

Benefit Highlights...

PHYSICIANS ASSISTANTS BENEFIT

Effective June 1, 2006, the Southern California Local 831 - Employer Health Plan will cover Physician Assistants while performing medically necessary services within the scope of their license.

HEARING AID BENEFIT

Effective November 1, 2000, Hearing Aids are covered under all 4 levels. Below is the Schedule of Benefits set forth by the Trustees:

Audiologist visit (hearing test)	up to \$75.00 per visit
Ear Molds	up to \$50.00 per mold
Hearing Aid	up to \$800.00 per ear

These benefits are not subject to Plan Deductibles or co-insurance requirements.

The audiologist visit (hearing test) is limited to one per year. Ear molds and hearing aids are limited to one every four years for each ear except that ear molds are allowed up to twice a year, if needed, for each ear for an eligible child up to age 19 (eligible children over age 19 are subject to the four year limit).

If you are a Kaiser member, you must have your hearing examination performed at a Kaiser facility. You may then purchase your hearing aids from any dispenser and submit your bill to the Trust Office for reimbursement.

CONTRACEPTIVE DEVICES BENEFIT

Effective January 1, 2006, the Plan's prescription coverage was extended to include most prescription contraceptive devices. These include prescription oral, transdermal, injectable, and intravaginal contraceptive medications and contraceptive emergency kits (available only at retail).

Not included are over the counter contraceptives and prescription barrier contraceptives.

Except as noted above, prescriptions may be purchased at the retail pharmacy or through the mail order pharmacy.

ELIGIBILITY REQUIREMENTS

The monthly work hours required to be eligible for Health Plan benefits under all Plan Levels is outlined below for the contribution rate of \$7.65.

	Schedule of Hours			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Level 4</u>
Hours needed @\$7.65	140	120	100	80
Benefit Credits Required	1,071	918	765	612
Maximum "Bank"	5,355	4,590	3,825	3,060

You may accumulate up to a maximum of five (5) months of Benefit Credits/Hours in your Benefit Credit/Hour Bank. As you know, if you work more hours than are necessary to earn the Benefit Credits/Hours required for the level of coverage you have selected, you will accumulate reserve Benefit Credits/Hours in the Benefit Credit/Hour Bank. These Benefit Credits/Hours will be used if you don't otherwise have enough work hours to maintain eligibility, until there are insufficient Credits to use for a month's eligibility.

INDEMNITY DENTAL PLAN (PLAN LEVELS 1, 2 AND 3)

Effective October 1, 2006, the Southern California Local 831 - Employer Health Plan will cover dental implants to replace teeth that were extracted while you were covered by the Plan.

Effective July 1, 2007, the Southern California Local 831 — Employer Health Plan lifetime orthodontia maximum increased to \$2,500. For participants who previously met the maximum benefit but are still in treatment, an additional \$700 will be payable toward continuing treatment. This benefit is available for eligible children only.

The Plan will cover sealants for first and second molars for eligible children up to age 15. This benefit, however, is limited to once every three years.