

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:

Money Follows the Man | Pension Application | Dental Open Enrollment

THE FIRST FIVE

#1 Money Follows the Man

If you expect to be working on a job site that is located outside of Northern California, you may need to turn in a Money Follows the Man form in order for the hours that you work to be credited. Please be advised that the employer you are working for must be signatory in both the area you are working, as well as your home Trust Fund Office in order to reciprocate (transfer) the contributions for your hours worked. For information regarding your work hours or to confirm that your form has been received, please contact the Employer Accounts department at (707) 864-2800 extension 267. To obtain a Money Follows the Man form please contact the Local Union Office in the area in which you are performing the work to initiate the process and they will coordinate with the Local Union office in your home area.

#2 Annual WHCRA Notice

Please be sure to review the Women's Health and Cancer Rights Act (WHCRA) of 1998 Notice; it is included in this publication. Under certain circumstances, dependents may be entitled to special rights under WHCRA, which is administered by the U.S. Departments of Labor and Health and Human Services. There are additional protections under the Patient Protection and Affordable Care Act.

If you have any questions, please contact the Health and Welfare department.

#3 Annuity Statements

You will soon receive your annuity statement. This statement summarizes the value of your individual account as: *contributions plus investment income minus share of expenses*. Your annuity plan booklet has more information. An electronic version of the annuity booklet is available at www.norcalaborers.org, under the Benefit Plan Booklets & Changes tab.

You can also request a copy of the annuity booklet by contacting the Pension department.

#4 New Member Portal

Starting in 2016, you can expect to see a new Member Portal on the Laborers Trust Funds website. This new, interactive and personalized tool will allow you to see your work history, medical claims and much more. The Member Portal will be mobile-friendly in order to make accessing your information more convenient.

You can expect future updates from the Trust Fund Office on the roll-out of this new project.

#5 Interactive Voice Response System

The Trust Fund Office will soon be implementing a new, Interactive Voice Response (IVR) system. This new system will allow providers to listen to deductible amounts, eligibility status, benefit coverage summary and claim status. They will also be able to use this feature 24 hours a day, 7 days a week. Giving providers this type of access with the IVR should help alleviate daily phone line traffic, which will reduce wait time when calling customer service and allow faster response to phone inquiries for participants. You can expect additional information in the future which will further address the roll-out of the IVR.

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

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

DELTA CARE USA
1-800-422-4234
www.deltadentalins.com

ANTHEM BLUE CROSS PPO
Doctor Search: www.anthem.com/ca
Urgent Care Centers: www.meemolabs.com/wellpoint/ca.php

BRIGHT NOW DENTAL
1-888-274-4486
www.brightnow.com

UNITED HEALTHCARE 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

ANTHEM BLUE VIEW VISION
1-866-723-0515
www.anthem.com/ca

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

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ACTIVE PARTICIPANTS

Pension Application Timetable

When you are ready to apply for your pension, please keep in mind that the Pension department will process your application as quickly as possible, but missing documents like birth certificates, divorce decrees, marriage certificates and other required documents can cause delays.

Deadlines:

- If your application arrives incomplete or if the Pension department requests additional documentation, you have a limited amount of time to return all requested documents and information. 90 days after receiving your application, the Pension Department will send you a letter letting you know what you still need to provide. If your application is still incomplete 180 days after it is received, it will be denied automatically and you will have to start the process over.
- If you submit a Disability Pension application and it is not complete, you will be sent a letter after 45 days. An incomplete application will be denied after 75 days and you must start the process over.

Please contact the Pension Department when you are ready to submit your application so that they can help you through the process; you can visit www.norcalaborers.org to obtain a Pension application.

Dental Open Enrollment

Please note that the dental open enrollment period is from December 1st through February 28th. Any change in dental enrollment you make will be effective March 1st. You can choose from the following plans:

Delta Dental - traditional fee-for-service plan; you can select any dentist, but your out of pocket costs will be higher if you select a non-Delta Dental PPO dentist.

BrightNow! - Pre-paid HMO type plan; a BrightNow! dentist of your choice provides all services, including referrals to specialists.

United HealthCare - (formerly Pacific Union Dental) Pre-paid HMO type plan; a United HealthCare dentist of your choice provides all services, including referrals to specialists.

DeltaCare USA - Pre-paid HMO type plan; a DeltaCare USA dentist of your choice provides all services and referrals to specialists.

For a complete comparison of plans, as well as a Dental Plan enrollment form, please visit www.norcalaborers.org.



Notice of Creditable Prescription Drug Coverage

Included with this publication is a notice of creditable prescription drug coverage. If you or any of your eligible family members are currently, or soon will be eligible for Medicare, be sure to read this notice; it contains information regarding your prescription drug coverage with the Laborers Health and Welfare Trust Fund and prescription drug coverage available to individuals with Medicare. It also explains your options under Medicare's Prescription Drug Program (aka Medicare Part D). This information may help you decide whether or not you want to enroll in that program.

Please be sure to contact the Health and Welfare department if you are considering enrolling in Medicare to further discuss how enrollment could impact your benefits.

CLAREMONT EMPLOYEE ASSISTANCE PROGRAM (EAP)

Fall into Better Habits

With the start of a new school year, we often face new challenges, juggling many responsibilities. Here's how Claremont EAP can help you get organized now:

Mental Health - visit a mental health counselor to avoid feeling overwhelmed by the constant work/life juggling.

Financial - save time and money by consolidating your debt- talk to a financial consultant about debt management.

Studying - have Claremont work/life consultants research tutors or enrichment programs for your child.

Parenting - get referrals on a range of parenting issues such as child development.

Child Care - find resources for child care when school is closed throughout the year.

Holiday Prep - prepare for holiday spending by reviewing your budget with a financial planner.

Thanks at Thanksgiving

When the time of the year that we take a moment to feel thankful comes around, remember that the Employee Assistance Program provides free, confidential and comprehensive assistance to you and your family members in your immediate household:

- Counseling – In-person or via video conferencing
- Legal Consultations – free 30-minute consultation
- Financial Guidance – including a free credit report
- Dependent Care Referrals – child, elder, and pet care
- Referrals for health, family and home services

Holiday Cheers

The holidays are a time to celebrate, give thanks and reflect. They are also a time to pay special attention to your health. Give the gift of health and safety to yourself and others by following these holiday tips (as advised by the Center for Disease Control):

- Wash your hands often
- Stay warm
- Manage stress
- Travel safely
- Be smoke-free
- Check-ups and vaccinations
- Prevent injuries
- Handle/prepare food safely
- Eat healthy and be active

Obesity Information

Most people know how difficult it can be to maintain a healthy weight. According to the Centers for Disease Control and Prevention (CDC), more than half of American adults are overweight or obese. People who are obese have an abnormally high and unhealthy proportion of body fat. An adult (18 or older) who is overweight has a body mass index (BMI) of 25.0 to 29.9. An adult who is obese has a BMI of 30.0 or more. To find your BMI, multiply your weight in pounds by 703. Divide that answer by your height in inches. Divide that answer by your height in inches, again. The resulting number is your BMI. You may know that obesity is linked to high blood pressure, diabetes, stroke, arthritis and harmful cholesterol, but scientists have four new findings you may not know:

1. Obesity can raise some cancer risks
2. Obesity is tied to heart attacks in the younger adults
3. Obesity can ruin your day
4. Obesity fuels diabetes in kids

Claremont EAP can help by providing you with free referrals for weight management resources such as fitness facilities, programs and practitioners.

Retirement Support

The best way to ensure a happy retirement is to plan for it, and of course, the earlier the better. No matter where you are in your career, you can take steps now to help create a successful retirement. Claremont EAP provides a range of retirement planning services for employees. And the services are free and confidential.

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



UnitedHealthcare Dental®

California Select Managed Care Direct Compensation Plan



The California Select Managed Care Direct Compensation plan from UnitedHealthcare Dental is an easy-to-use dental plan that's priced less than many other types of dental plans. It covers a full range of dental services—all at a set copay.

See any general care dentist in the UHC Dental network

With the California Select Managed Care Direct Compensation plan, you can see any general care dentist (non-specialist) who is part of our large network.

That dentist will provide most all your care. If you need to see a specialist, your general dentist will refer you to a specialist in the network.

You must see a dentist who is part of the network to receive any coverage, but our network is large, so finding a dentist nearby is easy.



To find a dentist, visit myuhcdental.com and select "Locate Dentist" then "California Select Managed Care Direct Compensation," or simply call Customer Care at the number on your ID card.

This plan gives you:

- Coverage for most all types of dental services, from cleanings to braces and teeth bleaching, when you see a dentist in the network.
- Extra visits covered when prescribed by a dentist during pregnancy and three months following delivery.
- Annual oral cancer screenings for adults.
- No limit on how much the plan will cover.
- Easy-to-use benefits, with set copays.
- Access to a large network of dentists.

BIG NEWS: more than 175 new procedures are now covered under the UnitedHealthcare Dental plan. For a complete listing of these procedures, visit www.norcalaborers.org.

RETIRED PARTICIPANTS

Qualified for Medicare?

If you are under age 65 and are covered by the retired plan and have received a Medicare card, either for yourself or an eligible dependent (under age 65), mail a copy to the Trust Fund Office. If you or an eligible dependent are enrolled in Medicare Parts A & B, you may be entitled to a lower monthly medical premium. For more information, contact the Pension Department.

Dental Open Enrollment

If you are enrolled in a dental plan and are interested in changing your dental plan during the Open Enrollment period from December 1st through February 28th, your change will become effective on March 1st. You can choose from the following plans:

Delta Dental of California - traditional fee-for-service plan; you can select any dentist, but your out of pocket costs will be higher if you select an out of network dentist.

DeltaCare USA - Pre-paid HMO type plan; a DeltaCare USA dentist of your choice provides all services and referrals to specialists.

For a complete comparison of plans, as well as a Dental Plan enrollment form, please visit www.norcalaborers.org.

Coordination of Benefits

Coordination of Benefits (COB) is a method of payment for health plan benefits when a participant is covered by more than one health plan. COB prevents overpayment or duplication of benefits by billing the primary plan first, then billing the secondary plan for the remainder. Specific rules determine which of two or more plans, each having COB provisions, pays its benefits in full and which becomes the secondary payer on a health benefit claim.



Chiropractic Benefit

The Health & Welfare Trust Fund's medical plans provide some benefits for services performed by a chiropractor. Deductibles, copayments and coinsurance depending on which medical plan option you have enrolled in.

Direct Payment Plan

Subject to deductible
\$40 maximum payable benefit per visit, up to 20 visits per plan year
x-rays limited to \$100 per plan year

Kaiser Permanente - *eligible for Medicare*

\$10 copayment per visit for manual manipulation or subluxation of the spine as diagnosed by x-ray and prescribed by a plan physician.

Kaiser Permanente - *not eligible for Medicare*

Not covered.

For more information, please contact the Health and Welfare department.

Working in Retirement

Generally, you cannot work in the Building and Construction Industry while you are receiving a pension from the Trust Fund. However, there are some exceptions that may allow you to work in certain job types. The Trust Fund Office has an Employment Verification Form that both you and your employer can complete and submit for review. You will be notified in writing whether the job is considered "prohibited employment" under the terms of the pension plan. For more information, contact the Pension department.

IMPORTANT DATES

Event	Date	Group(s) Affected
Nov Pension check	Oct 28	Pension plan participants
Oct Annuity check	Oct 30	Annuity plan participants
Dec Pension check	Nov 24	Pension plan participants
Nov Annuity check	Nov 30	Annuity plan participants
Jan Pension check	Dec 29	Pension plan participants
Dec Annuity check	Dec 31	Annuity plan participants

Regarding Checks:

- Sign up for Electronic Direct Deposit (EDD) for faster benefit delivery.
- Signed up for EDD - benefit deposited on the date(s) indicated.
- Not signed up for EDD - check mailed on the date(s) indicated.



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 - westbound 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 - 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.

Laborers Funds Administrative Office of Northern California, Inc.
220 Campus Lane
Fairfield, CA 94534-1498
1-707-864-2800 or 1-800-244-4530
www.norcalaborers.org

Women's Health and Cancer Rights Act of 1998
Annual Notice

To: All Health and Welfare Plan Participants

RE: Laborers Health and Welfare Trust Fund for Northern California

Annually, the Laborers Health and Welfare Trust Fund is required to provide Plan Participants with notification that applies to breast cancer patients who elect to have reconstructive surgery in connection with a mastectomy.

Under Federal Law, group health plans, insurers, and HMOs providing medical and surgical benefits in connection with a mastectomy must provide benefits for reconstructive surgery in consultation with the attending physician for:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to provide symmetrical appearance;
- Prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

This coverage is subject to the Plan's deductible, coinsurance, and copayment provisions.

If you have questions, contact the Trust Fund Office. You may also email the Trust Fund Office at customerservice@norcalaborers.org.

Sincerely,

Board of Trustees

October 2015



LABORERS FUNDS ADMINISTRATIVE OFFICE OF NORTHERN CALIFORNIA, INC.
220 CAMPUS LANE • FAIRFIELD, CA 94534-1498
1 707 864 2800 • 1 800 244 4530
www.norcalaborers.org

NOTICE OF CREDITABLE PRESCRIPTION DRUG COVERAGE

This document is to serve as your Notice of Creditable Prescription Drug Coverage, as required by law. Keep it in a safe place for future use.

To: All Participants of the Laborers Health and Welfare Trust Fund for Northern California

RE: Laborers Health and Welfare Trust Fund for Northern California

This notice is for individuals with Medicare. If you or any of your eligible family members are currently eligible for Medicare—or will become eligible within the next 12 months—read this notice carefully and keep it where you can find it. *If you or an eligible family member are not currently eligible for Medicare or will not become eligible for Medicare within the next 12 months, you may disregard this notice.*

This notice has information about your current prescription drug coverage with the Laborers Health and Welfare Trust Fund and prescription drug coverage available to individuals *with* Medicare. It also explains options you have under Medicare's Prescription Drug Program (i.e., Medicare Part D), which may help you decide whether or not you want to enroll in Medicare Part D.

IMPORTANT POINTS TO KEEP IN MIND:

1. Medicare prescription drug coverage first became available in 2006 to all individuals eligible for Medicare. Coverage was made available through Medicare Prescription Drug Plans and Medicare Advantage Plans that offer prescription drug coverage, such as Kaiser Permanente Senior Advantage. All Medicare Prescription Drug Plans provide at least a *standard* level of coverage set by Medicare. Some plans may offer more coverage for a higher monthly premium.
2. The Laborers Health and Welfare Trust Fund has determined that the prescription drug coverage provided by the Direct Payment Plan is “creditable.” Creditable means that the value of the prescription drug benefits offered by the Direct Payment Plan is, on average for all plan participants, at least as good as standard Medicare prescription drug coverage. That means the Direct Payment Plan is expected to pay as much in prescription drug coverage as the standard Medicare prescription drug coverage.
3. Retired Laborers and Dependents Enrolled in the Kaiser Permanente Senior Advantage Plan offered through the Laborers Health and Welfare Trust Fund:
 - As enrollees in a Medicare Advantage Plan, i.e., Kaiser Permanente Senior Advantage, you are *automatically enrolled* in a Medicare Prescription Drug Plan.

Note: If you enroll in another individual Medicare Prescription Drug Plan, you will be disenrolled from your current Kaiser Permanente Senior Advantage Plan. You may not be enrolled in a secondary Medicare Prescription Drug Plan in addition to what is offered through the Kaiser Permanente Senior Advantage Plan. If you are interested in another Medicare Prescription Drug Plan, you should call the Trust Fund Office to see what effect it will have on your current medical coverage before you make the decision.

4. Remember, if you are a retired Laborer, you must enroll in Medicare Parts A and B once you are eligible for Medicare. If you do not, you will not receive the maximum hospital and medical benefits, regardless of which health plan you choose.

Because your existing prescription drug coverage under the Direct Payment Plan is, on average, at least as good as standard Medicare prescription drug coverage, you can keep your prescription drug coverage under the Direct Payment Plan and you do not need to enroll in the Medicare Prescription Drug Program (Medicare Part D). If you decide to enroll in Medicare Part D coverage at some future time, you will not be required to pay a higher premium because you had a Prescription Drug Plan (i.e., under the Direct Payment Plan) that was “creditable.” As long as you are enrolled in a *creditable* Prescription Drug Plan when you first become eligible for Medicare and you maintain that coverage, you will not be penalized with a higher premium once you do enroll in Medicare Part D coverage. **Exception** - See Below: “What happens if you lose or drop coverage in the Laborers Health and Welfare Trust Fund...”

Individuals can enroll in a Medicare Prescription Drug Plan when they first become eligible for Medicare and every year thereafter between **October 15th and December 7th**. Beneficiaries whose group coverage expires may be eligible for a Special Enrollment Period to sign up for Medicare prescription drug coverage.

YOUR CHOICES IF YOU ARE ENROLLED IN THE DIRECT PAYMENT PLAN ARE:

1. **DO NOTHING.** You can keep your current prescription drug coverage with the Laborers Health and Welfare Trust Fund - Direct Payment Plan. You do not have to enroll in a Medicare Prescription Drug Plan.
2. **ENROLL IN ONE MEDICARE PART D PLAN.** You can keep your current prescription drug coverage under the Direct Payment Plan and enroll in *one* Medicare Prescription Drug Plan (remember, this does not apply if you are enrolled in the Kaiser Permanente Senior Advantage Plan). If you decide to enroll in a Medicare Prescription Drug Plan, you should understand that you must pay the Part D premium out of your own pocket. Further, there will be no reduction in the monthly premium you pay for hospital/medical/prescription drug coverage through the Trust Fund. The Trust Fund will not separate the cost of prescription drug coverage from the total premium you pay for the Direct Payment Plan. If you are interested in enrolling in a Medicare Prescription Drug Plan, you should compare your current coverage, including the drugs covered, with the coverage and cost of individual Medicare Prescription Drug Plans in your area.

WHAT HAPPENS IF YOU LOSE OR DROP COVERAGE IN THE LABORERS HEALTH AND WELFARE TRUST FUND AND YOU DO NOT ENROLL IN A MEDICARE PART D PRESCRIPTION DRUG PLAN?

If you lose or drop your coverage in the Laborers Health and Welfare Trust Fund and you do not enroll in a Medicare Prescription Drug Plan, you may be required to pay a higher premium as explained below:

If you lose or drop coverage in the Laborers Health and Welfare Trust Fund and you wait 63 days or longer before enrolling in a prescription drug coverage that is at least as good as Medicare’s prescription drug coverage, your monthly premium will increase at least 1% per month for every month you did not have that coverage.

For example, if 19 months pass without your having creditable prescription drug coverage, your monthly premium for Medicare (Part D) prescription drug coverage will be at least 19% higher than what you would have paid had you obtained coverage before the 63-day lapse. In addition, you may be required to wait until the next October to enroll.

FOR MORE INFORMATION CONCERNING THIS NOTICE OR YOUR CURRENT PRESCRIPTION DRUG COVERAGE, CONTACT THE TRUST FUND OFFICE.

You will receive this notice annually and at other times in the future (such as before the next period you can enroll in Medicare prescription drug coverage, or if the coverage provided by the Laborers Health and Welfare - Direct Payment Plan changes). You may also request a copy of this notice at any time.

MORE INFORMATION CONCERNING YOUR OPTIONS UNDER MEDICARE PRESCRIPTION DRUG COVERAGE:

More detailed information on Medicare plans that offer prescription drug coverage is available in the Medicare and You handbook. All persons enrolled in Medicare will receive a copy of the handbook in the mail each year from Medicare. Medicare beneficiaries may also be contacted directly by Medicare-approved Prescription Drug Plans. For more information on Medicare Prescription Drug Plans:

- Visit www.medicare.gov.
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for the telephone number) for personalized help.
- Call 1 800 MEDICARE (1 800 633 4227). TTY users should call 1 877 486 2048.

For people with limited income and resources, extra help paying for a Medicare Prescription Drug Plan is available. Information about this extra help is available from the Social Security Administration (SSA) online at www.socialsecurity.gov, or by calling 1 800 772 1213 (TTY 1 800 325 0778).

Keep this notice. *If you enroll in one of the new Medicare-approved Prescription Drug Plans, you may be required to provide a copy of this notice when you enroll to show that you are not required to pay a higher premium.*

Date: October 9, 2015

Name of Sender: Laborers Health and Welfare Trust Fund for Northern California

Contact: Mr. Edward Smith, Fund Manager

Address: 220 Campus Lane, Fairfield, CA 94534-1498

Phone Number: 1 707 864 2800 or 1 800 244 4530 (toll free in Northern California)

In all cases, the Laborers Health and Welfare Trust Fund for Northern California reserves the right to modify benefits at any time, in accordance with applicable law.