

BUILDING YOUR BENEFITS



FOX VALLEY & VICINITY LABORERS

HEALTH AND WELFARE AND PENSION FUNDS

Boone • Kane • Kendall • McHenry

New PPO Provider

Fund Members Benefit From New BCBS Quality Healthcare.

To help control the high costs often associated with quality health care, the Fox Valley Laborers Health and Welfare Fund has entered into an agreement with Blue Cross Blue Shield of Illinois (BCBS), a Preferred Provider Organization (PPO). The PPO is a network of hospitals and physicians who have a special arrangement with the Plan to provide you with high quality health care benefits at reduced, pre-negotiated rates.

This means that when you use a BCBS contracted facility or physician your claim will be discounted to the agreed upon contract amount and the Plan will pay covered services at 90% after the discount is deducted. This results in a savings to both you and the Fund. Under the BCBS PPO Network, you, the participant, are not responsible for the discount amount.

Of course, you may go to any hospital or physician you wish. However, if you use a provider that

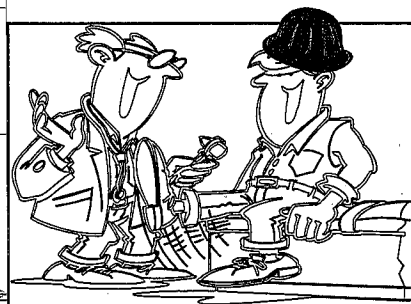
does not participate in the BCBS PPO network, you may pay more out of your pocket. For more information about the Plan's BCBS PPO network, contact the Administrative Office.

To locate a BCBS PPO network provider call 1-800-810-2583 or visit their website at www.bcbsil.com.

Keep in mind, your dental benefits and other benefit providers such as CVS/Caremark Rx, MedLink, EyeMed, and Employee Resource Systems (ERS) are not part of the PPO Network and are not affected by this change.

If you have any questions regarding this change, please contact the Fund Office Customer Service Department, 847-742-0900.

Patricia Shales,
Administrative Manager



Eligibility ID Cards Make it Easy!

By now you should have received your new eligibility ID card from Blue Cross Blue Shield. After June 1, 2009 all PPO doctors and all hospitals should file claims directly to BCBS and should not expect payment from you in full up front.

If you are eligible for Medicare benefits, you will continue to receive your quarterly eligibility ID card from the Fund Office. All Medicare claims and Medicare Explanation of Benefits (EOB's) should be sent directly to the Fund Office.

If you have any questions regarding this change, please contact the Fund Office Customer Service Department, 847-742-0900.

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
Nancy Wojtas
Claims Processor
Cindy Young
Benefits Service Representative
Carol Zulpia
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



Summer, 2009

BlueExtras! Discounts From BCBS.

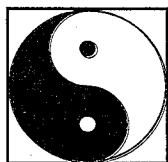
Through the BlueExtras discount program, all Blue Cross and Blue Shield of Illinois (BCBSIL) members are eligible to save money on value-added health care products and services that help support healthy lifestyles. These discounts are for health care products and services not covered by your health care benefit plan. There are no claims to file, no referrals or pre-authorizations, and no additional fees to participant – it's just a benefit of being a member of the BCBSIL PPO Network.

To use BlueExtras, simply show your BCBSIL ID card to a participating provider to receive your discount. For additional information about the products and services offered through BlueExtras, log into Blue Access for Members (BAM) at www.bcbsil.com. Click on the My Health tab, and then the BlueExtras Discount Program link.

Complementary Alternative Medicine

www.bcbsil.com/member
(866) 656-6069

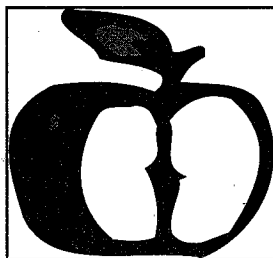
Complementary Alternative Medicine (CAM) includes a variety of therapies that may help to improve your health, prevent illness and address existing symptoms and conditions. As a BCBSIL member, you're automatically eligible to receive up to 30 percent off standard fees through a network of more than 35,000 practitioners, spas, and wellness and fitness centers. You're also eligible to receive discounts on vitamins, herbal supplements, and health and wellness magazines. You can access the [wholehealthmd](http://wholehealthmd.com) web site by logging into BAM.



Jenny Craig

www.jennycraig.com
(800) 96-JENNY (800-965-3669)

Jenny Craig is a long-term food/body/mind solution that can help you manage your weight by teaching you how to create a healthy relationship with food, build an active lifestyle and develop a balanced approach to living. You have the option to choose the right program for your lifestyle with weekly consultations at a Jenny Craig Centre or over the phone with the Jenny At-Home program. It's up to you! To download your discount coupon, log into BAM.



Curves

www.curves.com
(800) CURVES-30
(800-287-8373)

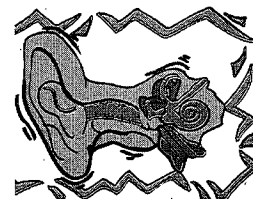
Curves offers a 30-minute workout that combines strength training and sustained cardiovascular activity through resistance equipment. Curves has made exercise available to more than four million women, many of whom are in the gym for the first time.



TruHearing

www.truhearing.com
(800) 687-4617

Save on digital hearing aids through TruHearing. Get a hearing test at no additional charge by a licensed hearing specialist when performed for the purpose of fitting a hearing aid. Enjoy a 45-day money back guarantee, a three-year warranty, a one-year supply of batteries and a selection of hearing aid styles at various price levels.



To learn more about these discounts, log into Blue Access for Members at www.bcbsil.com.

The Fund Office Will Be Closed On:

Independence Day – Friday, July 3, 2009

Labor Day – Monday, September 7, 2009

Thanksgiving – Thursday and Friday, November 26 and 27, 2009

Christmas – Thursday and Friday, December 24 and 25, 2009

New Years – Thursday and Friday,
December 31, 2009 and January 1, 2010

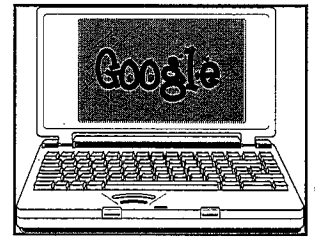
June 1, 2009 Rate Changes.

Effective June 1, 2009, the Collective Bargaining Agreement stipulated an increase of \$0.50 per hour to the Welfare Fund and \$2.00 per hour to the Pension Fund. The amount allocated to the Pension Fund will go to the Pension Reserve Account (i.e. it will not count towards benefits). The Pension Reserve Account will be used to sustain the current benefit level and improve the overall plan funding.



Google Health Online Personal Health Record - Innovative!

CVS Caremark is pleased to announce their participation in the Google Health Online Personal Health Record (PHR) www.google.com/health. This innovative health care initiative is now available to you.



The Google Health PHR is a consumer-focused online resource that enables consumers to consolidate and store their medical and prescription information in a single place. Plan participants must individually opt in to participate in this voluntary program. Plan participants who choose to establish a PH through Google Health decide what information to include in their PHR and which providers can access their health information.

CVS Caremark can help bring together key health information of importance to Plan participants and create a more holistic view of their health status. CVS Caremark believes Google Health will be one effective channel for accomplishing this goal.

"It's not the strongest of the species that survives, nor the most intelligent that survives. It is the one that is the most adaptable to change." Charles Darwin

In Memory Of Our Plan Participants.



We extend our sincere sympathy to their families.

NAME	AGE	LOCAL	DEATH DATE
Bowie, Richard L.	69	1035	12/6/08
Brazelton, William T.	81	582	10/20/08
Carrigan, Damian	35	582	12/5/08
Dallessasse, James P.	69	582	11/6/08
Davis, Loretta L.	39	1035	5/19/09
Ghastin, Mary	57	582	10/16/08
Jankovic, Dragutin	96	582	2/15/08
Jennings, Imogene	77	149	10/19/08
Kibble, Leroy	65	9999	3/1/09
Lee, Richard S.	67	1035	2/6/09
Martinez, Marco A.	45	152	3/17/09
Nelson, Wayne W.	62	582	10/31/08
Ortiz, Alfredo	41	582	2/19/09
Padron, Enoc	44	582	5/2/09
Vargas, Antonio A.	78	149	2/6/09
Weeks, Donald F.	70	149	3/30/09
Ziegelbein, Erwin A.	81	582	11/1/08

Taking Blood Pressure Screening To Heart.

Do you have high blood pressure?



The only way to find out is to have your blood pressure checked. High blood pressure, also known as hypertension, is one of the most common diseases in the United States.

Controlling your weight, following a low-fat, low-sodium diet and avoiding on-going stress and a sedentary lifestyle can improve your odds of keeping your blood pressure in check. Your physician or another qualified health professional should check your blood pressure at least every two years and more often if it's high.

Saying the name of the medical instrument that measures blood pressure – sphygmomanometer – is probably the

hardest part of this quick and painless test. A rubber cuff is wrapped around your arm and inflated. When the cuff is released, the person measuring blood pressure listens with a stethoscope, watches the instrument gauge and records the blood pressure reading.

A blood pressure reading of less than 120 over 80 is considered "normal." Pre-hypertension is a reading between 120-139 systolic (the top number in blood pressure reading) and 80-89 diastolic (bottom number).*

Fortunately, high blood pressure can be detected with this simple test, and once you know about it, you can work with your physician to control it.

Check your benefit's booklet to determine if your health plan coverage pays for this type of screening.

www.bcbsil.com

*American Heart Association

Staying Healthy Is One Of The Best Ways To Stay Safe!

Take Care of Yourself!

For an accident-proof lifestyle, here's one safety step you may not have thought of - Take care of yourself. Regular exercise makes you less injury prone. And don't forget sleep. When you're well-rested, you can better avoid everyday hazards, both at home and at work.

