



# B.A.C. Trust Funds

B.A.C. Local No. 3 Pension Plan  
B.A.C. Local No. 3 Defined Contribution Pension Plan  
B.A.C. Local No. 3 Health & Welfare Trust Fund  
B.A.C. Local No. 3 Vacation Trust Fund

March 1, 2023

TO: Bricklayers and Allied Craftworks Local No. 3  
Health & Welfare Trust Fund Participants

FROM: Administration Office

SUBJECT: Chiropractic Benefit

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If you are enrolled in the self-funded PPO Plan, chiropractic procedures are covered, after the deductible is satisfied, at 80% when you use a PPO provider or 60% if you use a non-PPO provider. The maximum benefit is \$1,000 per calendar year.

To find in-network providers, please visit [www.anthem.com/ca](http://www.anthem.com/ca)

If you or your dependents are covered under the Kaiser HMO Plan, your plan does **not** cover chiropractic benefits. However, the self-funded PPO plan will pay for chiropractic benefits at 80% of the charges for employees and their eligible dependents enrolled in Kaiser and up to \$1,000 per year per person.

\* Kaiser participants are instructed to have their chiropractic provider file the claim with us by mail or fax or they can submit the bill/receipt for reimbursement at the address or fax number provided below.

Submit chiropractic claims to:

BAC Trust Funds  
P.O. Box 1618  
San Ramon, CA 94583  
Fax# 925-297-6655

*This document has been uploaded and is available on the participant website at:  
[www.BAC3-brickbenefits.org](http://www.BAC3-brickbenefits.org)*