

Labors' TRUST FUND NEWSLETTER



Health and Welfare • Pension • Apprenticeship and Training • Annuity • Vacation & Holiday • LECET

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WHCRA

WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998 (WHCRA)

In compliance with the Women's Health and Cancer Rights Act, the Indemnity (Self-Funded) Comprehensive and Kaiser Permanente Plans provide coverage for the following services in connection with a mastectomy:

- Reconstruction of the breast on which the mastectomy was performed,
- Surgery or reconstruction of the other breast to produce a symmetrical appearance, and
- Prosthesis and physical complications of all stages of the mastectomy, including lymphedemas.

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Trust Fund Reminder

PLEASE CALL THE TRUST FUND OFFICE

RIGHT AWAY WHEN YOU...

- Change your address or phone number
- Have a newborn baby or adopt a child
- Get married or divorced
- Change your beneficiary information
- Have a death in your immediate family
- Become disabled and unable to work



To make changes to your Health and Welfare records, specific forms must be completed and submitted to our office by specific due dates. **Failure to meet such due dates may affect your coverage and/or coverage for your dependents.** Please don't delay and call our office right away so you can meet the required deadline!

TRUST FUND OFFICE – MEMBER SERVICES DEPARTMENT
1-808-441-8700, or for neighbor islands, call toll free at 1-888-520-8078

Retiree Benefit Information

Health & Welfare Fund - Retiree Benefit Information

If you are eligible, you and your eligible dependents are entitled to the following benefits:

- Medical & Prescription Drug Coverage
- Dental (Member and Spouse Only)
- Hearing Aid Benefits
- Vision Benefits
- Life Insurance Benefits
- Wellness Program Benefits

Call the Administrator's Office at 1-808-441-8700 for more information regarding these benefits.

Urgent Care vs Emergency Room

How do you know where to go?

Members are frequently using the emergency room for routine or non-emergency visits, when they could just as easily visit an urgent care clinic. Although emergency rooms are equipped to handle any ailment, they are best utilized for handling severe illness, injury or other medical emergencies. Urgent care clinics are a better treatment choice for minor illnesses and injuries and by visiting, (when appropriate), you will receive the same level of care by trained medical professionals. Claims deemed non-emergent could result in denial of claim and therefore result in non-payment. Save yourself some major time and money by visiting the urgent care when you need immediate medical assistance! So how do you know which option is best for you?

URGENT CARE

When you have an illness or injury that does not seem life threatening, go to your urgent care. Visit the urgent care when you have these symptoms:

- Cold/cough/flu
- Fever
- Sore throat
- Ear ache
- Sprains/strains/simple fractures
- Cuts/scrapes
- Minor burns
- Rashes/skin irritation
- Headache
- Nausea/vomiting
- Urinary tract infection
- Back pain
- Mild asthma
- Pink eye
- Gout
- STD test
- Infections

EMERGENCY ROOM

Emergency rooms can handle trauma, surgical procedures and other life threatening situations. Visit the ER for care when you experience any of the following:

- Chest Pain or tightness
- Signs of stroke-weakness/facial droop/change in speech
- Uncontrolled bleeding
- Loss of consciousness
- Difficulty breathing
- Head or neck injury
- Severe trauma
- Fracture with bone protruding
- Change in vision
- Change in mental status
- Seizure
- Serious burns
- Coughing or vomiting blood
- Fever - infants less than 2 months old
- Severe allergic reaction
- Sudden severe abdominal pain

Urgent care and walk-in clinics offer an array of treatment options for your immediate health care needs. If you are not certain of your symptoms, call the urgent care in advance and ask a medical professional. If you are experiencing a life-threatening medical emergency, call 911 or go to your nearest emergency room! Call your health plan carrier to find an urgent care center near you!

Vacation & Holiday

To see if you are on the list of unclaimed vacation checks, visit the Hawaii Laborers' website at hilabtrustfunds.com.

At the home page, select Vacation & Holiday; Under the **Downloads section, Misc. section**, there is a link to the unclaimed vacation checks list.

Note: You will need Adobe Acrobat Reader to view the list.

Should you have any questions, please contact the trust fund office at 1-808-441-8640, or for neighbor islands, call toll free at 1-888-520-8078.

Disability Benefit Reminder

If you become disabled and unable to work due to an illness or injury, the following are benefits that you may be eligible to receive provided that the disability commenced while you were eligible under the Hawaii Laborers' Health and Welfare Fund:

1. Temporary Disability Insurance (TDI). For a non-occupational accidental bodily injury or sickness, which disables you and prevents you from engaging in your occupation, you may be eligible to receive a weekly benefit of 58% of your average weekly wage.

2. Disability credits. If you become disabled and unable to work, you may not have the work hours needed in a given month to continue your coverage. Disability credits will be applied to your account to help maintain your eligibility so you do not lose your coverage. To receive this benefit, a Disability Certification form must be received by the trust fund office **no later than (45) days from the date of injury or illness**. Disability credits may be afforded even if the injury or illness is work-related.

Note: For a work related injury or illness, see your employer to inquire about benefits under Workman's Compensation.

For further information related to your disability benefits, please contact the Member Services Department at 1-808-441-8700 or for neighbor islands, call toll free at 1-888-520-8078.



