

Laborers

Benefit Bulletin

Assisting you in understanding your benefits

Important Papers

Whether you've had a life change (home purchase, marriage, divorce, death, birth, etc.) it is important to review and properly store your important papers.

If you're in the habit of stacking papers, you may waste valuable time searching or replacing them. Plan which papers should be stored and which could be discarded.

One inexpensive way to store these papers is in a safe deposit box at your local bank. Another is to invest in a home safe or other container that is strong enough to survive a fire, flood or other natural disaster.

Your filing system should meet your needs. Make duplicate copies of family papers (Marriage Certificate, Birth Certificate, and others) in case you need them.

To follow is a partial list of other important documents that you may want to store:

- Insurance Policy
- Passport
- Living Will
- Durable power of attorney
- Personal representative
- Certified Birth Certificate
- Death Certificate
- Marriage Record
- Divorce Decree
- Adoption Papers
- Military Service Record
- Automobile title and bill of sale
- Burial lot deed
- Real estate deeds and mortgages
- Title policy
- Property insurance policy
- Household inventory
- Appraisals, photos/videos of valuables
- Investment certificates: Stocks, bonds, CDs, Real estate
- Education records, diplomas
- Employment records (to determine retirement benefits)
- Auto insurance policies
- Income tax returns
- Investment copies
- Retirement records
- Social Security card
- Citizenship and Naturalization Papers

For information on how long you should keep important documents, speak with a financial planner or tax advisor.

Applying for Retirement?

To start the retirement process, request a Pension Application from the Trust Fund Office or your Local Union. Complete, sign, date, and mail your application to the Fund Office. Enclose with your application, proof of your date of birth, and if you have a spouse, your Spouse's date of birth and your marriage certificate.

If you are otherwise eligible for a pension, it becomes effective:

- *on the first day of the month after a completed pension application is received at the Trust Fund Office, or*

- *on the first day of the first month after you have stopped working and have retired, whichever is the later date.*

For example: if you want your pension to be effective on July 1, your application must be postmarked June 30 **and** you must have stopped working on that date.

The effective date of your pension is the **Annuity Start Date**. The Annuity Start date is the first day of the first period for which a pension benefit is due.



Change of Address Request

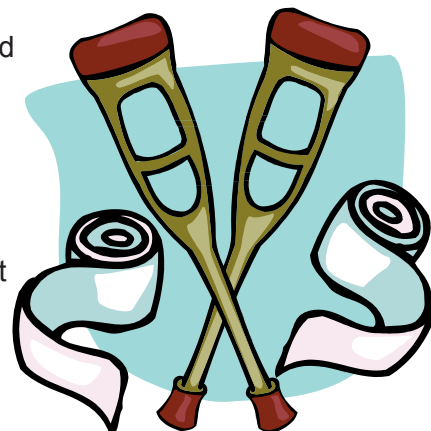
For your protection against identity theft, the Trust Fund Office will only update your address information when your completed and signed *Change of Address Form* is received at the Trust Fund Office. This form is available at the Trust Fund Office and your Local Union.



Third Party Liability

Direct Payment Plan

Should you become injured or ill when a third party is involved, *before* you seek benefits from the Direct Payment Plan, contact and submit a claim to the third party for payment or reimbursement for necessary medical treatment.



Defense Against Breast Cancer

Breast cancer is the most common cancer affecting women. And while research and medical advances have created more and better ways to treat breast cancer, so far there's no known way to prevent it. So what can you do about it? Your best line of defense is early detection. Generally, the earlier breast cancer is found and treated, the better the outcome.

There are two primary ways to screen for breast cancer: mammograms and clinical breast exams. Many women also do a monthly breast self-exam.

Talk to your doctor and contact any of the following organizations for additional information:

- American Cancer Society
(www.cancer.org)
- The National Cancer Institute
(www.nci.nih.gov)
- National Breast Cancer Coalition
(www.natlbcc.org)
- California Breast Cancer Organizations
(www.cabco-org.us)

For example:

Jerry decides to pull a sack of sod off of a pallet at a local hardware store. The pallet becomes unstable and Jerry falls to the ground injured. Jerry uses his health insurance to seek medical care for his injury. The doctor asks Jerry if a third party was involved with the injury. In this case the 1st party is Jerry, 2nd party is his health insurer, and the 3rd party would be the hardware store's insurance carrier.

Under the Direct Payment Plan: If you or an eligible dependent suffers an injury or illness that was caused by a third party *before* the Plan pays medical expenses for these injuries or illnesses, you must agree, in writing, to reimburse the Trust Fund for the benefits paid on your behalf. This reimbursement will come from the money you receive as a result of pursuing your claim against a third party or any insurance company.

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	