

BUILDING YOUR BENEFITS



**FOX VALLEY & VICINITY
LABORERS**

HEALTH AND WELFARE AND PENSION FUNDS

Boone • Kane • Kendall • McHenry

For Confidential Support Or Assistance Your EAP/MAP Is A Win - Win!

What is an Employee/Member Assistance Program (EAP/MAP)?

The EAP/MAP is a free and confidential assistance program that provides supportive counseling, information and resources for employees and their families.

Why offer this service?

Studies have shown that by helping employees to address their personal troubles, companies are able to reduce problems such as absenteeism, extra costs, lost wages and decreased productivity. It's a win-win situation for everyone!

Who provides this service?

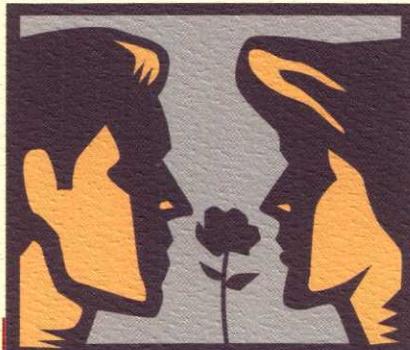
The EAP/MAP is administered by Employee Resource Systems (ERS), a Chicago-based company with a national network of counselors-available to provide in-person or telephone support.

Who can use this service?

The EAP/MAP is available to all employees and their immediate family members, including a spouse (or significant other), children and older adult parents.

Is the Employee/Member Assistance Program confidential?

Yes, this service is confidential. Everyone at the EAP/MAP is legally and ethically bound to maintain the confidentiality of all of its clients. Exceptions exist for any threat-to-safety situations such as child abuse.



How do I get started?

The first step is to call the EAP/MAP at 800-292-2780. You will be connected with an EAP/MAP counselor on the phone who will ask to talk with you and then schedule an appointment. In urgent cases, counselors will quickly assess the situation and provide crisis intervention and a safety plan when appropriate.

How much does it cost?

There are no charges for use of the Employee/Member Assistance Program. Employees and their families are eligible to receive up to a certain number of free in-person counseling sessions per problem or issue. The number of sessions is determined by the model of service your employer has purchased. Some issues can be resolved within those sessions; however, referrals will be provided for long-term counseling or treatment through your insurance benefits.

**Step One ...
Call the EAP/MAP
For Support At:**

800-292-2780



Why call the Employee/Member Assistance Program?

The EAP/MAP typically deals with challenges such as:



- Family conflict
- Marital or relationship issues
- Stress
- Depression
- Anger management
- Grief & loss issues
- Parenting concerns
- Alcohol and other drug abuse
- Eating disorders
- Legal concerns
- Financial concerns

Meet Your Office Staff:

Patricia M. Shales
Administrative Manager

Mildred Cruz
Customer Service Representative

Colette Feliciano
Office Clerk

Holly Ferrarini
Receptionist and Accounting Clerk

Doris Galvez

Customer Service Representative

Catherine Revan

Claims Processor

David Ugarte

Claims Processor

Cindy Young

Benefits Service Representative

Carol Zulpa

Administrative Assistant



Please Call Ahead!

So that we can provide efficient service, we encourage you to make an appointment before coming to the office for information and help.

JUST CALL: 1-847-742-0900

Or, toll free: 1-866-828-0900

From Children To Adults . . .

Attention To Wellness Works!



Start The Day With Breakfast!

A healthy breakfast prepares children for a busy school day. You can't start a car on an empty tank, and the same holds for the body. A healthy breakfast fuels the body and jump-starts the day. Strive for a breakfast that consists of a variety of foods, such as whole grains, low-fat protein or dairy sources and fruit.

People who eat a healthy breakfast are more likely to:



- Consume more vitamins and minerals and less fat and cholesterol
- Have more strength and endurance
- Improve concentration and productivity throughout the morning
- Control weight and hunger

When you fill up on a healthy breakfast, you'll rev up your energy and set yourself up for healthier eating all day long.

Adults Need Recess, Too!

National Center For Disease Prevention And Health Promotion.



If you've been inactive for awhile, try to find time to fill in physical activity – even if it's just 10 minutes. Give these suggestions a whirl:

- Dance to music
- Take walking breaks with your friends at work

- Play with your children or pets in the park
- Shoot hoops with friends
- Go ice skating or roller blading
- Climb stairs instead of using an elevator or escalator

Schedule Your Screenings —

American Cancer Society.

If you are a male over 50, put a prostate cancer screening on the list for your next checkup. The five-year survival rate for early stage prostate cancer can be as high as 99 percent, so getting a screening test is an important step toward preventing disease.

Younger men at higher risk—African-Americans or those with strong family histories of the disease—may begin screening at a younger age.

For women, nothing is more important than your Well Woman exam, which includes a health history and physical exam. A mammogram and Pap test can detect cancer early, when it's easier to treat. Ovarian cancer may not show signs early on, so it's important to discuss your risk factors with your doctor.



Talk to your physician about the screening schedule that is right for you.

The Fund Office will be closed for the following HOLIDAYS:

Thanksgiving Holiday
Thursday, November 24, 2011
Friday, November 25, 2011



Christmas Holiday
Friday, December 23, 2011
Monday, December 26, 2011



New Year's Holiday
Friday, December 30, 2011
(close at noon)
Monday,
January 2, 2012



Family Supplemental Benefits . . . A Plus For Out-Of-Pocket Expenses.

If you or your dependent incur medically necessary out-of-pocket expenses for covered medical expenses, other than expenses used to meet your deductible or out-of-pocket for a service or supply that is not covered under the Plan, the expenses may be reimbursed under the Family Supplemental Benefit.

Expenses eligible under this benefit include unreimbursed medical, prescription drug, dental, and vision expenses that you or your dependent incurs that is deductible under Section 213(d) of the Internal Revenue Code.

The amount of your Family Supplemental Benefits is based on your years of service with the Fox Valley Laborers Health and Welfare Fund:



Years Of Service:

- Less than 10
- 10 – 19
- 20 – 29
- 30 or more

Calendar Year Maximum:

- | |
|--------------------|
| \$1,000 per family |
| \$1,500 per family |
| \$2,000 per family |
| \$2,500 per family |

"It is not length of lie, but depth of life."

Ralph Waldo Emerson

Coverage Extends To Adult Children Who Qualify.

Effective June 1, 2011, the coverage for eligible dependent children was extended to adult children up to age 26, regardless of whether they qualify as a tax dependent, reside with the participant, are students, are married, or employed. However, adult children are not eligible for extended coverage if they are eligible to enroll in an employer sponsored health plan (other than the group health plan of their parents), such as through their employment or their spouse's employment.



Dependent children are defined as children from birth until their 26th birthdays who are:

- your natural or legally adopted children or children legally placed with you for adoption, or
- your spouse's natural or legally adopted children, or

- children for whom you are a legal guardian (proof of legal guardianship must be provided to the Administrative Office), or
- children for whom there is a Qualified Medical Child Support Order which states that health care coverage must be maintained by you (documentation of this order must be provided to the Administrative Office), or
- children ages 26 or over who are dependent upon you for financial support and who are totally and permanently disabled due to a physical handicap or mental disability and are incapable of supporting themselves. (The incapacity must start before the child reaches age 26 and while the child was covered under the Fund.)

Have You Moved?

To receive any benefits you are owed, it is important to keep the Fund Office informed of your current address. For a change of address form call 1-866-828-0900.

Congratulations!!!

Congrats to **Mildred Cruz, Customer Service Representative**, and husband Isaiah Neumann, on the arrival of Isaiah Nathanlee Neumann, Jr., Born Oct. 8. at 10 lbs., 4 ounces, 21 inches!



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2400 Big Timber Road • Building B, Suite 206
Elgin, IL 60124

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Hours:
Monday thru Friday 8 a.m. to 4:30 p.m.
Phone: 1-847-742-0900
Toll Free: 1-866-828-0900

In Memory Of Our Plan Participants.

We extend our sincere sympathy to their families.



PARTICIPANTS

	AGE	LOCAL	DEATH DATE
Adams, Clifton D.	86	582	2/11/2011
Basic, Sava	26	149	1/30/2011
Boles Sr, Riley Burt	73	582	4/2/2011
Carranza, Andres	46	149	3/8/2011
Chidester, Dennis J.	65	582	8/1/2011
Diedrich, Alfred F.	91	1035	2/10/2011
Duthorn, George A.	58	1035	12/12/2010
Escobar, Hector	43	1035	12/15/2010
Evans, Joseph E.	73	1035	12/17/2010
Foster, James C.	52	1035	7/11/2011
Geraci, Sam	62		3/17/2011
Goers, Donald G.	85	582	5/24/2011
Halbert, Ophelia	85		8/25/2011
Homeyer, Michael E.	23	582	10/5/2011
Keller, Vincent P.	50	1035	5/20/2011
Kellerman, Cynthia K.	62		3/30/2011
Kush, Anthony M.	50	582	9/11/2011
Lanham Jr, Thomas G.	32	149	5/6/2011
Moore Jr, John D.	52	582	8/26/2011
Morales, Martin		96	5/13/2011
Newman, James F.	77	149	11/5/2010
Odierno, Norma	86	582	3/1/2011
Rasmussen, Barbara J.	67		4/15/2011
Richardson, Paul	73	582	7/16/2011
Ruffolo, Michele C.	75	582	4/27/2011
Stalo, James R.	54	582	12/29/2010
Torres, Michael J.	61	149	8/12/2011
Walton, Robert	81	149	1/25/2011
Windisch, Jeffrey L.	32	582	2/27/2011

Important! Check Your Status Reports.

How do you know if fringe benefits are being paid on your behalf? Check your quarterly status report. This report provides a monthly listing of the number of hours remitted on your behalf and by what employer. Because the report is mailed quarterly, it only reflects the hours actually processed by the Fund Office within the preceding three months, including delinquent hours. This report is usually mailed in the months of December, March, June and September.



Save your check stubs! They are very important to you. When you receive your quarterly status the first thing you should do is check to make sure that fringe benefits have been paid for all of the hours you worked.

Can't find your quarterly status report? No need to worry, in August, 2011, the Fund Office mailed your annual Pension Status Report. This report provides the same information as the quarterly status report but for the entire year. So you get a chance to take another look. If you did not receive your annual Pension Status Report, contact the Fund Office.

What happens if your check stubs don't match the status report? Immediately contact the Fund Office and report the missing hours. You will be asked to provide copies of your check stubs, a description of work performed and the job location. Once we get those copies, we can determine what is due and proceed with collection.

Remember Your ID Cards.

It is very important for you to present your eligibility card when obtaining medical or dental services, and/or picking up your prescription at the pharmacy. As an eligible member of the Welfare Fund you receive two eligibility cards — BlueCross BlueShield and Caremark. These cards identify you as a member of the Fund. In order to avoid delays in processing your benefits, you should always present the BlueCross BlueShield ID card for medical and dental appointments; or, your Caremark ID card when picking up your prescriptions from the pharmacy.

