

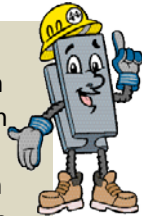
**IMPORTANT INFORMATION
REGARDING 2011 OPEN
ENROLLMENT**



Thanksgiving

The Ironworkers Trust Fund Office will be closed for the following holidays:

- Thursday, November 24th
- Friday, November 25th
- Monday, December 26th
- Monday, January 2, 2012



Our 2011 Open Enrollment Plan Comparison Booklets have been mailed to all Active and Retired Participants with current health and welfare benefits who reside in California, Arizona and Nevada. After reviewing the materials, if you wish to make any changes to your current plan(s) of coverage, please return your Request For Change In Plans form that was included in your packet to the Trust Fund Office no later than November 18, 2011. In turn, we will provide you with any necessary enrollment applications which will need to be completed and returned to the Trust Fund Office on or before December 16, 2011. Your requested changes will be effective January 1, 2012.

In the event that you did not receive an Open Enrollment package or if you have questions regarding Open Enrollment, please do not hesitate to contact the Trust Fund Office at (800) 527-4613.

It is our sincerest wish that you and your families have a safe and joyous holiday season.



**I.E.B.C.
Newsletter**



**For Active and Retired Ironworkers
and Their Families**

Fall/Winter 2011

131 No. El Molino Avenue Suite 330
Pasadena, CA 91101

Tel. (800) 527-4613



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IMPORTANT NUMBERS

**Fee-For-Service Medical
Eligibility Verification
24 Hours (866) 983-4353**

24 HOURS

Health Net Medical
So. California (800) 522-0088
No. California (800) 638-3889
Spanish (800) 331-1777

Health Plan of Nevada
(800) 777-1840

Kaiser (No. and So. California)
(800) 464-4000

Pacificare of California
(800) 624-8822

Pacificare of Arizona and Nevada
(800) 347-8600

Managed Health Network
(800) 977-7962

Envision Rx Options
(800) 361-4542

Assurant Employee Benefits
(800) 443-2995

Health Net Dental
(800) 880-8113

United Concordia
HMO (866) 357-3304
PPO/FFS (800) 332-0366

DeltaCare, USA
(800) 422-4234

Vision Service Plan (VSP)
(800) 852-7600 and/or
(800) 877-7145

Spectera Vision Plan
(800) 839-3242

MEDICAL PROVIDERS

DENTAL PROVIDERS

VISION PLANS



**Benefit
Information
Center**

1 (800) 527-4613

Effective August 1, 2011, ALL MEDICARE CLAIMS NEED TO BE SUBMITTED DIRECTLY TO THE TRUST FUND OFFICE for processing. The claim must be processed and paid by Medicare first. Once your claim has been processed and paid by Medicare, the claim should be submitted to the Trust Fund office with a copy of the primary **EOB** from Medicare in order to maximize your benefits. When you see your provider, you must present both your Medicare card and your Ironworker Member Identification card to ensure proper handling of your claims.

Are You Ready To Retire?

If you are ready to retire, it is a good idea to submit your application to the Trust Fund Office at least 30 to 45 days prior to the date in which you would like to begin receiving your Pension. You may submit your application by mail or you may come into the Trust Fund Office and we will be happy to assist you in the completion of the application process. Also, please be sure that all Divorce documentation such as Final Judgment of divorce and / or a Qualified Domestic Relation Order (QDRO) is on file if applicable; otherwise, this could **significantly** delay your application for Pension and Annuity benefits. **You should contact the Pension Department at (800) 527-4613 x2152 prior to coming in to the office to be sure that you bring all of the required documentation.**



13th Check Pension Benefit Payment

The 13th Check Pension Benefit payment will be issued to all retiree's, alternate payees and beneficiaries on the Pension roll as of August 1, 2011. This payment will be issued and dated for December 15, 2011. You will receive this payment in the same manner in which you receive your monthly Pension benefit (i.e. if your monthly payment is transferred to your bank electronically, your 13th Check will be, as well). If you have any questions regarding this benefit, please feel free to contact the Pension Department at (800) 527-4613 x2152.

Discover how a little help goes a long way

The IronHealth Wellness Program is here for you. If a challenging situation is keeping you from living the life you want, now is your chance to get some help. **If you have: coronary artery disease, heart failure, diabetes, chronic obstructive pulmonary disease or comprehensive low back pain...**this confidential, voluntary program, paid for by the California Field Ironworkers Welfare Trust, helps you find opportunities to improve your well-being in your daily life!

Registered Nurses calling from the IronHealth Wellness Program can help you: understand your risk factors, control your symptoms and find ways to improve the quality of your life.

To get the help you deserve, the program nurses need your correct phone number. Call **1-866-333-5630** to speak with an IronHealth Wellness Program nurse, today, and be on your way to living the life you want.

(If you have been receiving calls and your caller ID says "Your health plan", this is the IronHealth Wellness Program trying to reach you. Please pick up the phone and speak with a nurse to arrange the best time for your appointment.

For questions about eligibility please call the Trust Fund Office at **1-800-527-4613**. Make sure the Trust Fund office has your current correct phone number and address. The program is for all eligible employees and their covered spouses, with one of the five conditions listed above.

IT IS YOUR RESPONSIBILITY.....



To review your coverage using your Summary Plan Description prior to seeking any services.



To check with your current provider to confirm that they are contracted with your Plan.



To present your identification card(s) to your providers at the time of service.



To call our **Benefit Information Center at 1.800.527.4613** if you have any questions regarding your benefits.

DIRECT DEPOSIT?

Tired of standing in line to cash your vacation checks? Are you tired of leaning up against the mailbox waiting for the mailman? Recently moved and you're not sure your monthly check will find you? Sign up for direct deposit for worry free delivery of your vacation check or your pension check. With direct deposit, it doesn't matter if you've moved, are on vacation or if you're working out of town; your money will be in your bank account on the 1st day of the disbursement month. Contact the Trust Office.



CHANGE OF ADDRESS! Once you have notified the Trust Fund Office of your change of address, don't forget to notify your local union! The Trust Fund Office and the local union need separate notifications when you move. Please contact your local for more information on how to notify them of your change.



Delta Dental Provides New Enhancements To Deliver Better Customer Service

Effective September 6, 2011, Delta Dental installed a number of enhancements to provide better service to you and your family members. The enhancements represent a significant updating of their system - likely something all of corporate America is experiencing in order to keep up with the latest technology.

Delta Dental upgraded their claims processing, their call center and any related systems to improve the customer's experience. The on-going process is taking place in distinct, well-planned phases and, in fact, is already complete in other states across their enterprise. These changes do not apply to Delta Care USA groups at this time but do apply to our Fee-For-Service plan here in California.

The upgraded systems include new features such as:

- enrollee identification and history at the individual level allowing tracking of personal benefits history regardless of group/division changes, retirements, etc.
- additional online solutions providing easy access to information related to eligibility, benefits clarity and claims status
- enhanced Interactive Voice Response (IVR) telephone system
- an Eligibility Management Application (EMA) with a new look and feel that enables you to electronically perform real-time enrollee updates and improve the efficiency, accuracy and security of eligibility reporting

Delta Dental is excited about improving all aspects of their customer service with streamlined and more effective interfaces with our members. If you experience any problems with their conversion to their new system changes, please be sure to notify the Trust Office so we can provide that information directly to Delta Dental on your behalf.

JUST A FEW REMINDERS!

We do not forward mail! If your mail cannot be delivered as addressed - your mail cannot be forwarded to a new address and will be returned to the Trust Office. This could easily cause a delay in the arrival of a check or any important notifications regarding your benefits. A current and valid address must be on file with the Trust Office at all times.

You were issued new medical ID cards in January with a personal and unique identification number for your use and your use only. Please be sure to present this card to your providers to ensure your claims are processed correctly. Failure to do so could result in unnecessary delays.

By now, you realize we have been converting over to a new claims system this year. We want to take this opportunity to thank you for your patience during this process. It is our sincerest hope that the conversion has not caused you any inconvenience. Your customer service experience is important to us.



Attention! Retirees! Reminder!

The 2011 Annual Confirmation Letters (ACL) are in the mail. If you have not already returned your ACL or if you are missing any required documentation, please provide them to the Trust Fund Office as soon as possible. **Missing documentation and/or an unreturned ACL will result in the suspension of your monthly Pension benefit beginning with your 13th check in December.**

If you have not received your ACL or just have questions, please contact the Pension Department at (800) 527-4613 x2152.

I thought I was insured by Anthem-Blue Cross or First Health?

NO - ABSOLUTELY NOT!

You are insured by the California Ironworkers Field Welfare Plan if you are on our Fee-For-Service Plan. Blue Cross provides us with a network of providers that allows you to pick from their contracted list of physicians, technicians and facilities in order to control the cost of your health care. (See article on Page 4)

Please be sure to present your current identification cards when seeing a provider so they can bill us correctly for your services. When in doubt about whether or not a provider is contracted, contact the Trust office for assistance.



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Fall/Winter 2011

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US POSTAGE PAID
LOS ANGELES, CA
PERMIT NO. 34694

PRE-SORT FIRST CLASS



Anthem.com reinvented Clear. Intuitive. Easy.
Get the most from your health plan partner.

Under the PPO Plan, you can now access the JAA Member Web Portal. By registering on the anthem.com website you can become more aware of your health care options and find resources to help you and your family to live healthier lives. Register today on anthem.com to access powerful, health care decision-making tools and health care options. If you need assistance registering - call 1.866.755.2680.



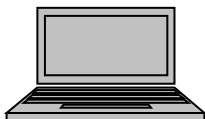
Here is what you need to do:

First you will need Internet access; type anthem.com/ca in the Web browser address field.

1. Click the "Register" button in the Register Now area.
2. Follow the instructions to create a username and password, then begin taking advantage of online access to your benefits.

Why should I register? Once you register, you will have access to:

- The Anthem Care Comparison Tool - designed to allow you to make more informed health care choices.
- Various discounts such as *Jenny Craig*, various health club memberships and more.
- Information about hospitals and providers, including cost and quality comparisons of doctors and hospitals.
- Anthem Care Comparison: comprehensive, facility-specific cost information on 35+ procedures.
- Convenient and quick availability to your personal and secure health account summary.
- Quick search to find a contracted in-network provider.**
- Anthem's **Health and Wellness Tools** will help you become more knowledgeable on specific conditions and explore treatment options.
- Discover any health risks and learn how to manage those risks by participating in a Health Risk Assessment.
- Inspiration and support to take charge and improve your health.
- WebMD Tools** including: Anthem Care Comparison - Treatment Cost Advisor - Health and Wellness



California Participants - REGISTER TODAY!
Simple answers to everyday questions. Expert advice.