

Effective January 1, 2010

COLORADO CONTRACTORS TRUST

Group Health Benefit Program

Administered by Contractors for Contractors

Self-Funded

Predictable Costs

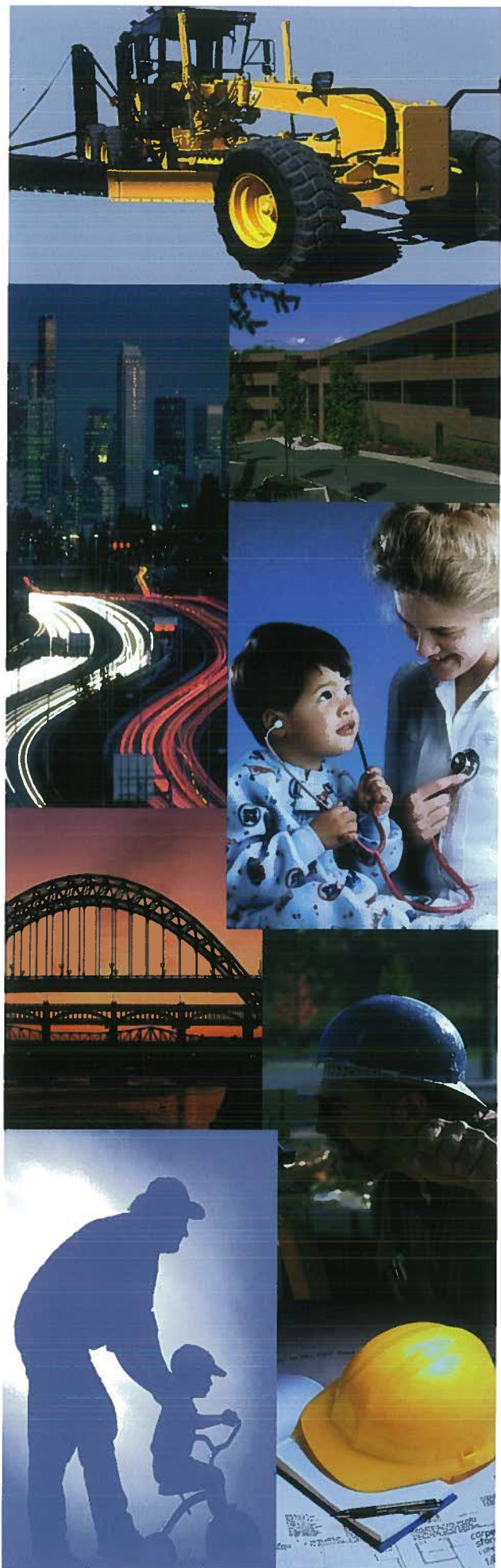
Immediate Claims Payment

Comprehensive Benefits

Meets Federal Fringe Benefit Requirements



COLORADO CONTRACTORS
ASSOCIATION



COLORADO CONTRACTORS TRUST GROUP HEALTH BENEFIT PROGRAM

PARTICIPATING PREFERRED PROVIDER ORGANIZATIONS (PPOs)

Medical/Surgical

Arizona Foundation Medical Care

Presbyterian Network, Inc. (New Mexico)

Cofinity (Colorado)

Employee Assistance Program (EAP) and Mental Illness/Drug & Alcohol Disorders

Mines and Associates

Hearing Care

EPIC

Prescription Drugs

Express Scripts

Vision Care

Vision Care Provider Network

Dental Care

Delta Dental Plan of Colorado

RISK QUESTIONNAIRE

A general risk questionnaire is required on all employers regardless of the number employed.

COBRA COVERAGE

The Trust allows eligible individuals to continue coverage under COBRA provisions by paying their own premiums.

PARTICIPATION INFORMATION

Plan B (Field Employees)

Plan B employees are all field or shop personnel paid solely for the hours worked and not covered by a collective bargaining agreement. Superintendents and Foremen, regardless of how paid, may also be covered under Plan B. Employers must report 100% of hourly paid employees and contribute to the Trust on 100% of hours worked.

Plan C (Administrative/Other Employees)

Plan C employees are those who work an average of 30 hours per week and who are

- full-time employees receiving a constant salary,
- all office workers, regardless of how they are paid, and
- non-seasonal hourly employees regularly working at the employer's principal business location.

Coverage will begin as established by the employer on the first of the month following either the date of employment or after 1 to 6 months of active employment.

BENEFITS FOR EMPLOYEES AND DEPENDENTS

COMPREHENSIVE MEDICAL COVERAGE



Lifetime Maximums

Overall Benefits	\$2,000,000
Respite Care	8 days

Calendar Year Maximums

Routine Physical Examination

employee and spouse (each)	\$ 400
each dependent child: age 13 and over	\$ 200
under age 13 (includes routine immunizations)	In full per guidelines
Mammography screening	\$ 200
Routine Colorectal Exam	per guidelines
Prostate screening	\$ 65
Chiropractic care	\$ 500
Physical Therapy	20 visits
Hearing Care Examination	\$ 80
Hearing Aid (per ear, once every 3 years)	\$ 500

Calendar Year Deductible

Plan B:

In-Network:

- \$750 individual/\$2,250 family aggregate

Out-of-Network:

- \$1,500 individual/\$4,500 family aggregate

Plan C – As selected by the employer from the following options:

In-Network:

- \$750 individual/\$2,250 family aggregate
- \$1,000 individual/\$3,000 family aggregate
- \$2,500 individual/\$7,500 family aggregate

Out-of-Network:

- \$1,500 individual/\$4,500 family aggregate
- \$2,000 individual/\$6,000 family aggregate
- \$5,000 individual/\$15,000 family aggregate

The Deductible applies to all covered charges, except PCP office visits, In-Network specialist office visits, routine nursery care of a newborn child, routine physical examination benefits, mammography, prostate screening, and hearing care benefits.



Percentage of Covered Charges Payable	In-Network	Out-of-Network
Hospital Services	80%	60%
Hospital Emergency Room (\$100 copayment for each emergency room visit for medical emergencies only – otherwise no emergency room coverage)	80%	60%
Physician Services		
PCP Office Visit	100% after \$30 (no deductible)	60% after \$40 (no deductible)
Specialist Office Visit	100% after \$40 (no deductible)	60%
Non-Physician Charges		
Durable Medical Equipment	80%	60%
Physical Therapy	80%	60%
Ambulance	80%	80%
Chiropractic Services	80%	60%
All Other Services	80%	60%
Mental Illness/Drug & Alcohol Disorders		
Inpatient	80%	60%
Outpatient – physician	100% after \$40 (no deductible)	60%
Outpatient – facility	80%	60%
Routine Physical Exam	100%	100%
Hearing Care	100%	100%
Prescription Drugs (includes Birth Control) (no deductible)		
Retail Copayment:		
Generic Drug	20% (minimum \$10)	No benefit
Preferred Brand Drug	30% (minimum \$20)	No benefit
Non-Preferred Brand Drug 30-day supply dispensed	50% (minimum \$40)	No benefit
Mail Order Copayment:		
Generic Drug	\$20	No benefit
Preferred Brand Drug	\$40	No benefit
Non-Preferred Brand Drug 100-day supply dispensed	\$80	No benefit
Specialty Drugs Copayment:		
Claims up to 30 days	\$75	No benefit
Claims up to 90 days	\$150	No benefit

After satisfaction of the deductible or copayment, when a Participant has incurred \$15,000 (\$30,000 family aggregate) in covered charges for In-Network and \$30,000 (\$60,000 family aggregate) in covered charges for Out-of-Network, the Plan will pay 100% of covered charges for the remainder of the calendar year. However, **the deductibles, the \$30/\$40 office visit copayments and prescription drug charges are not applied toward satisfaction of the coinsurance maximums.**

LEGAL COUNSEL

**BERENBAUM, WEINSHIENK
& EASON, P.C.**

ADMINISTRATIVE OFFICE

FRINGE BENEFIT SERVICES, INC.

P.O. Box 21240

Denver, Colorado 80221-0240

Phone (303) 428-5586

1-888-221-2201

CONSULTANTS AND ACTUARIES

THE SEGAL COMPANY

Phone (303) 714-9900

TRUST FUND

The Colorado Contractors Trust was established under a Trust Agreement dated March 29, 1968 for the purpose of providing a health benefit plan for the benefit of eligible employees of participating employers. The Plan became self-funded effective March 1, 1985. Life and Accidental Death and Dismemberment coverages are underwritten by Unimerica and stop loss coverage is underwritten by UnitedHealthcare Insurance Company. The Plan is administered by a Board of Trustees appointed by the Colorado Contractors Association, Inc. and the Associated General Contractors of Colorado, Building Chapter, Inc.

The Trustees are:

Robert C. Brown, Chairman
Brown-Schrepferman and Company

Robert B. Stewart, Secretary
Asphalt Paving Company

Von R. Fransen
Fransen Pittman General Contractors

Steve McWilliams
New Design Construction

David Bowman
Bowman Construction and Supply, Inc.

This is only a highlight of Plan provisions. The actual Plan documents and policies shall prevail if there is any discrepancy between the statements in this brochure and the actual Plan documents and policies.

The Plan is available to employers who are members of either the Colorado Contractors Association, Inc. or the Associated General Contractors of Colorado, Building Chapter, Inc. and who have at least two full-time employees. There are approximately 200 employers participating on behalf of approximately 2,500 employees plus their families.