

# BUILDING YOUR BENEFITS



## FOX VALLEY & VICINITY LABORERS

HEALTH AND WELFARE AND PENSION FUNDS

Boone

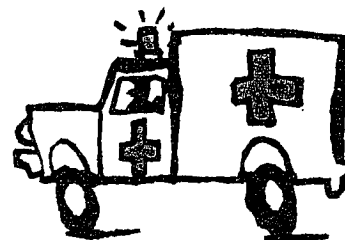
Kane

Kendall

McHenry

## Your Board Of Trustees Announce Welfare Benefit Enhancements.

The Board of Trustees are pleased to announce that effective on June 1, 2007, the following benefit enhancements were made available. For further information, refer to your Welfare Summary Plan Description Booklet (SPD) on the page number provided with each benefit.



### Preventative Care:

#### Hearing Aid Expenses

Increase to \$3,000 per ear per member once every two consecutive calendar years. (SPD Page 16)



### New Benefit:

#### Lasik Surgery

Up to \$1,000 per eye per member or spouse lifetime. (Contact EyeMed for network discounts.)

### Vision Care Benefits:

#### Examination, Frames/Lenses, Contact Lenses, etc.

Increase to \$300 per person each calendar year for all covered services combined. (Contact EyeMed for network discounts.) (SPD Page 28)



### Dental Benefits:

#### Annual Maximum

Increase to \$1,500 per person each calendar year. (SPD Page 25)

### Medical Benefits:

#### Lifetime Maximum

Increase from \$750,000 to \$1,250,000 per person. (SPD Page 11)

### Transplant Procedures

Remove the \$200,000 lifetime maximum. Transplant procedures will be covered the same as any other Medical Benefit within the Plan limitations. (SPD Page 19)



### Podiatry

Effective June 1, 2006, Podiatry Services will be covered the same as any other Medical Benefit within the scope of the license excluding routine foot care except for diabetics. (SPD Page 18)

### Prescription Drug Benefits:

#### Lifetime Maximum

\$1,000,000 per person. (SPD Page 23)

### Death Benefit

for Member: (SPD Page 31)

Less than 5 years of service

\$20,000

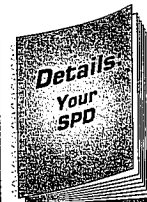
Five to 29 years of service

\$40,000

Thirty or more years of service

\$50,000

Please keep a copy of this article with your Summary Plan Description booklet.



Actual Plan provisions may be found in the Fund's legal documents. All Plans are subject to change without prior notice to participants.

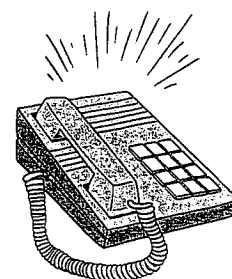
### Meet Your Office Staff!

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!

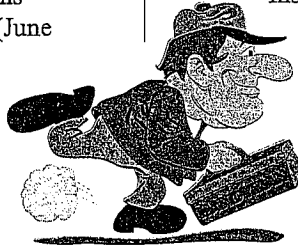
So that we can provide efficient service, we encourage you to make an appointment before coming to the office for information and help.



Just call: 1-847-742-0900  
Or, toll free: 1-866-828-0900

# Annual Pension Statement ... Did You Receive Yours?

The Annual Pension Statements were mailed during the last week of July. This statement is a summary of your credits and contributions earned during each Plan Year (June 1-May 31). In order to maintain your privacy, your social security number has been replaced by a unique identification number beginning with "FVL...."



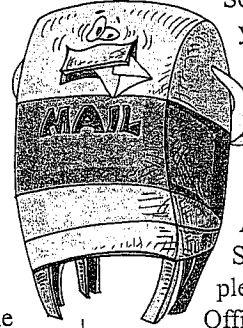
This is a Defined Benefit Plan and, therefore, you cannot withdraw any contributions from your account.

Instead, a monthly benefit is calculated and paid to eligible participants upon receipt of a completed application form.

If you should die before you retire, your spouse or beneficiary may be eligible

for a Pre-Retirement Death Benefit.

So, it is important that you make sure that the Fund Office has an up-to-date Enrollment Form in your file. If you see that any information on your Annual Pension Statement is incorrect, please contact the Fund Office immediately.

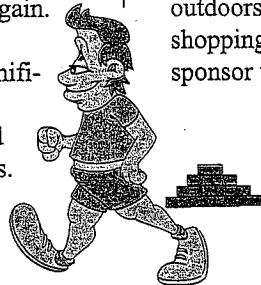


*When you get to the end of your rope, tie a knot and hang on. — Franklin D. Roosevelt*

## Walk Your Way To Wellness... Do It Step By Step!

Statistics show that the average American takes only 3,000 to 5,000 steps each day. This may sound extensive, but 10,000 steps – equal to five miles – are recommended for every adult!

If you avoid walking, you may be at risk for high blood pressure, high cholesterol and prone to weight gain. By striving to reach the goal of 10,000 steps a day, you may significantly reduce your chance of a heart attack, stroke, diabetes and other significant health problems.



Don't let the winter weather stop you from walking. Bundle up and enjoy the outdoors. Or, walk at your nearby shopping mall. Some shopping malls sponsor walking clubs.

Start today toward an improved lifestyle!

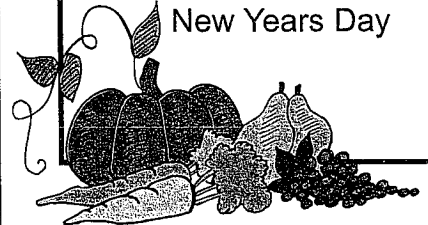
Walking is a personal challenge. No pressure. No competition. The power of a pedometer helps to track your successes by providing the feedback that encourages you to walk even more towards your goal. Walking will quickly become a state of mind – an integral part of your day.

Consider...

- Taking the stairs.
- Parking further away from your destination.
- Replacing television with important steps towards health.

**Holiday!!  
The Fund Office  
Will Be Closed . . .**

Thanksgiving Day  
Day After Thanksgiving  
Christmas Eve  
Christmas Day  
New Years Eve  
New Years Day



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www.glasbergen.com



"I'm going to order a broiled skinless chicken breast, but I want you to bring me lasagna and garlic bread by mistake."

### Did You Know...

The Welfare Fund was established on Oct. 1, 1961, between the Fox Valley General Contractors Association and Local Unions 149, 582 and 1035.



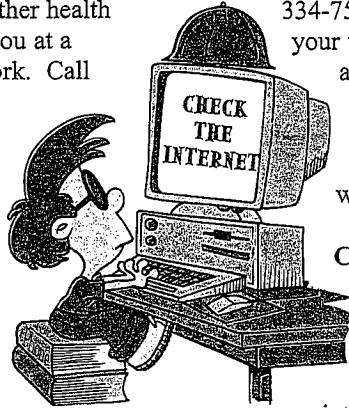
# Your Fund Discount Providers Offer Excellent Healthcare Services.

## HFN Preferred Provider Network

Contact HFN to easily identify physicians, hospitals and other health care services available to you at a discount through the network. Call HFN Customer Service at 800-295-5444 or visit them on the Internet at: [www.hfninc.com](http://www.hfninc.com) and select Plan HFN 20+.

## MedLink Healthcare Networks, Inc.

Contact MedLink to schedule your Magnetic Resonance Imaging (MRI), Computerized Tomography (CT) and other diagnostic imaging. Call MedLink Customer Service toll free at 1-888-558-0680 to schedule your exam at one of their contracted facilities or to receive more information about the program.



## EyeMed Vision Care

Contact EyeMed Vision Care at 1-800-334-7591 to find out more about your vision benefits and to locate a participating provider near you. You can also obtain location information by visiting them on the Internet at [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com).

## CAREMARK Prescription Drug Services

You will need to present your Prescription Drug Card when purchasing prescriptions. If you do not have a Prescription Drug Card contact the Fund Office toll free at 1-866-828-0900. Most pharmacy chains and independent pharmacies participate in the CAREMARK retail network program. For additional pharmacies in your area, you can use the Caremark Pharmacy Locator on their

website at [www.caremark.com](http://www.caremark.com) or call Customer Service at 1-800-824-6349.

## Ultra Care/Dependa Care Inc.

Contact Ultra Care/Dependa Care Inc. to receive discounts on respiratory, oxygen, IV therapy, rehab equipment, orthopedic products, medical equipment and home health nursing. Call 1-800-222-9444.

## Med-Care Management Inc.

Medical case management is a cost containment program used by the Plan to control the costs associated with treating seriously ill patients. Cases are referred to Med-Care by the Fund Office. Case management programs assign a case manager, usually a registered nurse or other medical professional, who oversees patient care. Contact the Fund Office for additional information.

## Accidental Injury Benefit . . . Details Required.

In the event of an accidental injury, the Plan pays 100% of covered expenses for office visits, physician services, and hospital charges incurred within 48 hours of the accidental injury, up to \$750 per person each calendar year. The annual deductible does not apply.

When the Fund Office receives a claim coded as an accident, the claim is pended and an accident form is sent to you. The claim cannot be processed under the ACCIDENTAL INJURY BENEFIT until you provide the Fund Office with the completed accident form describing in detail the date, location and nature of the accident.

## In Memory of Plan Participants



We extend our sincere sympathy to their families.

Name	Age	Local	Deceased
Karen Bethke	58		1/10/07
Michael P. Chamberlain	50	582	6/25/07
William H. Clark	81	582	11/27/06
Michael J. Cobb	45	582	5/21/07
David H. Fitchie	64	582	2/26/07
John L. Fowlers	65	149	5/3/07
Brad Hildebrand	29	1035	4/23/07
William E. Jennings	75	149	11/8/06
Robert E. Lagone	67	582	2/12/07
Kathryn Mc Elhone	72		6/22/07
Leonard B. Moore	69	149	7/8/07
Abelino Ramirez, Sr.	76	96	4/15/07
William R. Reinhardt	72	582	1/2/07
Alfred Shorter	72	582	3/17/07
Bryan K. Simonson	33	149	3/12/07
Willie L. Talley	71	582	2/10/07
Kenneth L. Thurnau	92	582	6/5/07

Have  
You  
Moved



To receive any benefits you are owed, it is very important that you keep the Fund Office informed of your current address.

We cannot change your records without written authorization. For a change of address card call:

1-866-828-0900

Or, send your new address to:

Fox Valley Laborers  
2400 Big Timber Road  
Building B, Suite 206  
Elgin, IL 60124

