



I.E.B.C. Newsletter

For Active and Retired Ironworkers and Their Families
 Spring 2009 Vol. 2 No. 1
 131 No. El Molino Avenue Suite 330 Pasadena, CA 91101
 Telephone: (800) 527-4613

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Just A Reminder!

Please remember that all vacation checks older than one year cannot be reissued without an appeal and Board approval. If you feel that the check should be reissued, you must file a formal appeal with the Board of Trustees in order to receive the funds. It is the member's responsibility to make sure the Trust office has his/her current address since it is the policy of the Trust to not forward any undeliverable mail. Be sure you have your current address on file with the Trust office.

Ironworkers Trust Funds

(Cut out and save.)



IMPORTANT NUMBERS Medical

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

Health Net
 (877) 452-2671

Health Plan of Nevada
 (800) 777-1840

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

Pacificare of Arizona & Nevada
 (800) 347-8600

Managed Health Network
 (800) 977-7962

Prescription Solutions
 (800) 797-9791

Dental

Assurant Employee Benefits
 (800) 443-2995

Health Net Dental
 (800) 880-8113



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

DeltaCare USA
 (800) 422-4234

Vision

Vision Service Plan (VSP)
 (800) 877-7195

Spectera Vision Plan
 (800) 839-3242

Other Important Numbers

The Vanguard Group
 (800) 523-1188

Please call ahead and confirm that your medical provider (doctor, dentist, etc.) are participants in the Plan for the Ironworkers. Directories are not the most reliable source of information.

Be sure to visit our website!

www.ironworkerbenny.com

Didn't find what you are looking for....call the Trust Fund Office at (800) 527-4613.

We are here for you Monday thru Friday from 8am to 5pm. Notary services available.

ATTENTION ALL RETIRED PARTICIPANTS

As we close the door on Tax Year 2008, now is a great time to decide whether or not you need to make any adjustments to your Federal and/or State Withholding deducted from your monthly Pension benefit payment from the California Ironworkers Field Pension Trust. If you wish to make any changes, please contact the Trust fund office at (800) 527-4613 Ext. 2152 and request a Pension Tax Withholding Form.

Ironworkers Trust Funds Important Information

(Cut out and save.)

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BENEFITS INFORMATION CENTER

1.800.527.4613

Call today for assistance!



You must complete address change by the United Service in order for them to deliver your mail. You must include your full street address, your apartment number, if any, and your zip code, etc. or your mail will be returned to us. The Change of Address form is available online and must be filled out and the original must be sent to the Trust Office in order for the address change to become effective.

Attention California Field Ironworkers Plan Participants: New United Concordia DHMO plans are now available!

With more than 300 covered procedures and over 70 new just this year, United Concordia's 2009 DHMO plans cover more than just the basics.

We cover what members want, such as bleaching, white fillings, night-guards, and even have no time limitations for crown replacements.

We cover what members need, including the latest innovative procedures to diagnose and treat dental disease, such as brush biopsies, saliva testing, and nutritional and tobacco counseling.

And with more than 15,000 general dentists and 750 specialists in California alone, our Concordia Plus network offers members easy access to quality care at significant network discounts.*

Q. With the Concordia Plus plan, may I visit any dentist?

A. You must utilize a dentist who participates in United Concordia's Concordia Plus network to receive coverage under the plan. This network allows you to receive maximum benefits with no deductibles, no maximums and lower out-of-pocket costs.

Q. Must all family members go to the same dentist?

A. No. Each family member may select a different primary dental office from the Concordia Plus network. This dental office will provide or coordinate care for you.

Q. Will I have a waiting period due to a pre-existing condition?

A. No. There are no waiting periods because there are no pre-existing condition clauses, except for orthodontia treatment in progress.

Q. Do I have to complete a claim form for each visit?

A. No, because you must visit a network dentist to receive coverage, therefore you do not have to file claims. You simply pay the applicable copayment(s) to your dentist at the time service is rendered.

Q. Are there any benefit maximums?

A. No. Under Concordia Plus, there are no dollar limits for in-network services.

Q. How do I obtain services from a dental specialist?

A. If your primary dental office determines that the services of a specialist are required, your general dentist will give you a Specialty Referral Form, which you must present to the specialist. Specialty care services will not be covered without this referral form.

Q. May I change primary dental offices after I enroll in the Concordia Plus plan?

A. Yes, you and your dependents are eligible to change to another primary dental office within the Concordia Plus network once a month as long as you have no balance due and are not currently undergoing treatment.

Q. What if I have other questions or concerns regarding the United Concordia DHMO network plan?

A. Questions about your dental treatment should first be discussed with your dentist. If you have general questions or would like clarification on your benefits, please call Customer Service, toll-free, at 1-866-357-3304.

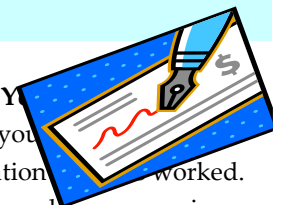
*based on United Concordia internal research and reports, 03/09.

Are You Ready To Retire?

If you are ready to retire, it is a good idea to submit your Pension application to the Trust Fund Office at least 30 to 45 days prior to the date in which you would like to retire. 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. You should contact the Pension Department at (800) 527-4613 Ext. 2152 prior to coming in to the office to be sure that you bring all of the required documentation.

DIRECT DEPOSIT? Tired of standing in line to cash your vacation checks? Recently moved and you're not sure your vacation check will find you? Sign up for 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.

Retain Your Retain your verification worked. We can credit your pension and welfare "benefits" with proof of hours worked. Vacation and annuity are credited when the payment is received.



Forgotten Known Fact About Your Health Plan

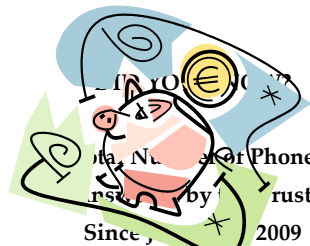
IT IS YOUR RESPONSIBILITY TO CONFIRM THAT ANY PROVIDER YOU HAVE SELECTED FOR YOUR CARE IS A CONTRACTED PROVIDER WITH THE IRONWORKER WELFARE PLAN. Any directory provided can and will contain out-of-date information. Simply ask the provider if they accept your plan. As shown on your identification cards and then insist that the provider confirm before administering any services. **The difference in cost between an in-network (contracted provider) and an out-of-network (non-contracted provider) can be substantial and the financial responsibility will be solely applied to the member and will not be paid by the Trust Fund.**



DO YOU KNOW WHERE YOUR MONEY IS?

As you know, the California Field & Vicinity Annuity Trust Fund invests its participant's funds with The Vanguard Group; but do you know where your money is?

There are several different funds in which you may select to have your Annuity balance invested within The Vanguard Group. For participants who have chosen not to direct the investment of their Individual Account, contributions will be deposited based on your age into one of the Target Retirement Funds. However, you have the option at any time to change the way in which your money is invested. Funds range from minimal to high risk and all of your money does not have to be in the same account. If you have any questions regarding the various funds available, or if you simply would like to learn more about The Vanguard Group, please feel free to contact them directly at (800) 523-1188. [See Insert]



93,432 +/-


Total Number of Claims
Received by the Trust
Since January 1, 2009

74,500 +/-

Dear Health Net Participant:

Health Net has good news! Effective January 1, 2009, members and their covered dependents can access their Evidence of Coverage/Certificate of Insurance on-line at www.healthnet.com

It's easy to do:

- Members log on to www.healthnet.com with their assigned user name and password. If you have not logged on before, the site will prompt you to register. When following the steps you will be logged in within just a few minutes.
- Click on the  **Health Net** A Better Decision retrieve the Evidence of Coverage/Certificate of Insurance. They have access to their Evidence of Coverage/Certificate of Insurance documents related to the specific coverages.

The information is completely protected. Health Net has taken the utmost care to maintain a secure website that ensures the confidentiality of the Evidence of Coverage/Certificate of Insurance. The Evidence of Coverage/Certificate of Insurance will remain on the website for the duration of the plan year. You can print the document or save an electronic version directly from the website.

Please Note: Your participation in Health Net's electronic document retrieval program is voluntary.

All services must be pre-authorized by calling EPIC at 1-866-956-5400

epic
HEARING HEALTH CARE

Symptoms of Hearing Problems:

1. Difficulty understanding voices and words (especially those of women and children).
2. Occasional ringing in one or both ears.
3. Itching in the ear canals.
4. Difficulty understanding in noisy situations.
5. Television sound must be turned up to understand the dialogue.

EPIC Physicians and Audiologists continue to promote hearing as a life asset and a right for all Americans. They lead the way in the advancement of new information and technology in hearing health-care evaluation, diagnosis and treatment for:

- * Hearing Aids
- * Diagnostics and testing
- * Assistive Listening and Alerting devices
- * Ear diseases and related structures
- * Surgical Treatment
- * Cochlear Implants
- * Rehabilitative Services

Pre-authorization Required

1-866-956-5400

Call Today

Epic will coordinate all paper-work, services and payments.

