



•BUILDING WHAT'S IMPORTANT IN PEOPLES' LIVES•

President's Message



Dave Bakke, President

"Balance"

First off, I want to thank everyone who attended the State of the Company meeting. I felt it went well but also felt we missed the mark on a few topics. As I reflected on the meeting the next few days I wasn't sure if we did a good job on explaining how the balance of the company works and why everyone contributes to it.

I'll use the wheel of a bicy-

cle as an analogy. The way I see it Chambers Construction is the tire. We mentioned we have 81 employees working for Chambers right now. Let's say the 81 of us are the spokes of the wheel. I don't mean that in a demeaning way, I'll explain.

What happens when one of the spokes begins to fail? The spokes next to it need to pick up the extra load. What happens when those taking the extra load begin to get tired, others need to pick up the load? As the wheel turns, if spokes begin to get tired or fail, the wheel begins to wobble. When the wheel begins to wobble the tire begins to wear unevenly and become misaligned. Eventually it blows.

Let's say a semi-truck has 18 wheels, those 18 wheels represent our projects. One

or two of those wheels blow a tire, what happens to the rest of the wheels? Nothing good I'm quite certain.

My point is every one of us is important to the balance of the company, the projects, each other. We are all spokes in the wheel, each with the same amount of importance regardless of our title, we all share the load to keep the balance. We have very different jobs, but the whole of the company relies on balance. If we're out of balance we get out of control, out of control means problems. That's why we all need to do our jobs, do them well and do them for the good of the company; which at the end of the day, is good for all 81 of us.

Thank you again for all you do; and "Go Chambers"!



Chinook Winds Casino Resort Parking Garage
Scheduled Completion Date: December 2018

Kendall Ford of Eugene
Scheduled Completion Date: November 2018

Northern Gold Foods
Scheduled Completion Date: April 2019

APEL Extrusions- Coburg Expansion
Scheduled Completion Date: December 2018

Heartfelt Guest House
Scheduled Completion Date: March 2019

Jerry's Springfield
Scheduled Completion Date: April 2019

Willamette Valley R & D
Scheduled Completion Date: May 2019

KVAL
Scheduled Completion Date: June 2019

Oregonians Credit Union-Gresham
Scheduled Completion Date: March 2019

Civic Park
Scheduled Completion Date: Spring 2020

Looking Glass River Rd
Scheduled Completion Date: January 2019

• Build long-term relationships before short-term gains • Build it like you own it

• Stay positive: play to win-win • Be a teammate: communicate and act to build respectful and trusting relationships

• Find the time and create opportunities to help each other • Be a problem solver, bring solutions daily •



A Salute to American Veterans

As Veteran's Day approaches we pause to give thanks to all American Veterans who paid for our freedom through sacrifice, service and loyalty to our country. May we never take for granted the privileges you fought for – our right to vote, free speech, religion, carry arms, own homes, raise families – make our own choices as we go through life.

Chambers Construction honors our own Veterans with a paid day off on Veterans Day or another day during the year that works with your schedule.

We salute and thank Jerry Barr, Dave Hilles, Kim Hutchens, Jason Londo, Steven Serjeant, Mark Shaffer, Doug Sullivan, and Gregg Wallsmith for your service to our great country!

Employee Spotlight

Joe Hartsock...

Joe joined Chambers Construction in July as a carpenter and he currently works in the Small Projects Division as a Superintendent. Joe has worked in the construction industry since 2004 and also had his own residential construction business for a few years. He was raised, and still resides, in Springfield.

When he is not working he enjoys spending time with his wife Silvia and their two children, Kai and Frances. His hobbies include snowboarding, enjoying his season tickets to the Duck's football and basketball games, and his absolute favorite activity is golfing. In the future he and his wife are looking forward to a sabbatical to South America.

He really feels that the Small Projects Division is a perfect fit for him as he likes the variety of things he gets to do on a daily basis and he enjoys the customer service aspect this position allows. He hopes to continue in this department and progress with Chambers. He appreciates the way Chambers Construction treats and values their employees and he believes it's a strong company moving in the right direction.



Kim Cailteux, CSI, CDT, CCCA



Congratulations to Kim Cailteux for recently passing the exam to become a Certified Construction Contract Administrator! The CCCA course teaches how to develop, administer and enforce construction documentation. The certification exam is offered twice a year by CSI and a difficult test to pass. In addition to Kim's on the job training, she attended coursework and studied hard for the exam. This has increased her knowledge and understanding of construction documentation and her proficiency at her job. Good job Kim!



\$\$ Holiday Drawing Gift Card Give Away \$\$

The last drawing had several employees submitting correct answers, Tana Baker's name was drawn for the \$50.00 gift card. The correct answer was any one of the Chamber's Core Values.

For a chance to win a \$50.00 gift card this time, simply enter your name to Pam Hansen by December 10th at phansen@chambers-gc.com or call her at 541-868-8521 to be entered into The Holiday Give Away Drawing.

Employee Spotlight

Meet your Foremen...



Ryan Briggs

Todd on February 5, 2015. Currently Ryan is working at Northern Gold Foods and Todd is at Jerry's in Springfield.

Todd Keffer and Ryan Briggs are foremen for the company. Ryan started with the company April 17, 2014 and

Foremen directly lead the Chambers' crews on projects, assist Superintendents in planning the work schedule, determine and maintain the pace for production, provide training where needed for craft workers, determine material quantities and equipment requirements of the work, and play a large role in safety, housekeeping, quality control and ensuring punch lists are kept to a minimum as the work progresses.

Chambers is fortunate to have Todd and Ryan running crews in the field and filling these important positions!

Thank you for all you do. Anyone interested in becoming a foreman should talk to Scot Moore or Frank Travis.



Todd Keffer

Holiday Closures

The office will be closed on the following dates for the holidays:



Happy Thanksgiving

November 22nd & 23rd
For Thanksgiving



A Very Merry Christmas

December 24th & 25th
For Christmas



Happy New Year

December 31st & January 1st
For New Year's

Have Safe and Happy Holidays!

December/January Anniversaries	
Jon Baugus	23
Joe Huff	1
Darren Babcock	1
KC Taylor	1
Birthdays	
Brian Anderson	12/06
Nolan Perkins	12/09
Ron Miner	12/16
Ron Hartman	12/22
KC Taylor	12/25
Jon Baugus	12/27
Chris Boyum	1/01
Shawn Tull	1/14
Brandon Hillburn	
-Taylor	1/17
Kim Hutchens	1/18
Doug Sullivan	1/18
Garret Frerichs	1/21
John Peters	1/22
Ryan Briggs	1/24

Employee Spotlight

2018 Chambers Construction New Field Team Members



Andrew King, Carpenter



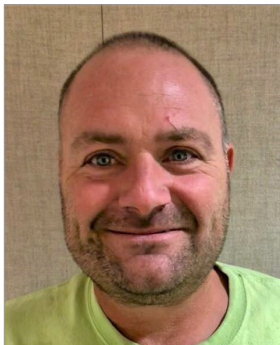
Garret Frerichs, Intern P.E.



Pavlo Prymolenny, Apprentice



Brandon Hastings Jr, Apprentice



Breck Hosford, Carpenter



Chris Pirtle, Carpenter



Darren Babcock, Carpenter



Gina Fernandes, Carpenter



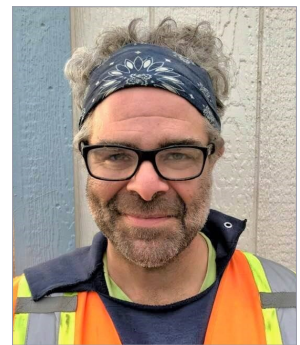
Joe Hartsock, SPD Superintendent



Mark Shaffer, Superintendent



Nolan Perkins, Carpenter



Patrick Waldynski, Carpenter



KC Taylor,
Journeyman Carpenter



Brandon Fuson, Journeyman
Carpenter



Shawn Tull,
Journeyman Carpenter



John Wettengel,

Employee Spotlight

Wellness Employee Spotlight



Erin Lawrence

I enjoy being part of the solution and having the opportunity to help others. Getting to be involved in activities that help others ultimately helps me. This is what Wellness is for me and the benefits that keep me engaged; another gift from participating in the wellness committee. My life has changed and I have seen other lives changed by saying yes to a simple invitation to be a part of something outside of self, sometimes outside of a comfort zone. I receive much fulfillment through this process and am grateful to be employed

by a company that supports this mission, both on an individual level and one that reaches out to help the community.

I write this sitting lakeside after a weekend of running through the trails and trees, fog and sunshine, freezing temps and warmth; the serenity and joy I feel now is comparable to feelings I have when I am a part of the monthly events offered through the Wellness Committee, and invite everyone to join me on either. ~ Erin Lawrence



Doug Sullivan, Darell Stinson, Cassandra Dare, Stacy Ivey with family at the Walk to End Alzheimer's.



Scot Moore, Darell Stinson, Erin Lawrence, Cassandra Dare with friends and family at the Sole Support for Parkinson's.

Upcoming Wellness Monthly Events November & December



EWEB Run/Walk to Stay Warm

13.1 mi/10k/5k/400m kids dash
(Benefitting EWEB's Customer Care Program)
Deadline for Registration: November 16th
Date: Sunday, November 18th
Event Schedule: 8:30am
Location: EWEB Plaza-Eugene, OR
There will be prizes & pictures with Sluggo for the kids.
An awards ceremony at Tap & Growler for adults.



Turkey Stuffer 5k

(Benefitting the Willamalane Summer Playground Program)
Deadline for Registration: November 16th
Date: Thursday, November 22nd
Event Schedule: 8:30am
Location: Splash! At Lively Park-Springfield, OR
Splash! Is open to all participants and families after the event

December Challenge

If you have time to get involved in the community and volunteer, send the Wellness Committee a picture and tell us about your involvement and we will have something special set aside for you!

TO REGISTER OR HAVE QUESTIONS EMAIL

wellness@chambers-gc.com

News



Chambers Participates in Bras for Cause

For the second year in a row, Chambers has participated in the fundraising event, “Bras for Cause” to benefit the Oregon Cancer Foundation. The Oregon Cancer Foundation is a 100% local non-profit organization that raises money solely for residents of Lane County undergoing cancer treatment. The funds help patients in ways it’s needed most, like gas money to get to treatment, a rent check, or money to pay a utility bill or buy groceries.

The two teams for Chambers were: Cassandra Dare, Sarah Focht, Kellie Norris, and Nancy Thornton who created the bra titled “Save the Hooters.”



The second team was Tana Baker, Peggy Burian, Levi Connelly, Debi Creager, Kim Hutchens, Tim & Michelle Jacobs, Erin Lawrence and Scot Moore who created the bra, “Screw Cancer.” Nice teamwork and good job helping raise funds for such a worthy cause!



Some of the ladies attended the “Ladies Night Out Event” where it was announced that \$21,000 was raised by votes alone. Chambers Construction’s “Screw Cancer” came in 3rd place with their bra entry and both bras earned over \$2,500 for this important cause!

Erin Lawrence, Sarah Focht, Debi Creager, Cassandra Dare Kellie Norris (not pictured Kim Hutchens)



Halloween fun with Kim Cailteux, Jenna North and Kim Hutchens



Congratulations to Andrew King who won the Weber BBQ giveaway! His name was drawn among all the employees who entered their names for a chance to win. Chambers Construction sponsors community events and often share items won at benefit/charity auctions with our employees. It is a win-win for the community organization and employees.



Safety matters

Wet Weather Safety



Wet weather is upon us and employees working in the rain face additional hazards, such as

poor visibility and wet, slippery surfaces. Here are work practices that will help prevent accidents and injuries when working in the rain.

- **Move more slowly and carefully.** When working in the rain, a natural reaction is to try to work more quickly to get back inside as soon as possible. However, because rain makes everything more slippery, you should do the exact opposite—slow down enough to work more deliberately to prevent slipping and falling, especially when climbing ladders or working on roofs.
- **Clearly mark roof edges,** remember they are slick and you could end up sliding, fall protection is always important but especially important in wet weather.
- **Concrete surfaces also become slick** with the rain. Keep the water removed as much as possible, using brooms and squeegees.
- **Electrical shock hazards are heightened in the rain.** Make sure spider boxes are in suitable locations; on flat, stable surfaces so they can shed the water away from the outlets as it pours down. Pay attention to the ends of cords, don't use frayed cords and keep the ends out of puddles. Make sure tools are plugged into GFCI. Keep tools out of the water, especially during breaks, lunch and at the end of the day.
- **Wear appropriate rain gear.** If you are cold and wet, you are likely concentrating more on how miserable you are than the work at hand. Rain gear which includes both a coat and pants or overalls and is ventilated should be worn for prolonged wet weather work. The company provides rain gear to all field employees. See Scot if you need assistance with rain gear. Wool or synthetic fibers specifically designed for cold weather use are the best for wear under rain gear because it will keep you warm even if it gets wet. Also, wear rain gear that is the proper size; if it's too large it may interfere with movement.
- **Wear appropriate footwear.** Footwear for use in inclement weather should have deep treads to help prevent slipping. Footwear that is in poor condition (treads are worn down or worn smooth or footwear with holes) should not be worn. To keep water out of shoes or boots, make sure the top of

the shoe or boot extends above the ankle and rain gear extends to the ankles. Also, the top of the boot or shoe should be inside the pant leg (as opposed to tucking the pant leg into the footwear).

- **Use proper hand protection.** When doing work requiring a sure grip (for example, when using hand tools) wear gloves that fit snugly and provide a nonslip grip. To prevent water from entering gloves, make sure that the sleeve of the glove is either tight fitting or is long enough that it fits under the cuff of your raincoat.
- **Ensure that you can see.** If wearing goggles or eyeglasses, use antifogging sprays or wipes on them before going outside. Be sure that the area you are working in is well lit. Wear hoods or hats to keep rain out of your eyes. Also, since hoods on rain gear narrow your range of vision, make it a point to turn your head to look both ways and above and below you when wearing a hood in the rain.
- **Make sure that you can be seen.** If working in an area where there is vehicular traffic (trucks, cars, forklifts, etc.) always wear hi-viz, reflective vests or rain gear, even during the day. Do not wear rain gear or vests that have become worn and are dull and/or no longer reflective.
Stay dry and be safe out there!

Benefits Renewal Meeting

Our annual benefits renewal meeting will be held on November 29, 2018 from 4-6 pm at a location in Springfield called Along Came Trudy. This meeting is mandatory for all employees and spouses are welcome (and encouraged) to attend. We will announce changes or updates to company benefits for 401k, HSA, Medical/Dental/Vision/Pharmacy Insurance, COBRA coverage, Life Insurance and Long-term Disability coverages. We will have election worksheets you can complete that evening or take home and return to Stacy by December 5th.

We will also hear from the Wellness Committee and hold the \$500 drawings for safety and innovation suggestions. Mark your calendars and see you there!

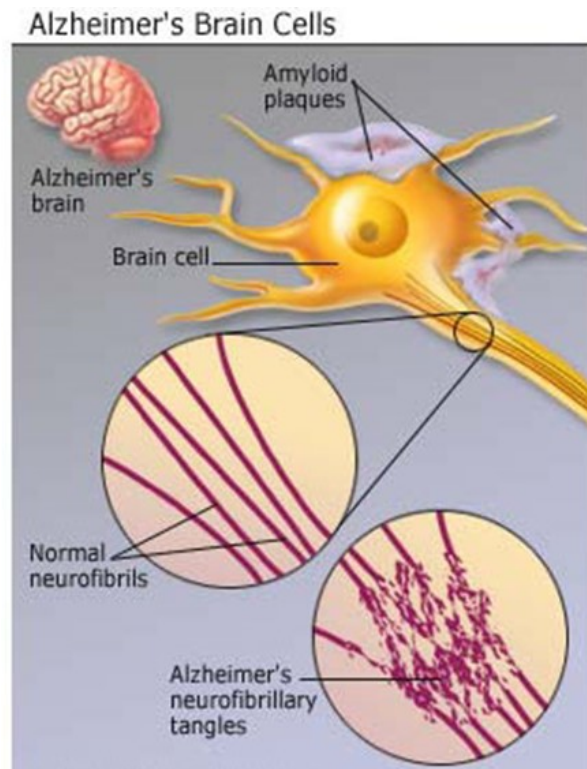


November is National Alzheimer's Disease Awareness Month

Some employees took the opportunity in October to participate in the 2018 Walk to End Alzheimer's event at Alton Baker Park. So far, this event has raised over \$126,229 and is still accepting donations.

Many of us have been affected by a friend or family member who has been diagnosed with Alzheimer's disease. Alzheimer's is the most common type of dementia, accounting for 60-80 percent of dementia cases in the United States. In 2013, 6.8 million people in the U.S. had been diagnosed with dementia. Of these, 5 million had a diagnosis of Alzheimer's. By 2050, the numbers are expected to double.

Alzheimer's is a neurodegenerative disease. At first, symptoms are mild, but they become more severe over time. This happens when neurofibrillary tangles and plaques containing beta-amyloid form in the brain. Researchers aren't sure what causes this damage or how it happens, but it could be a protein in the blood called ApoE, which the body uses to move cholesterol in the blood. There are a few types of ApoE that may be linked to a higher risk of Alzheimer's. It could be that certain forms of it cause brain damage. Some scientists think it plays a role in building the plaques in the brains of people with Alzheimer's. Whether or not ApoE partly causes Alzheimer's, genes almost certainly play a role in the disease. Someone with a parent who had the disease is more likely to have it, too. As symptoms worsen, it becomes harder for people to remember recent events, to reason, and to recognize people they know. Researchers have found that 2.5 hours of walking or other exercise weekly can help slow mental decline. Eventually, a person with Alzheimer's is likely to need full-time assistance.



A person is diagnosed with Alzheimer's when they show decline in at least two of these five symptom areas:

1. Reduced ability to take in and remember new information.
 - Repetitive questions or conversations, misplacing things, forgetting events, getting lost on familiar routes.
2. Impairments to reasoning, complex tasking, and exercising judgement.
 - Poor understanding of safety risks, inability to manage finances, poor decision making, inability to plan sequential activities.
3. Impaired visuospatial abilities that are not due to eye sight problems.
 - Inability to recognize faces or find objects in direct view, inability to use simple tools.
4. Impaired speaking, reading, and writing.
 - Difficulty thinking of common words while speaking, speech, spelling and writing errors.
5. Changes in personality and behavior.
 - Mood swings, agitation, apathy, withdrawal, lack of interest or motivation.

Diagnosis:

There is no single test for Alzheimer's disease, so doctors will look at the signs and symptoms, examine medical history and rule out other conditions before making this diagnosis. They may check the person's neurological function, do cognitive and memory assessment testing, run blood tests, request an MRI of the brain and possibly even genetic testing.

Treatment:

There is no known cure for Alzheimer's. The death of brain cells cannot be reversed. However, there are some modifiable factors that may help prevent or slow down the process.

- Getting regular exercise.
- Maintaining a healthy cardiovascular system.
- Managing the risk of cardiovascular disease, diabetes, obesity, and high cholesterol and blood pressure.
- Follow a healthy diet of raw vegetables, whole grains legumes, nuts and lean protein.
- Participate in lifelong learning and cognitive training for your brain.

There are many resources available today to learn more about how to identify symptoms, ways to help slow down the process and support groups to learn how to take care of those who have been diagnosed.

Employees Get PTO for Charity Work



We are occasionally asked to help-out in the community by contributing manpower for organizations like Habitat for Humanity or Square One Village. This prompts requests from employees who would like to donate their time to other worthy organizations as well. We are proud to announce an annual paid day off for charitable time spent in the community. We refer to it as voluntary paid time off -or VPTO.

You will be paid for up to 8 hours of VPTO for community service spent in any local community, per calendar year. Local

means anywhere in Oregon. Calendar year means from January 1st through December 31st beginning January 1, 2019.

The charity is of your choice with minor limitations – nothing political or of a politically controversial nature. There are many good charities – benefiting kids, medical research, the homeless, the mentally challenged, sports for all ages, schools (k to university), specific requests in the community to benefit victims of fire or disasters, etc.

You must get the time off approved by your supervisor, so it doesn't adversely affect schedules, and to be paid you must submit it on your time card with the name of the charity event in which you participated. It can be a weekend or evening, but it would not count toward overtime. For example a full 40 hour week plus 6 hours of service work on Saturday would give you 46 hours of straight time pay for the week. The 8 hours can be contributed all at once or split up.

Thank you for helping build better communities and be sure to send pictures in to Brian Erickson or Tony Rodriguez for possible posting to social media.

EOB Explained

Each time you use your plan's benefits, PacificSource (PS) sends you a statement called an EOB – Explanation of Benefits. It is not a bill, it is a confirmation of what you should pay on the providers bill. It contains a lot of information in a small amount of space. A brief explanation of parts of it follow:

Claim Number. Below the patient name in the blue strip is a claim number which PS assigns to each claim by your provider. If you need to speak with them, use this claim number so they can locate the specific healthcare service to look at.

Patient Account Number. The provider name and patient account number should be what your provider (doctor or lab) assigned to you in their files, if this is incorrect it could mean a mix up with another of their patients and should be addressed with both the provider and PS, preferably in writing.


Date of Service. The date of service is the date you visited your provider for the services outlined in the EOB. This can help you sort out different claims, if you saw the same provider several times.

Service Provided. Each time you visit a health provider, they assign a service code for the service(s) they did for you. Don't be surprised to find several service codes for the same visit. A further description of each service code is shown in the next section of your EOB. Miscoding is a common cause for many incorrect billings and denied claims. If you believe your bill has been miscoded address it with your provider and PS preferably in writing.

Amount Billed. This is the amount your provider billed PS for the service they performed.

Discount. This is your discount for being a PS member. They negotiate with providers and agree to rates for services. If your doctor participates in their network, this field shows the discount you received.

Reason Code. A reason code explains why PS processed the claim the way they did. If your claim did not pay the way you



123456789
123456789

J0FA | 1 | 1 of 1

Explanation of Benefits

RETAIN FOR TAX PURPOSES
THIS IS NOT A BILL

Forwarding Service Requested

TEST B MEMBER
123 TEST DR
VENETA OR 97487

Information

Questions?
Call Customer Service at
(541) 684-5582 or (888) 977-9299
PacificSource.com

Subscriber: Test A Member
Subscriber ID: 123456789
Group Name: Test Group
Group Number: G0017590

Statement Summary

Date: 06/18/15
Total Amount Billed: \$493.28
Total Amount Paid to Provider: \$359.15
Total Amount Paid to You: \$0.00
Total Co-insurance: \$0.00
Total Deductible: \$0.00
Total Co-pay: \$25.00
Total Auto-Recovered: \$0.00
Total You Owe: \$25.00

This is not a bill. It is a statement showing how claims were processed.

Date of Service	Services Provided	Amount Billed	PacificSource Discount	Reason Code	PacificSource Paid Provider	PacificSource Paid You	Deductible Amount	Co-pay Amount	Co-insurance Amount	Auto-Recovered	Amount You Owe
05/13/15	9909 - Medical Service	\$493.28	\$109.13	PSV	\$359.15	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
Claims Totals:		\$493.28	\$109.13		\$359.15	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00

Amount You Owe: \$25.00

Accumulator Totals

Accumulator totals are based on the last claim processed. View your most current information on InTouch for members. Log in or register at PacificSource.com/member/in-touch-login.

	Family Member	Plan Year	Member Year To Date	Member Maximum	Family Year To Date	Family Maximum
Annual Medical Deductible	Test B	01/01/2015	0.00	1500.00	150.54	4500.00
Out-of-Pocket Individual/Family Par	Test B	01/01/2015	0.00	4000.00	110.91	8000.00
Out-of-Pocket Individual/Family Nonpar	Test B	01/01/2015	0.00	6000.00	0.00	N/A

Reason Code Explanations

Code	Message Description
PSV	Charge exceeds maximum allowable amount for this service.

expected, the reason code may help you understand it. Reason codes are explained in a separate section at the bottom of the EOB. If you need further information about the reason code(s) on your EOB, call Customer Service at the number shown in the top-right of your EOB titled, "Information."

Continued on page 10

itb⁺ IT Bytes

New iOS 12 Features

Many of us have Apple devices and as you know Apple releases updates frequently. Something to keep in mind, unless it's a security feature, it's best to wait a few weeks to update your device. By waiting it gives Apple the opportunity to find and remedy issues within their system.

There is a new feature in iOS 12 that is automatically installed that does automatic iOS software updates. You need to turn this feature off. Go to Settings, General, Software Update, make sure that automatic update is turned off.

The iOS 12 upgrade has some features that may be helpful to Chambers employees.

Notifications

- You can choose to have notifications delivered silently to the notification center.
- Opt-in alert for important information, which you'll receive even during Do Not Disturb.

Do Not Disturb

- Do Not Disturb During Bedtime – this dims your display and silences overnight notifications until you unlock your iPhone in the morning.

Photos

- Intelligent search suggestions – smart suggestions to help you find photos even before you finish typing by suggesting events, people, places, and relative dates.
- Places search – search for photos based on the places or businesses where you were when you took them.
- Multiple keyword searches – now you can combine keywords in a search like “surfing” and “vacation” for better results.

EOB Explained (continued from pg 9)

Paid Provider. This field shows the amount PS paid your provider for the services outlined in the EOB.

Paid You. This field shows the amount PS pays you if you saw a provider that required you to pay upfront for the services you received, but your plan covers some or all of those services. For example, if your provider required prepayment for a \$100 service that your plan covers at 80%, PS will reimburse you \$80.

Deductible Amount. The deductible is the amount of money you pay before your plan starts to pay. Some services are subject to your plan's deductible. If so, claims will be paid in this order:

1. The amount charged by your provider and allowed by PS will be applied to your deductible.
2. Once your deductible is met, PS will begin to pay your claims.
3. Some services are not subject to deductible and you will see \$0.00 in this column for those.

Co-pay Amount. A copay is a fixed-dollar amount you pay upfront for services, such as office visits or prescription drugs. If you paid your copay at the time of your visit, seeing a copay amount listed on your EOB does not mean that you need to pay it again. PS is simply showing you that a copay, in that amount, was required by your plan for this type of service.

Co-insurance Amount. Coinsurance is the term used to describe the amount you pay, based on your plan's benefits, after you've met your deductible. For example, if your plan covers a service at 80%, then your share (co-insurance) is 20%. It does not mean that you have another insurance provider.

Amount You Owe. This is the amount you likely owe your provider. This amount might include:

- Deductible amounts
- Copays
- Coinsurance
- Charges not covered by your plan.
- Charges that were higher than the maximum allowed amounts, if you visited an out-of-network provider.

Your EOB is not a bill. Do not pay PacificSource. Your provider will bill you separately. Their bill should show you any amounts you've already paid, such as your copay. What you paid them at time of service and after services, should equal this amount. You should reconcile provided charges with this number.

Accumulator Totals. Your current deductible and out-of-pocket totals for the year compared to your plan's deductible and out-of-pocket maximums appear in this section. Totals shown are based on claims processed through the date on the EOB. “Par” means participating provider, or a provider part of the PS network of providers. “Nonpar” means non-participating provider, or a provider who has chosen to not be a part of the PS network of providers.

This section shows you the amount of your plan's deductible and how much you've met so far this year. Your plan has both a per-member deductible and a per-family deductible. The family deductible may be helpful if you have three or more family members enrolled.

Your plan may also have a separate deductible for "Non-participating providers" (meaning providers that are not part of your plan's network.) If so, amounts you spend for covered services from non-participating providers will accumulate towards this, separate deductible.

Out-of-Pocket Maximums. This section shows the out-of-pocket (OOP) totals you've paid to a participating or "par" provider. Participating providers are healthcare professionals or facilities that offer discounts on services based on their relationship with your plan. Using a participating provider gives you significant discounts.

OOP is the most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount. OOP might include your co-payments, deductibles, and co-insurance payments. OOP does not include your premium, balance-billed charges (the difference between the provider's charge and the allowed amount), or healthcare services your plan doesn't cover.

Project Spotlight

Lane County Charnelton Clinic

The nature of health care facilities is that they are always changing to meet patient needs. Lane County entrusted us once again to remodel 6,800 SF of the first floor of the Charnelton Place Building, the same building we extensively renovated in 2010.

The first floor of the building houses the Community Health Clinic and the remodel included alterations to the plumbing, HVAC and electrical systems, all the while keeping the rest of the building fully operational.

The project was scheduled and constructed in two phases because the existing Clinic had to remain open and operational at all times during construction. Mel Taylor, Superintendent, and his crew kept the Owner's needs in mind during the entire project. The result was another successful project and a happy Owner. Thanks goes to Mel Tay-

lor, John Roe, Mike Hogenson, Brandon Hilburn-Taylor and all the subcontractors.



Lane County Charnelton Clinic Lobby



Heartfelt Guest House, Springfield



Chinook Winds Parking Garage, Lincoln City



Carpenters Wanted

Any employee who refers an applicant receives a \$.50/hour increase when the employee is hired for as long as they stay employed with us up to one year. That equates to a \$1,000 employee referral fee for new hires who stay for a year or longer. Please direct experienced carpenters to our website to apply. Tell them to check the employee referral box and fill in your name. You can also let Stacy Ivey, Frank Travis or Scot Moore know of your referral.

Looking Back...

Lane County Public Health

Over the years Lane County has been an important client of ours, we have constructed over nine major projects for them. One of the most challenging was the Health and Human Services Building Renovation on Charnelton Street in downtown Eugene.

Superintendents Jack Makarchek and Mel Taylor oversaw the complete renovation of the existing 5-story, 70,000 SF multi-use building. In addition to the renovation of the building interior the project included the full replacement of the existing HVAC system and seismic upgrades to the roof system.

We worked closely with the Lane County team, which included David Suchart, to keep the building operational during the complex renovation.

Hats off to Mel and Jack and our entire team on yet another successful Lane County project that was a finalist in the Daily Journal of Commerce Top Projects in the state for 2010.



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