

Laborers' TRUST FUND NEWSLETTER



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

V18N3 2024

VSP Vision Coverage

VSP Vision Coverage for Self-Funded PPO members

Don't forget, for members enrolled in the Self-Funded PPO plan, you now get your vision coverage through VSP!

On September 1, 2024, the Laborers' Trust Fund partnered with VSP to provide vision coverage to eligible members. Some things to remember:

- You do not need an ID card! Just tell your vision provider that you have VSP and they can check your eligibility online.
- VSP has one of the largest participating vision networks in the nation!
- When you use a participating provider, you save with lower out of pocket expenses, special VSP discounts, and your provider will file your claims for you.
- Even if you use a non-participating provider, VSP's online portal makes it easy to file your own claims online (paper filing options also available).
- Register to access information about your coverage and benefits at vsp.com

It's Easy to Create an Account:

- Visit vsp.com.
- Click on Create an Account at the top-right corner of the site.
- Fill in all of the required fields to create your account.
- Click on Create an Account to submit the form. You will receive a confirmation email.
- Once logged in, My Dashboard is your home page where you'll find a quick view of your benefit information, access your claim history, print your own ID card, and more
- The My Benefits tab shows your benefit history and an explanation of how you and your dependents can use your benefits.
- Use the Find a Doctor page to see if your current eye doctor is participating, or to find another participating provider near you.
- Find out about exclusive offers and savings

For more information, contact the Member Services Department at 808-441-8700 or for neighbor islands, call toll free at 1-888-520-8078.

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.

In This Issue...

- VSP Vision Coverage
- Vacation & Holiday
- Dental Preventive Care
- Dual Coverage & Coordination of Benefits
- Disability Benefit Reminder
- Retiree Benefit Information
- Trust Fund Reminder

Dental Preventive Care

Do you remember the last time you saw a dentist? Don't forget about your oral health!

Getting a dental exam every year and taking proactive care of your teeth costs a lot less (and hurts a lot less) than having to get costly basic (fillings/root canals/oral surgery) or major services (crowns/bridges/dentures/implants)!

- Your dental benefits "refresh" every January 1st.
- Your dental plan covers one dental exam per calendar year at 100%.
- Getting a regular exam can help you to identify emerging dental issues early so you can address them before they get worse and more expensive to treat.
- Dentists can also detect signs of diabetes, heart disease, anemia, stroke, cancer and more!

Call your dentist today to schedule your 2025 dental exam for yourself and your covered dependents!

Dual Coverage & Coordination of Benefits

Dual Coverage & Coordination of Benefits

Got other coverage? Do you, your spouse, or your children have other medical, drug, vision, or dental coverage, other than through the Laborers' Health & Welfare plan?

IF YES, PLEASE BE SURE THE TRUST FUND OFFICE HAS INFORMATION ABOUT YOUR OTHER HEALTH PLAN COVERAGE!

- When you have more than one plan, you pay less out of pocket!
- You **MUST** file all claims with the plans you or your dependents are enrolled in.
- You **CANNOT** choose which plan to use or not use
- Your or your dependents' employer's plan will always be the **PRIMARY** payer.
- The plan you are enrolled in as a dependent will always be the **SECONDARY** payer.
- If your children are covered by both you and your spouses' plans, the parent who celebrates their birthday first during the year is the primary plan (e.g. your birthday is in March and your spouses' birthday is in November. Your Laborers' plan will be the primary payer for your children.)
- The primary payer pays up to the coverage limits of the plan, and the secondary payer pays the remaining balance. You are responsible for any remaining balance that either plan does not cover.
- Claims that are incorrectly paid as primary or secondary are required by law to be reprocessed correctly.

SHOULD YOU OR YOUR DEPENDENTS GAIN OTHER COVERAGE IN THE FUTURE, PLEASE NOTIFY THE TRUST FUND OFFICE IMMEDIATELY.

Member Services Department at 808-441-8700 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). This benefit may help to replace some of your lost income if you are disabled due to a **non-work related** illness or injury, providing you with a weekly benefit of 58% of your average weekly wage.

2. Disability credits. This benefit will help you to keep your eligibility for Health & Welfare benefits (e.g. Medical/Dental) for a period of time while you are unable to work due to work or non-work related injuries or illnesses. 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.**

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

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.

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**

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

