

Laborers

Benefit Bulletin

Assisting you in understanding your benefits

Employee Statement of Account

The Trust Fund Office will mail the Employee Statement of Account to all Active Laborers this March. This Statement lists the hours reported and paid by your employer during the six-month work period between August 1, 2007 and January 31, 2008.

Health and Welfare - You become eligible for coverage on the first day of the second calendar month after you work 440 hours for contributing employers. To maintain eligibility, you must work a minimum of 110 hours each month. If a work month shows UNPAID in the hour column, this indicates your employer did not pay the required contributions and those hours will not be credited toward your eligibility. If a work month shows YES, this indicates that you are eligible for coverage.

Pension Hours - This column shows the number of pension hours that were reported for the work period August 1, 2007 through January 31, 2008.

Vacation-Holiday Dollars - In this column are the Vacation-Holiday dollars reported and paid to the Trust Fund for work period of August 1, 2007 and January 31, 2008. If this column shows SUSP, that means the employer reported the hours, but did not submit the contributions. You will *not* receive any vacation-holiday payments until the Trust Fund receives the contribution from your employer.

Review your Employee Statement of Account and make sure that all worked hours have been reported and paid. If you find a discrepancy, make copies of your check stubs and contact the Trust Fund Office immediately. Finally, keep a copy of your statement for future reference.

Northern California Laborers Scholarship Foundation

The Northern California Laborers Scholarship Foundation will award seventy-five (75) scholarships in the amount of \$3,000 each for the Fall 2008 - Spring 2009 school year.

This scholarship is open only to eligible sons and daughters of members of any Local Union affiliated with the Northern California District Council of Laborers.

Please contact your Local Union or the District Council for more details or any questions regarding eligibility or application requirements.



Deadline date is Friday, April 25, 2008.

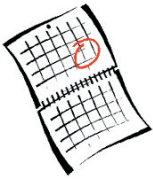
CLAREMONT EAP

Claremont administers the Employee Assistance Program (EAP) to active laborers and their dependents. Claremont provides personal and practical solutions to problems facing today's laborer and his family.

Claremont has a staff of clinically trained counselors to answer your calls 24/7, 365 days a year and is diverse in its provider network by having multilingual providers available on request. **Please note that Claremont services are *not* offered to retired laborers.**

Plan Terms

A **Plan Year Deductible** is the amount you pay for covered expenses each Plan Year before Comprehensive Medical Benefits become payable. Coinsurance, copayments, and non covered charges do not apply toward satisfying the Plan Year deductible.



The **Plan Year** begins on March 1 of each year and ends the last day of February of the following year. Any expenses incurred and applied against the deductible in the last 3 months of a Plan Year (December, January, and February) will be applied against the deductible for the following Plan Year.

Withholding Tax Certificate

Earlier this month, the Trust Fund Office mailed a Withholding Tax Certificate form to all Pensioners. It is every Pensioner's right to start, stop, increase or decrease the amount of tax withheld from their monthly pension benefit at any time.



If you want to update your withholding, simply complete, sign and mail the Withholding Certificate to the Trust Fund Office.

The current election of withholding remains in effect until a new Withholding Certificate form is filed with the Trust Fund Office.



For more information or to request a copy of this form, contact the Pension Department or simply print the form when you visit www.norcalaborers.org.

Employee Retirement Income Securities Act of 1974 (ERISA)

ERISA is the Federal law designed to protect the rights of participants and beneficiaries participating in employee benefit plans.

ERISA imposes various qualification standards and fiduciary responsibilities on all employee benefit plans. It also provides enforcement procedures as well as requires plans to provide participants with specific information about plan features and funding.

ERISA requires that all plan participants receive a summary of the plan, called the Summary Plan Description or SPD. The SPD explains when an employee can begin to participate in a plan and the benefits available.

Another document, required by ERISA, distributed to all participants is the Summary Annual Report (SAR). The SAR is a summary of the current annual financial report that plans file with the Department of Labor.

The Vacation-Holiday ERISA statement is included with the distribution of the Employee Statement of Account, which is mailed bi-annually in March and September.

To view the most recent SPD, SAR or the Vacation-Holiday ERISA statement, visit our website at www.norcalaborers.org.

BENEFIT CONTACT INFORMATION

Delta Dental 800-765-6003 www.deltadentalca.org	Bright Now! Dental 888-274-4486 www.brightnow.com	Claremont Behavioral Services 800-834-3773 www.claremonteap.com	Vision Service Plan 800-877-7195 www.vsp.com	Kaiser Permanente / Sr. Advantage 800-464-4000 www.kaiserpermanente.org	PacifiCare / Secure Horizons 800-624-8822 www.pacificare.com
DeltaCare USA 800-422-4234 www.deltadentalca.org	Pacific Union Dental 800-999-3367 www.pacificuniondental.com	Rx Solutions 800-562-6223 www.rxsolutions.com	Podiatry Plan of California 800-367-7762	Health Net / Seniority Plus 800-522-0088 www.healthnet.com	