

# TRUST FUND NEWSLETTER



Health and Welfare • Pension • Apprenticeship and Training • Annuity • Vacation & Holiday • LECET V20N1 2026

## 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

### In This Issue...

- Retiree Benefit Information
- Scheduling Your Dental Exam and Cleaning
- Vacation & Holiday
- Disability Benefits
- Importance of Seeing Participating Doctors
- Being Proactive with Your Care and Benefits
- Trust Fund Reminder

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

## Scheduling Your Dental Exam and Cleaning

Your HDS dental benefits offer you **1 Examination and 2 Cleanings per calendar year, covered at 100%.**

Some tips to remember:

- ✓ Schedule your Exam and Cleaning NOW so that you can schedule your 2nd cleaning within the year.
- ✓ Don't wait until your tooth hurts to see the dentist!
- ✓ While the Hawaii Laborers' dental plans offer excellent coverage, dental services can be expensive! It's cheaper to keep your teeth healthy than to fix them!
- ✓ IF after your exam, the dentist tells you there are cavities or other issues to address, ask the front office to do a pre-authorization so you know how much your plan will cover and what your out-of-pocket cost will be so you can plan accordingly, or request a treatment and/or payment plan.

Other tips to keep your teeth healthy:

- Brush your teeth twice a day
- Floss daily
- Limit sugary and acidic drinks/foods
- Drink plenty of water to help wash away food particles and bacteria
- Avoid using teeth as tools

## Vacation & Holiday

To see if you are on the list of unclaimed vacation checks, visit the Hawaii Laborers' website at [hilabtrustfunds.com](http://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 Benefits

Your Health & Welfare plan provides you with valuable benefits when you are disabled and not able to work due to injury or illness.

There are 2 types of disabilities; **WORK RELATED** and **NON-WORK RELATED**

➤ **WORK RELATED: Worker's Compensation**

○ **THROUGH YOUR EMPLOYER**

- Provides you with partial wage replacement and medical benefits to cover services related to your injury/illness.



**IF YOU HAVE A WORK COMP INCIDENT, YOU MUST  
CONTACT THE ADMINISTRATOR'S OFFICE!**



- Your employer, doctor, or Work Comp insurer will **NOT** contact the Administrator's Office to report your disability.
- The Administrator's Office will then provide you with your Disability Certification forms to allow you to apply for **DISABILITY CREDITS**.

➤ **NON-WORK RELATED: Temporary Disability Insurance "TDI"**

○ **THROUGH THE HAWAII LABORERS' HEALTH & WELFARE TRUST**

- Provides you with partial wage replacement.

➤ **BOTH: Disability Credits**

○ **THROUGH THE HAWAII LABORERS' HEALTH & WELFARE TRUST**

- Provides you with credits to replace your missed work hours:
  - **IF YOU DON'T HAVE BANK HOURS:** allows you to continue your medical benefits for up to 6 months for non-work related or up to 12 mos. for work-related disabilities.
  - **IF YOU HAVE BANK HOURS:** allows you to use credits **INSTEAD OF BANK HOURS** to continue your medical benefits.

**\*\* THERE ARE DEADLINES TO FILE FOR ALL 3 BENEFITS, SO THE MOST IMPORTANT THING TO REMEMBER IS TO STAY IN COMMUNICATION WITH YOUR EMPLOYER AND MOST IMPORTANTLY, WITH THE ADMINISTRATOR'S OFFICE THROUGHOUT YOUR DISABILITY \*\***



## Importance of Seeing Participating Doctors

For members enrolled in the Self-Funded Indemnity PPO plan, your plan allows you the flexibility of seeing any doctor of your choice, however you will get the maximum level of benefits, with the lowest out of pocket costs when you see a Participating provider. “Participating” providers are also known as “Contracted” providers, or “In-Network” providers.

**In-Network benefits:** covered at 90% of “Eligible Charges”

**Out-of-Network benefits:** covered at 80% of “Actual Charges” or “Billed Charges”

### How it works:

Doctor’s “Billed” or “Actual” Charges (what the doctor charges if you don’t have insurance):	\$300
Plan’s Eligible Charge or EC (what the doctor is contracted to charge if they are participating with the Self-funded Medical Plan):	\$100
Discount between Billed Charge and EC:	\$200

<b>In-Network:</b> (you see a participating provider)	
Doctor’s Billed Charges	\$300
Doctor <u>discounts</u> the difference between Billed & EC	- \$200
Plan pays <u>90%</u> of \$100 EC	-\$90
You Owe the balance	<u>\$10</u>

<b>Out-of-Network:</b> (you see a non-participating provider)	
Doctor’s Billed Charges	\$300
Doctor does <u>NOT</u> discount the difference between Billed & EC	n/a
Plan pays <u>80%</u> of \$100 EC	-\$80
You Owe the balance	<u>\$220*</u>
* deductible may also apply	

**MORAL OF THE STORY:** When establishing care with a new provider, ask them if they are Participating with the Hawaii Laborers’ Indemnity PPO Plan, or visit [hilabtrustfunds.com](http://hilabtrustfunds.com) and click on Provider Directory Listing to search for participating providers and pharmacies or download the Provider Directory.

## Being Proactive With Your Care and Benefits

The Hawaii Laborers’ Health & Welfare plan provides you with robust medical benefits with a wide range of providers! The Self-Funded PPO plan option allows you to see any doctor, with benefits maximized when seeing participating doctors and utilizing prescription drugs that are covered by the Optum Rx Drug Formulary. Here are some tips to be sure you are covered with the highest level of benefits:

- ✓ If your doctor is directing you to get additional or specialized services, ask: “Are these services covered by my plan?”
- ✓ If your doctor is scheduling surgeries or complex medical procedures with other providers, ask: “Are the doctors (or service providers) I’m being referred to participating with my plan?”
- ✓ If you get a bill that has higher charges than expected, call the phone number on the bill to be sure they have your Hawaii Laborers’ plan information as well as any other coverage you may have, and that they filed the claim with your insurance before sending it to you!
- ✓ If your doctor is prescribing a new medication, ask if it is on the covered formulary list. Note that if a generic alternative is available, the generic must be tried 1st before moving to the more costly brand alternatives.

**MORAL OF THE STORY:** Be a proactive consumer of medical services! Ask questions and advocate for yourself!

If you are overwhelmed with your medical condition and are lost in the complicated forest of healthcare services and benefits, call your [Healthcare Navigator nurse, William Han](#), at (808) 913-3699 or email [healthcarenavigator@bps-hi.com](mailto:healthcarenavigator@bps-hi.com) to get personalized assistance!

## 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**