

BUILDING YOUR BENEFITS



FOX VALLEY & VICINITY LABORERS

HEALTH AND WELFARE AND PENSION FUNDS

Boone

Kane

Kendall

McHenry

Review Your Status Reports And Check Your Benefits!

How do you know if fringe benefits are being paid on your behalf? By checking 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.

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

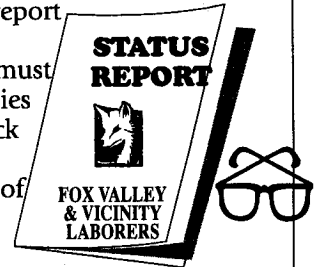
Can't find your quarterly status report? No need to worry, the Fund Office recently mailed your Annual Pension Status Report. This provides the same information as the quarterly status, but for the entire year. So, you get a chance to take another look. If you did not receive this annual report please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



What if your check stubs do not match the status report? Please immediately contact the Fund

Office and report all missing hours. You must provide copies of your check stubs, a description of work performed, and the job location. Once we receive this, we can determine what is due and proceed with collection.

To help the Fund Office get you the benefits you deserve—*carefully* review these status reports—and *do not* hesitate to call with any questions or discrepancies.



Quarterly Status Reports are mailed in December, March, June and September.

Can Your Child Really See The Writing On The Board?

Did you know that 80 percent of everything children learn is based on what they see? Early detection of eye problems may lead to successful treatment and development of normal vision.

Because a child's visual system is changing and maturing, the American Optometric Association (AOA) recommends vision exams by six months, three years of age, before starting first grade and every other two years.

"More than 12.1 million school-age children—or one in four—has a vision impairment."

Some vision problems may contribute to or be mistaken as a learning disability. School vision screenings are not adequate as they only measure distance vision. Following are some warning signs to watch for:

- excessive rubbing of the eyes
- shutting or covering one eye
- tilting or thrusting head forward
- holding objects too close
- squinting or frowning
- crossed or misaligned eyes
- color photos of eyes showing a white reflection instead of red or no reflection, and
- complaints of dizziness or headaches after close-up work.

Meet Your Office Staff!

Patricia M. Shales

Administrative Manager

Mildred Cruz

Customer Service Representative

Kelly R. Dahlberg

Fund Representative

Colette Feliciano

Office Clerk

Holly Ferrarini

Receptionist/Accounting Clerk

Catherine Revan

Claims Processor

Nancy Wojtas

Claims Processor

Cindy Young

Benefits Processor

Carol Zulpa

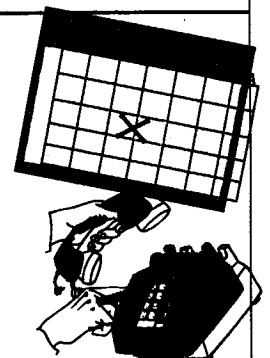
Administrative Assistant

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.



Fall, 2004

Time To Retire? Be Sure To Follow Pension Benefit Eligibility!

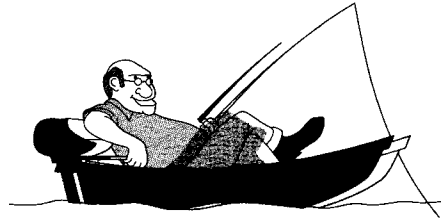
Did you know that normal retirement under the Fund is age 60? However, if you are no longer working you must first submit an application form.

If you are age 60 and continue to work 40 or more hours in a month in "Disqualifying Employment," your benefits will be suspended for every month that you actually work. "Disqualifying Employment" is defined as:

- Employment in the same industry in which employees covered by the Plan were employed and earned benefits under the Plan as a result of such employment.

- Employment in the same trade or craft in an industry covered by the Plan.
- Employment in the same geographic area in Illinois and/or any other area covered by the Plan or covered by a reciprocal agreement.

Pension benefits are *effective* as of the first day of the month following receipt of your application. However, the date of your first payment may not be the same as the *effective* date of your pension. The Fund Office needs time to process your application. Benefits



payments generally begin the first of the month after the receipt of your completed application, and are retroactive to the *effective* date.

A benefit application packet is available at your request. This, and all requested information, must be returned at least **60 days** prior to the *date you want your pension payment to begin*.

Questions? Just call!

Insight Into Your PPO Benefits.

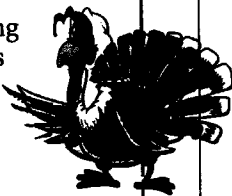
To help control the high cost of quality health care, the Fund has entered into an agreement with HFN Inc., which is a Preferred Provider Organization (PPO). By utilizing the HFN PPO network of hospitals and physicians, you have access to lower out-of-pocket costs for service and treatment. After you pay the annual deductible, you are reimbursed for most covered expenses at 90 percent of the allowable charge up to any Plan maximums.

However, please note that even though a hospital or other facility is contracted with the HFN PPO network, emergency room physicians, radiologists, pathologists and anesthesiologists who work at the PPO network hospital or facility may not be contracted themselves. Should this occur, the claim must be reimbursed by the Fund's Plan at 80 percent.

Holidays!

The Fund Office will be closed:

Thanksgiving Day
Day after Thanksgiving
Day before Christmas
Christmas Day
One-half day before
New Years
New Years Day



Are You In-Or-Out Of The PPO Network?

Do you know if your doctor or hospital is a part of the HFN PPO network? For information, call 1-800-295-5444, or log onto hfninc.com

Claustrophobic?

If you dislike confined spaces and feel anxious about an upcoming MRI, you are not alone. Each year, more than 18 million magnetic resonance imaging (MRI) studies are made without incident.

However, the procedure can result in feelings of claustrophobia due to the restricted space. Remember... The clinical staff can speak with you via an intercom during the 30-minute test. If you feel anxious about the procedure, ask to see the system beforehand. Often a friend can be present, and special lighting and music are often available.

Some facilities now have the open MRI, which is unobstructed on three sides.

To schedule an MRI or CT screening contact MedLink Healthcare Networks, Inc., 1-888-558-0680.

med link

Healthcare Networks, Inc.

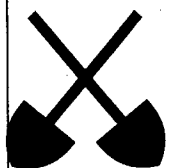
Specialty Providers Offer Discounts.

The Fund has contracted with these specialty providers to serve you and your family at discount prices.

- HFN Inc.
HFN PPO Network
1-800-295-5444
- Medlink Healthcare Networks, Inc.
Imaging
1-888-558-0680
- Caremark Prescription
Drug Program
1-800-824-6349
- Ultra Care
Home Medical Equipment Provider
1-800-222-9444
- Cole Vision Services, Inc.
1-800-334-7591



"All my kids are grown and have moved out. How much would it cost to remove this tattoo?"



Staff Teamwork Provides All Members With Excellent Service!

Both Fund Representative Kelly Dahlberg and Administrative Assistant Carol Zulpa work together to ensure that contributions for health, welfare and pension benefits are current and that they are accurately documented.

Kelly Dahlberg
Fund Representative

Kelly is responsible for the Fund's audit and collection programs. By monitoring employer accounts, her efforts help ensure the timely compliance of contributions for pension and welfare benefits.

Her talents include nine years experience in the field of audits and collections, and an additional 14 years in medical, dental, vision and disability claims processing.

Kelly's position is an important one.

Traveling within the Fund's jurisdictional area, she visits new employers. Kelly takes with her—and leaves behind—a handbook that summarizes an employer's responsibilities and the importance of timely contributions. Vivacious and informative, she is very prepared to clarify any concerns or to answer questions regarding pension and welfare benefits.



Above:
Kelly
Dahlberg

Carol Zulpa

Often employers are unaware of what their contributions provide, says Kelly. "For me, personally, it is rewarding to help employers realize that contributions and fringe benefits should *never* be compromised. Employers are legally bound and their employees—our membership—are entitled to the benefits in the signed collective bargaining agreement," Kelly states.

Pursuing delinquency matters resulting from unpaid contributions, Kelly also works with legal counsel to resolve such issues. She notes that, "Usually this is due to poor organization."

Involved in audit reviews, Kelly compiles information for audit disputes. Representing the Fund, she networks with business agents and Fund Trustees on multiple levels.

Kelly contends she must be flexible in her job, often not knowing what the day holds. She may be "on the road" visiting employers, or in-house processing COBRA or welfare claims.

Kelly's effective efforts with new employers require good communication and documentation of hours.

And, that is Carol Zulpa's job.

Just like Kelly, Carol is also a former employee of the Independent Employee Benefits Corporation where she worked in collections and the administrative office for 15 years. Her position as Fund Administrative Assistant keeps her busy and, "That's fine with me," she says.

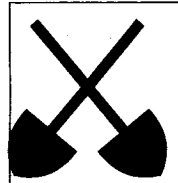
Carol is responsible for billing and updating employers regarding their contributions. Should an employer be late on sending in contributions, "Correspondence from the Fund is sent out," says Carol. "We exist to serve our membership and to make sure they receive credit due for all the hours worked," says Carol. "Our members work 'out in the field' and we are here to take care of them."

Should an employer not respond positively to a bill or update, this information is given to Kelly who pursues non-pay situations on a more personal one-to-one basis.

Carol also is responsible for the documentation of contributions that are needed for all audits. Thirty random audits of employers are performed annually, ten for each of the three local unions served by the Fox Valley and Vicinity Laborers Fund. New employers are audited after contributions have been remitted for one year.

A new updated "Employer Handbook" summarizing the responsibilities of employers has been completed. "This is excellent and makes the process easier for employers," says Carol. The handbook explains when contributions are due, how to contribute, late payments, why audits are required by the Fund, and which employees require payment.

Carol assists others within the office as needed. "This is definitely a staff that is a team. It's a group effort."



In Memory Of Plan Participants Who Are Recently Deceased

We extend our sincere sympathy to their families.

Name	Deceased	Age	Local
Anderson, James W.	5/04	63	1035
Burgess, Thomas W.	12/03	36	582
Doherty, Thomas M.	7/04	26	1035
Hastert, Dennis D.	5/04	63	582
Wilfred, Klapperich J.	4/04	76	1035
Lorenz, LeRoy N.	3/04	60	149
Meeks, Thomas R.	4/04	47	582
Smith, Gladys	3/04	80	149
Woods, Harlan L.	6/04	84	149
Woodworth, Douglas H.	04/04	63	149

"Each year that we get older, old gets older."