

# The Benefit Package

A Quarterly Newsletter for Northern California Laborers



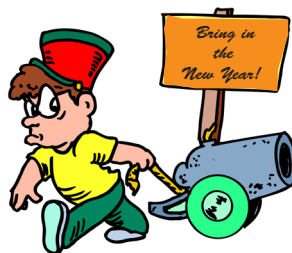
Winter 2012 #55

## Year 2011 In Review

*All Health and Welfare Plans*

### Effective January 1, 2011

- Extend Dependent children's eligibility to age 26.



### Effective June 1, 2011

- Change Claremont EAP's substance abuse lifetime maximum amount to 30 days for adults or 45 days for adolescents as the annual limit.

*Active Plan and Special Plan for Active Employees*

- Remove the Comprehensive Medical Expense Benefit Lifetime Maximum of \$1.5 million lifetime maximum amount limit. Change maximum amount payable of \$300 for adults or \$200 for dependent child from one per Plan Year to *per exam or visit*, including laboratory and/or x-rays.

## SCHOLARSHIP INFORMATION

Included in this issue:

### Northern California Laborers' Scholarship Contest

Application, Instructions, and Contest Rules  
Contact your Local Union or the District Council for more information.



## Looking for a New Year Resolution?

*Active and Retired Direct Payment Plans*

Get out of debt, get help with depression, anxiety, stress, or get over your substance abuse problem.

Direct Payment Plan Participants have access to both inpatient and outpatient substance abuse programs through Claremont EAP (Employee Assistance Program). If you are an HMO Participant, contact your HMO about what benefits might be available to you under your HMO Program.

If you have a substance abuse problem and you are ready to make a change in your life, call Claremont EAP; you will receive confidential services from a qualified professional. They will walk you through what benefits are available, both inpatient and outpatient. If you feel you need an inpatient program, Claremont will make all the arrangements on your behalf.

**Call Claremont EAP**  
1 (800) 834-3773



## Dental Open Enrollment



If you plan on changing your Dental Plan, your Dental Enrollment Form must be received at the Trust Fund Office by February 12, 2012 for a March 1 effective date.

For more information, contact the Health and Welfare Department.

## Pensioners and Beneficiaries

The Statement by Pensioner or Beneficiary will be mailed early in March 2012. It is important that each Pensioner or Beneficiary promptly complete, sign and date the Statement in the presence of a Union Official, a Trust Fund Representative or a Notary Public. Return the completed Statement to the Trust Fund Office.

If your Statement is not received by June 1, 2012, the Trust Fund Office will begin holding your benefit checks. If you do not receive your Statement by the end of March, call the Trust Fund Office to request a duplicate.

## 1099R Tax Form

*Retired Participants with Electronic Direct Deposit Option*

Retirees who have chosen the direct deposit option should make certain that the Trust Fund Office has your current mailing address on file. If not, your 1099R may be delayed or returned to the Trust Fund Office.

Avoid delay in receiving your 1099R. Complete an Address Change Form today. Forms are available online at [www.norcalaborers.org](http://www.norcalaborers.org) or contact the Trust Fund Office Pension Department.

## 1099R Tax Form

*Retired Participants*

The 1099R includes the following 2011 Pension information:

- **Gross Distribution:** amount of benefits paid;
- **Taxable Amount:** taxable amount of your benefits;
- **Taxable Amount Not Determined:** applies to disabled retirees;
- **Federal Income Tax Withheld:** Federal income tax deducted from your benefits;
- **State Income Tax Withheld:** State income tax deducted from your benefits;
- **Distribution Code(s):** IRS codes are explained on the back of the form.

Your 1099R will be mailed by the end of January, 2012. If you have questions regarding the 1099R, contact your tax advisor. If you have not received your 1099R by mid February, contact the Trust Fund Office Pension Department.

## Withholding Tax Certificate

*Pensioners*

Federal regulations require that all Pensioners receive a Withholding Certificate. It is your choice to change the amount of tax withheld from your monthly pension benefit at any time.

Your last election of withholding remains in effect until you file a new Withholding Certificate. If you want to make a change in your withholding, simply complete and sign the Withholding Certificate included with your Statement by Pensioner or Beneficiary that will be mailed in early March.

Contact the Trust Fund Office Pension Department for more information about this Certificate.



## Get the Facts Before You Visit Your Doctor



How many times have you walked out of your doctor's office and suddenly remember a question you had about your health? You may have had several health concerns since your last appointment, but if you didn't write them down they may be forgotten. Following are a few suggestions to help you get the most out of your visit.

Write down your symptoms and concerns before you visit your doctor. It's easy to forget them by the time you arrive for your appointment. Take a friend or relative with you to the appointment if you are concerned that you will not remember or understand the answers.

Keep a list of all medications you take (prescriptions, over-the-counter and any herbal medicines) and show it to your doctor and pharmacist.

If your doctor prescribes a new medication, ask about side effects, possible interactions with medication you are already taking and what to avoid when you are taking medications, ask the same questions of your pharmacist. Be sure to take your medications as prescribed. Don't change the prescribed dosage or stop taking a medication without talking to your doctor.

Generally the results of an order whether it be lab, radiology or whatever are sent directly to the doctor. If you've had laboratory and/or radiology testing, ask your physician to review the results with you thoroughly. Ask questions if you don't understand how the results affect you. You are also entitled to have a copy of the report for your records so ask the doctor's staff to make a copy for you to take home.

Review the information when you get home. This may help you monitor your health status over time. If you forget what the results mean to your health status, contact your doctor's office to have your results explained.

When you make health care choices that offer the best possible care, you are most likely to get the best possible results.



## Easing Arthritis Pain

Medications can help to ease the pain of arthritis, but there also are things that people with arthritis can do by themselves. At the Centers for Disease Control and Prevention, Dr. Louise Murphy says one thing people can do, if they're overweight, is to lose weight. Another thing is to be physically active.

## CLAREMONT EAP Holiday Financial Stress



With the holidays winding down, many people begin to feel the financial stress. To lessen the anxiety you may feel during this time of the year is to plan your 2012 purchases in advance. Consider the following tips:

- Don't wait for the last minute to do your shopping. You may be more tempted to purchase higher priced items if you are in a hurry or don't have time to comparison shop. If you spread your shopping out over several weeks/ months, you won't have to come up with so much money at once.
- Start saving for the next holiday season. Put aside a little each month or look for sale items through the year that could be saved.

If you feel blue after the Holidays, or need financial advice, contact Claremont EAP:

**1-800-834-3773**

Source: Joyce Cavanagh, Ph.D., Consumer & Family Economics, University of Missouri-Columbia

# CALNDAR

On or About This Date	We Will Mail	You Should
January 27, 2012	February Pension Benefit Check	Retain check stub for your records.
January 31, 2012	Pensioners: 1099R Tax Form	Use them to complete your 2011 income taxes.
February 20, 2012	 President's Day	The Trust Fund Office will be closed in observance of this Holiday
February 27, 2012	March Pension Benefit Check	Retain check stub for your records.
March 9, 2012	Biannual Statement by Pensioners and Beneficiaries and Tax Notification "Withholding Certificate"	Follow instructions on the form, then complete, sign and return no later than May 31, 2012.
March 23, 2012	Statement of Account Work Period: 8/1/11-1/31/12 & Summary Annual Report	Verify hours, report discrepancies and retain for your records. Summary Annual Report is for your information only.
March 28, 2012	April Pension Benefit Check	Retain check stub for your records.
April 30, 2012	Vacation - Holiday Benefit Check	SEND a completed Change of Address Form, if you have recently moved.

## Contacting The Trust Fund Office

Laborers Trust Funds



220 Campus Lane  
Fairfield, CA 94534  
(707) 864 - 2800  
(800) 244 - 4530

[www.norcalaborers.org](http://www.norcalaborers.org)

The Benefit Package is published by the Laborers Funds Administrative Office of Northern California, Inc. Its purpose is to provide you and your family with information about the various benefits available to eligible participants and how to effectively use those benefits. It is not intended as a substitute for official Plan documents. Your rights as a Plan Participant or Beneficiary can only be determined by consulting the Rules and Regulations of the Plans. Please submit any comments or suggestions to the address listed above.

PRSR STD  
U.S. POSTAGE  
PAID  
PERMIT #810  
SAN RAMON CA

**Benefit Package**  
[www.norcalaborers.org](http://www.norcalaborers.org)  
**Laborers Funds Administrative**  
**Office of Northern California, Inc.**  
**220 Campus Lane**  
**Fairfield, CA 94534**





January 15, 2012

To: All Plan Participants

Re: Northern California Laborers Scholarship Contest

We are pleased to announce that the Northern California Laborers Scholarship Foundation will be awarding fifty (50) scholarships in the amount of \$2,500 each for the Fall 2012 - Spring 2013 school year.

Please be aware that this scholarship is open only to eligible children of members of affiliated Laborers' Local Union Nos. 67, 73, 139, 166, 185, 261, 270, 291, 294, 297, 304, 324, 389, 886 and 1130.

Enclosed please find a copy of the Application Form and the Contest Rules and Application Instructions. Applications will be accepted beginning February 1, 2012 through no later than Friday, April 6, 2012. Please contact your Local Union or the District Council for more details or any questions regarding eligibility or application requirements.

Sincerely,

Oscar De La Torre, President  
Northern California Laborers Scholarship Foundation

Enclosures

ODLT:dle  
opeiu29(afl-cio)



# Northern California Laborers Scholarship Foundation

## 2012 Scholarship Award Program

### Contest Rules and Application Instructions

This year's program will award fifty (50) college scholarships of \$2,500 each, which must be used for full time (12 or more units each semester for both semesters) study at any accredited U.S. college, university, or trade school in the upcoming school year. The following are the general rules and instructions for the 2012 Scholarship Award Program.

#### Who May Apply:

The applicant must be a child or legally adopted child of a member of a Local Union affiliated with the Northern California District Council of Laborers.

The parent of the applicant must be a member in good standing with the Local Union for at least one (1) year immediately preceding the date of application. If parent is deceased, the parent must have been a member in good standing for at least one (1) year immediately preceding the date of death. If the parent is retired, the parent must be a member in good standing for at least one (1) year immediately preceding the date of application (i.e. retiree dues currently being paid).

The applicant must be either:

- a high school senior of a public, private, or parochial school who is graduating by the end of the Spring (2012) Semester, and plans to attend, full-time, an accredited college, university, or trade school in the United States, or
- a General Education Diploma student who will receive his/her GED by the end of the Spring Semester (2012), and plans to attend, full-time, an accredited college, university, or trade school in the United States, or
- a student currently enrolled in a minimum of 12 units at an accredited college, university, or trade school in the United States.

#### Instructions:

Applications will be accepted beginning February 1, 2012. All of the following items must be received by 5 pm, Friday, April 6, 2012:

1. APPLICATION FORM – completed and signed by the applicant.
2. ESSAY – see application form for details.
3. OFFICIAL TRANSCRIPT – must be sealed in an envelope by an authorized official of the school and should be included in the complete application packet and must be received by our office by Friday, April 6, 2012.
4. LETTERS OF RECOMMENDATION – applicants should submit between one and three letters of recommendation giving information about their character and ability. These may be from teachers, community leaders, family friends, or others who know the applicant. Letter(s) of recommendation should be submitted with the application form.
5. UNION MEMBERSHIP STATUS – All applicants must submit a letter from the Local Union verifying the parent's membership status. This letter may be included with the application or sent directly from the Local Union.

**It is the responsibility of the applicant to ensure that all the above items are received on time and that they are sent to:**

**NORTHERN CALIFORNIA LABORERS  
SCHOLARSHIP FOUNDATION  
4780 Chabot Drive, Suite 200  
Pleasanton, CA 94588-3322**

Please note that any incomplete submissions or submissions received after the deadline will not be entered into the contest. Applications may be delivered in person or by any mail/delivery service. Mail-in applications must be received no later than 5pm, Friday, April 6, 2012.

#### Awarding Scholarships:

Upon receipt of the application form and required application materials, the Northern California Laborers Scholarship Foundation will submit the application for judging to the University Scholarship Selection Committee, an independent outside group composed entirely of professional educators.

Apart from verifying the eligibility of the applicant, Northern California Laborers Scholarship Foundation will not exercise any choice among the various applicants or indicate in any way that one applicant should be favored over another.

All parts of the application, including any community service, school activities, GPA, essay, etc., will be considered during the selection of scholarship recipients. Based on factors normally used in awarding academic scholarships, the University Scholarship Selection Committee will submit to the Northern California Laborers Scholarship Foundation the list of the finalists to be awarded scholarships. The Northern California Laborers Scholarship Foundation will not impose restrictions of any kind on the course of study. Recipients may accept any other grants or awards which do not rule out scholarship aid or other sources. The recipient must remain a full time student during the entire school year for which the scholarship is awarded.

Scholarship winners will be notified by the Northern California Laborers Scholarship Foundation by August 1, 2012.

► ► DEADLINE: 5 PM, FRIDAY, APRIL 6, 2012 ◀ ◀

# Northern California Laborers Scholarship Foundation

## APPLICATION FORM

This scholarship is a partial scholarship that is awarded by the Northern California Laborers Scholarship Foundation to be applied toward the tuition, books, and materials of the selected recipient for the Fall 2012-Spring 2013 school year. If you wish to apply, complete the form below, and carefully follow the enclosed Contest Rules and Application Instructions. Any applications that are incomplete at the close of the contest will be disqualified. Please note that the Foundation and the Scholarship Selection Committee will hold all information in this application in strict confidence.

**APPLICATION DEADLINE: RECEIVED IN OFFICE BY FRIDAY, APRIL 6, 2012 – 5 PM**

*Please type or print in black ink.*

1. Name: \_\_\_\_\_  
Last First Middle
2. Date of Birth: \_\_\_\_\_
3. Social Security Number or Student ID Number: \_\_\_\_\_
4. Address: \_\_\_\_\_  
Street City State Zip
5. Telephone Number(s) (include area code): \_\_\_\_\_
6. Current High School/College: \_\_\_\_\_
7. Date Diploma/Degree Received (or expected): \_\_\_\_\_
8. Qualifying Parent's Name: \_\_\_\_\_  
Last First Middle  
Member ID # \_\_\_\_\_ Laborers' Local Union # \_\_\_\_\_ Membership Status: Active ☐ Retiree ☐ Deceased ☐
9. Previous Scholarship(s) \_\_\_\_\_ Date(s) \_\_\_\_\_
10. Give a brief statement of your financial need (*attach separate sheet if necessary*): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
11. List any accomplishments, achievements, work experience, vocational/professional training, internships, certificates of proficiency, community service, hobbies, and affiliations (*attach separate sheet if necessary*):  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
12. Please submit a short essay on the subject "What does the Labor Movement have in common with the Civil Rights and Human Rights Movements?" This essay should be typed or hand printed on a separate sheet.

Date: \_\_\_\_\_ Applicant's Signature: \_\_\_\_\_