



## IMPORTANT ANNOUNCEMENT

September 28, 2020

**TO:** (1) Pensioners or Surviving Spouses over the age of 65, and  
(2) Pensioners or Surviving Spouses under the age of 65 who are disabled & eligible for Medicare

**FROM:** Board of Trustees

**SUBJECT:** **Changes to the Health Care Expense Assistance (HCEA) Benefit**  
Effective October 1, 2020

Under the Health Care Expense Assistance (HCEA) Benefit, you are entitled to a monthly benefit of \$75 if you meet certain eligibility requirements. One of the requirements to qualify for this benefit is that you must be a member in good standing with the Union and maintain eligibility on a month to month basis. **Effective October 1, 2020, if you are not in good standing with the Union, this benefit will terminate effective January 1, 2021.**

### **Benefits for a Surviving Spouse**

If you die, your surviving spouse is entitled to \$37.50 per month if your spouse is receiving a Joint-and-Survivor Pension from the Laborers Pension Trust Fund for Northern California and also either (1) at least age 65, or (2) younger than age 65 and eligible for Medicare due to disability. **Effective for retirements on or after October 1, 2020, you must be a member in good standing with the Union at the time of your death in order for your surviving spouse to be eligible for this benefit.**

### **The table below is a general summary of the eligibility requirements for the HCEA benefit**

#### **RETIRED LABORER**

1. Receiving a Pension from the Laborers Pension Trust Fund for Northern California.
2. Either (1) over the age of 65, **or**, (2) under age 65, disabled, and eligible for Medicare.
3. A Member in Good Standing with the Union on a continuing monthly basis.

#### **SURVIVING SPOUSE**

1. Receiving a Joint and Survivor Pension from the Laborers Pension Trust Fund for Northern California.
2. Either (1) over the age of 65, **or**, (2) under age 65, disabled, and eligible for Medicare.
3. Your spouse was a Member in Good Standing with the Union on a continual monthly basis on the date of death.

If you should have questions about this Important Announcement contact the Trust Fund Office, Monday through Friday, 8:00 AM to 5:00 PM.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, contact the Trust Fund Office.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Health and Welfare Plan, Retired Plan. Please keep this notice with your Summary Plan Description.