

# OPERATING ENGINEERS TRUST FUNDS

I.U.O.E. LOCAL 12 HEALTH & WELFARE | PENSION | VACATION | TRAINING

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September 2010

## **IMPORTANT NOTICE HEALTH PLAN of NEVADA HMO BENEFITS CHANGES EFFECTIVE OCTOBER 1, 2010**

The Board of Trustees has found it necessary to make the following changes to the Health & Welfare Fund's Health Plan of Nevada HMO Plan in order to continue to provide you with a quality health plan while controlling the Fund's escalating cost of health care. This notice will advise you of certain material modifications that will be made to the Operating Engineers Health & Welfare Fund's Health Plan of Nevada HMO Plan. This information is very important to you and your dependents. Please take time to read it carefully.

### **Changes have been made to your copayments under the Health Plan of Nevada HMO Plan as follows:**

- Hospital Admission (Inpatient) – \$100 per admission
- Hospital Admission (Outpatient) – \$50 per admission
- Urgent Care Services
  - \$20 per occurrence within the service area
  - \$40 per occurrence outside the service area
- Anesthesia Services – Your copayment will be reduced to \$0.00 from \$100
- Office Visit Services – Your copayment will be reduced to \$5 from \$10 per visit
- Laboratory and Radiology Services – \$5 per service
- Prescription Drugs
  - Preferred Generic Drug – \$7 per prescription
  - Preferred Brand Name Drug with no Generic Equivalent – \$30 per prescription
  - Non-Preferred Generic or Non-Preferred Brand Name Drug – \$50 per prescription

### **RETIREE HEALTH & WELFARE PREMIUM**

The monthly Health & Welfare Premium will increase 50% on October 1, 2010, for all Retirees and Widowed Participants. The Fund Office will continue to deduct your new monthly premium payment from your pension check except for participants whose pension checks are less than the new premium amount. In those cases, your pension check deduction will be cancelled and you will receive an invoice in the mail for the full amount of your new Health & Welfare premium.

For additional information you may call the Fund's Information Center at (626) 356-1004 or (888) 512-5279. You may also visit the Fund's website at [www.oefunds.org](http://www.oefunds.org) for detailed information on these changes.