\$1,000	\$1,000	\$1,000	\$850
59	\$1,000	\$1,000	—	\$820
58	\$1,000	\$1,000	—	\$790
57	\$1,000	\$1,000	—	\$760
56	\$1,000	\$1,000	—	\$730
55	\$1,000	\$1,000	—	\$700
Below 55	\$1,000	—	—	—

If you should have any questions concerning these benefit changes or your Pension Plan benefits, contact the Trust Fund Office Monday through Friday between the hours of 8:00 A.M. and 5:00 P.M. You can also email questions to [customerservice@nocalaborers.org](mailto:customerservice@nocalaborers.org).

Sincerely,

Board of Trustees

This notice is only a brief general summary of the Plan changes. As such, it does not address all of the Plan's provisions that may be relevant to your personal situation. For more details about your Pension Plan, you should refer to your Summary Plan Description booklet or the Plan's Rules and Regulations. In the event of any conflict between the Rules and Regulations and any statement contained in this notice, the provisions of the Rules and Regulations shall govern.