

Laborers

Benefit Bulletin

Assisting you in understanding your benefits

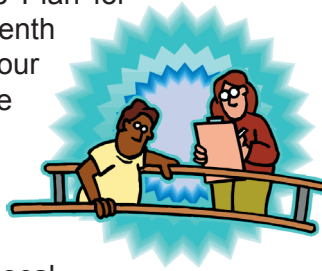
Disability Pension

Pension Plan Participants Only

Disability Pension Eligibility requirements:

- 10 years of Credited Service
- Under age 65
- Earned at least one half year of Credited Service (435 hours), as a result of work and not Disability Hour Credit, in the Plan Credit Year or in the two consecutive Plan Credit Years prior to the Plan Credit Year in which you became disabled
- Disability is expected to result in death or last indefinitely.

There is a six month waiting period before you receive your first benefit payment. The earliest effective date under the Plan for Disability Pension is the first day of the seventh month of your disability if you have filed your Pension Application within 180 days from the date on your Social Security Award Notice.



If you are disabled call the Trust Fund Office or schedule an appointment to meet the Trust Fund's Field Benefit Representative at your Local Union Office.

Applying for Retirement Benefits

Eligibility Requirements on the backside of this Bulletin

If you are eligible for a:

- Service, Regular, Pro Rata or Early Retirement Pension
Apply no later than the last month you work
- Deferred Vested Pension
Apply one month before you are eligible for retirement
- Disability Pension
Apply as soon as you are disabled

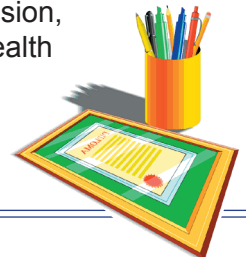
Approximately three months after you file an Application for benefits or stop working (whichever is later), you will receive your first benefit payment. Once the Trust Fund Office approves your Pension Application, you will be paid retroactively to your Annuity Starting Date.



Dependent Coverage Student Extension

Effective March 1, 2010, if your dependent postsecondary student becomes ill or injured and is unable to continue full-time attendance in school, he may be entitled to an extension of up to one year. Simply apply for the extension of coverage and attach a physician certification pertaining to the illness or injury and send it to the Trust Fund Office.

For more information about Dependent Coverage Student Extension, contact the Health and Welfare Department.



Medicare Card

Retired Plan Participants

MEDICARE		HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)			
NAME OF BENEFICIARY JANE DOE			
MEDICARE CLAIM NUMBER 000-00-0000-A	SEX FEMALE	EFFECTIVE DATE	
IS ENTITLED TO HOSPITAL MEDICAL	(PART A) (PART B)	07-01-1986 07-01-1986	
SIGN HERE			
DO NOT SEND CLAIMS FOR PAYMENT OF MEDICARE BENEFITS TO THIS (4) ADDRESS			

If you have received a Medicare card, either for yourself or an eligible dependent, mail a copy to the Trust Fund Office immediately.

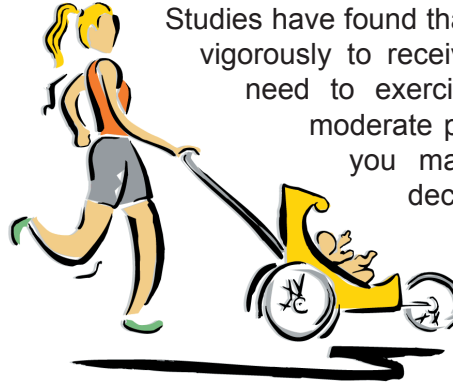
Pension Eligibility

- **Regular Pension**
Age 65,
with 5 Years of Credited Service
- **Early Retirement**
Age 55 – 64,
with 10 Years of Credited Service
- **Service Pension**
Any age,
with 25 Benefit Units
- **Disability Pension**
Disabled,
with 10 Years of Credited Service

Claremont EAP

Make This Your Healthiest Year

Take regular walks



Studies have found that you don't have to exercise vigorously to receive health benefits; you just need to exercise regularly. Walking at a moderate pace for 30 minutes will help you maintain aerobic fitness and decrease your risk of heart disease. It will also keep muscles flexible, reduce stress and help prevent osteoporosis.

Together the Pension Plan and the Annuity Plan enhance the future security of the Active Laborer at retirement. Eligibility for the Pension and Annuity Plan are explained above and brief highlights of both Plans follow:

Pension Plan

Defined Benefit Plan

A specific benefit formula determines the amount of your benefit. Your monthly benefit is based upon:

- Number of Benefit Units earned, plus
- Percent of Employer Contributions for work performed, plus
- Amount of supplemental benefit, if applicable



Eligibility:

Age and service requirements

Vested Status:

Minimum 5 years of Credited Service (age 65), or 10 years Credited Service (age 55)

Annuity Plan

Defined Contribution Plan

The benefit amount you receive at retirement is from employer contributions, interest and dividends, changes in the value of investments, less a share of operating expenses.

Eligibility:

First month in which contributions are made on your behalf.

Vested Status:

Always 100%

Withdrawal:

- At Retirement or age 65 when no contributions have been made to your individual account for at least three consecutive months, or receipt of pension benefit from the Trust Fund Office or related Pension Plan sponsored by your Employer.
- At any age you worked less than 500 hours in two consecutive Calendar Years.
- When entitled to a Social Security Disability benefit.
- Upon death any money in your individual account will be paid to your designated beneficiary.

BENEFIT CONTACT INFORMATION

DELTA DENTAL
800-765-6003
deltadentalca.org

BRIGHT NOW! DENTAL
888-274-4486
brightnow.com

Rx SOLUTIONS
800-562-6223
rxsolutions.com

PACIFICARE / SECURE HORIZONS
800-624-8822
pacificare.com

CLAREMONT EAP
800-834-3773
claremonteap.com

DELTA CARE USA
800-422-4234
deltadentalca.org

PACIFIC UNION DENTAL
800-999-3367
pacificuniondental.com

VISION SERVICE PLAN
800-877-7195
vsp.com

HEALTH NET / SENIORITY PLUS
800-522-0088
healthnet.com

HEALTHWAYS
Health Improvement Program
866-549-7419

DISCLAIMER

The Benefit Bulletin's purpose is to provide you and your family with information about the various benefits available and how to effectively use those benefits. There are exclusions and limitations in all Plans and you should carefully read those Plan Rules and Regulations. Health and Welfare Plan rules should be reviewed before seeking medical attention. Your rights as a Plan Participant or Beneficiary can only be determined by consulting the Rules and Regulations of the Plans.