Est 1963

Laborers Quarterly

Laborers Funds Administrative Office of Northern California, Inc.

57 years of serving Northern California Laborers and their families.

Q1-2020

Issue 21

lfao.org

Trust Fund Calendar & Key Dates

Key Dates 2020

- Q1 Office Closures: January 1st (New Year's Day); February 17th (Presidents Day)
- April 27, 2020 - Vacation payout for members enrolled in direct deposit only

First Quarter 2020

January

- 1st Kaiser plan year begins
- 1st *Closed: New Year's Day*
- 28th February Pension benefit
- 31st January Annuity benefit

February

- 17th *Closed: Presidents Day*
- 18th Bi-Annual Pensioner Audit
- 25th March Pension benefit
- 29th February Annuity benefit
- 29th Dental/Vision enroll ends
- 29th Health plan year ends

March

- 1st Health plan year starts
- 26th April Pension benefit
- 31st March Annuity benefit

Second Quarter 2020

April

- 27th May Pension benefit
- 27th Vacation Payout - *Direct Deposit Only*
- 30th April Annuity benefit

May

- 11th Bi-Annual Pensioner Audit Forms Due
- 25th Closed: *Memorial Day*
- 26th June Pension benefit
- 29th May Annuity benefit

June

- 25th July Pension benefit

Third Quarter 2020

July

- 3rd Closed: Independence Day observed
- 28th August Pension benefit
- 31st Pension Credit year ends

August

- 1st Pension Credit year begins
- 26th Sept. Pension benefit

September

- 7th *Closed: Labor Day*
- 25th October Pension benefit
- 30th Sept Annuity benefit

Fourth Quarter 2020

October

- 15th Annuity Statements
- 27th November Pension benefit
- 27th Vacation Payout
- 30th October Annuity benefit

November

- 23rd December Pension benefit
- 26th *Closed: Thanksgiving*
- 27th *Closed: Day after Thanks.*
- 30th November Annuity benefit

December

- 1st Dental/Vision enroll begins
- 25th *Closed: Christmas*
- 28th January Pension benefit
- 31st December Annuity benefit
- 31st Pension Statement

BENEFIT = Paper check mail date or direct deposit date.

IMPORTANT: Benefit dates are projections and may vary.

1099R IRS Tax Form

By now you should have received your 1099R tax form. Please make sure that we have your current mailing address on file. If you think your address is not up to date, or you have recently moved, your 1099R may be delayed and could potentially be returned to the Trust Fund Office.

You can call the Trust Fund Office to obtain a change of address form through the mail or by visiting our website, printing one out and mailing it in.

Updating Your Withholdings

Every January, the amount of tax being withheld from your pension monthly benefit is subject to change as the IRS withholding tax tables change. Your most recent withholding election will remain until you file a new one.

Withholding is one way for you to pay a portion of your income tax. If no tax or insufficient tax is withheld from your benefits, you may have to pay estimated taxes during the year, or a tax penalty at the end of the year. You can use IRS Form W-4P, or obtain a withholding certificate from the Trust Fund Office if you would like to update your withholdings.

Pension Statements

It's that time of year to be looking for your 2019 Pension Statement! Reviewing your Pension Statement is important as it provides your vesting status and an estimated monthly benefit at Normal Retirement Age. Your statement also displays your Laborers hours, Credited Service, Benefit Units, and benefit amount per plan year.

In early February, the 2019 Pension Statements for the work period of August 1, 2018 to July 31, 2019 will be mailed. Please contact the Pension Department if you have questions or concerns.

Vacation Plan Summary Plan Description (SPD)

By now, Vacation Plan participants should have received a new Vacation Plan Summary Plan Description (SPD). The SPD describes some of the most important features and benefits available through the Laborers Vacation-Holiday Trust Fund for Northern California effective September 1, 2019, and replaces all other plan documents previously provided. Please discard the January 1, 2010 Vacation Plan SPD as it is outdated.

Vacation Plan participants should keep this SPD in a handy location and refer to it when questions arise about the plan. You can also view, download and print an electronic version of the SPD by visiting lfao.org.

Vacation Goes Green 2020

There is still time to enroll in Direct Deposit! If you have not enrolled in Direct Deposit for your Vacation benefit, this message serves as a reminder to do so. Members currently enrolled in Direct Deposit will receive two payments each year. The first payment will be disbursed in April followed by a second disbursement in October. Individuals who have not signed up for Direct Deposit will receive one benefit disbursement check anually at the end of October. Vacation-Holiday statements will still be issued to all eligible members in March and September of each year.

Advantages of Enrolling in Direct Deposit for Your Vacation Benefit:

- Receive your benefit check faster through Your financial institution rather than possibly waiting up to 10 business days for the mail
- Receive two Vacation benefit payouts, rather than one payout deferred to late October
- Avoid loss due to postal delivery errors or theft

WHAT CAN I DO? Complete the Vacation-Holiday Direct Deposit form contained within this Quarterly. Once completed, please send via mail using the enclosed return envelope or drop off at the Trust Fund Office. You can also download and print the form at lfao.org. Please be aware that submitting your Direct Deposit form just before the April 30th disbursement date may not provide enough time to process it for April; however, sending it in close to the April disbursement will ensure processing for future Direct Deposits.

Bi-Annual Audit Statement for Pensioners

The Bi-Annual Pension Audit forms, which will be mailed out this month are required to validate that pensioners receiving monthly benefit checks are still alive and continue to meet the retirement qualifications necessary to receive benefits from the Trust Fund Office. Forms need to be submitted by May 11, 2020.

Bi-Annual Pension Audit forms will be sent to the following individuals:

- Pensioners under age 65
- Pensioners age 65 but younger than 70½ as of January 2018 who live within California
- Pensioners or beneficiaries living outside the United States
- Conservator of a pensioner or beneficiary who lives outside of the United States

The following individuals will not be required to complete a bi-annual pension audit form:

- New pensioners and beneficiaries who received their first pension check in calendar year 2020
- Beneficiaries living within the United States and receiving a pension from the Fund
- Conservators for pensioners or beneficiaries living within the United States

If you have questions, please contact the Pension department.

Dental & Vision Open Enrollment

Remember that the dental and vision open enrollment period is from December 1st through February 29th. Any change you make in dental and/or vision enrollment will be effective March 1st. For a complete comparison of plans and for dental and vision plan enrollment forms, please visit lfao.org.

BrightNow!	Select a BrightNow! dentist who provides all services including referrals to specialists.
DeltaCare USA	Select a DeltaCare USA dentist who provides all services including referrals.
PrimeCare Dental	Select a PrimeCare Dental dentist who provides all services including referrals.
UnitedHealthcare Dental	A UnitedHealthcare dentist you choose provides services, including referrals.
Anthem Dental Complete	Select any dentist. Out of pocket costs are higher if using a non-participating dentist.

Anthem Blue View Vision

- Copays: $10 exam, $20 lenses, $10 if retired
- Exam/lenses every 12 months
- Frames every 24 mos. (Retired - 12 mos.)
- Pay frame balance after $145 allowance

Kaiser Vision Essentials

- Copays: $15 exam, $10 if retired
- Lenses every 12 months
- Frames every 24 months
- Pay frame balance after $145 allowance

Improved Phone Service

At the Laborers Trust Fund Administrative Office, we are constantly looking for ways to improve the quality of our service. Over the last few years you have provided valuable feedback regarding our phone system. As a result, we have recently made upgrades to enhance the customer service experience for our members. These improvements have led to better efficiency and shorter wait times.

Listed below are some of the new features and improvements that highlight the new call-in experience:

- Increased call paths to handle traffic
- Overall system reliability
- More organized menu structure to help you get to the right department faster
- Decreased average wait time from 7 minutes and 7 seconds to 1 minute and 28 seconds

Claremont EAP Is Here to Help

Call: 800-834-3773

Claremont offers important support services such as:

Work Concerns/Stress

Outpatient Substance Abuse

Counseling

How to Deal With Trauma Associated With Gun Violence

The Novemember 14, 2019, attack at Saugus High School in Santa Clarita, California is another terrible reminder of how any space where people come together can quickly become a place of violence and tragedy. As of October 1, 2019, mass shootings across the United States have reached a level where the nation averages one attack every fifteen days. When those attacks target young students in the places where they go to learn and thrive, it can be difficult to feel safe and secure in any place.

Regardless of the reasons why these events continue to occur, they are happening, and it is important that everyone understands how to respond to a violent attack.

It is important to remember that you are not alone when recovering from or feeling affected by a mass shooting. Support is available to help you find your pathway to recovery and to a feeling of normalcy in your life. Use the resources available to connect with the support you need during this time.

Ways to Ease the Stress:

- Talk with someone about your feelings (anger, sorrow, and other emotions) even though it may be difficult.
- Take steps to promote your own physical and emotional healing by staying active in your daily life patterns or by adjusting them. A healthy approach to life (e.g., healthy eating, rest, exercise, relaxation, meditation) will help both you and your family.
- Maintain a normal household and daily routine, limiting demanding responsibilities of yourself and your family.
- Spend time with family and friends.
- Participate in memorials, rituals, and the use of symbols as a way to express feelings.
- Use existing support groups including family, friends and spiritual/religious outlets.
- Establish a family emergency plan. It can be comforting to know that there is something you can do.

A traumatic event can have far-reaching effects in several major areas of our lives, making rebuilding our emotional lives extremely difficult. However, sometimes just knowing what to expect can help ease the transition back to a normal life.

If you or a member of your family has trouble coping, ask for help. Claremont EAP is an important resource for support and self-care. Call Claremont EAP at 800-834-3773 to access your free and confidential services.

January 1, 2020

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 one hundred (100) full-time scholarships in the amount of $3,000 (community college) or $4,500 (4-year college/university/graduate study) each for the Fall 2020 - Spring 2021 school year.

Please be aware that this scholarship is open only to eligible children of members of affiliated Laborers' Local Union Nos. 67, 73, 185, 261, 270, 294, 304, 324 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, 2020 through no later than 5 pm, Friday, March 27, 2020. 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)

4780 Chabot Drive, Suite 200 • Pleasanton, CA 94588-3322 • Phone: (925) 469-6800 • Fax: (925) 469-6900

Northern California Laborers Scholarship Foundation

APPLICATION FORM

This scholarship is a partial scholarship for full-time study 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 2020-Spring 2021 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 or received after 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. Please see reverse for submission instructions.

APPLICATION DEADLINE: RECEIVED IN OFFICE BY FRIDAY, March 27, 2020 – 5 PM

Please type or print in ink.

1. Name: _____
   Last First Middle
2. Date of Birth: _____
3. Student ID Number: _____ 4. Email Address: _____
5. Permanent Address: _____
   Street Address City State, Zip
6. Telephone Number(s) *(include area code)*: _____
7. Current High School/College: _____
8. Date Diploma/Degree Received (or expected):_____
9. Qualifying Parent's Name: _____
   Last First Middle

   Member ID #_____ Laborers' Local Union #_____ Membership Status: Active ☐ Retiree ☐ Deceased ☐
10. Type of Scholarship You're Applying for: Undergrad (min. 12 units each term) ☐ Graduate (min. 6 units each term) ☐
11. Give a brief statement of your financial need *(attach separate sheet if necessary)*:_____

_____

_____

_____

12. List any accomplishments, achievements, work experience, vocational/professional training, internships, certificates of proficiency, community service, hobbies, and affiliations *(attach separate sheet if necessary)*:_____

_____

_____

_____

13. Please select a notable figure or key group of the labor movement and submit a short essay on the person/group you picked and what they contributed towards the movement. This essay should be typed on a separate sheet and include citations.

Date: _____ Student's Signature:_____

Northern California Laborers Scholarship Foundation

2020 Scholarship Award Program - Contest Rules and Application Instructions

This year's program will award one hundred (100) college scholarships of $3,000 (community college) or $4,500 (4-year college/university/graduate program) each, which must be used for full-time study at any nationally accredited U.S. 2-year college or 4-year college/university or graduate program in the upcoming school year. The following are the general rules and instructions for the 2020 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 (open to Laborers' Locals 67, 73, 185, 261, 270, 294, 304, 324, and 1130 only).

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 or private school who is graduating by the end of Spring 2020 and plans to attend, full-time, an accredited college, or university in the United States, or
- a General Education Diploma student who will receive his/her GED by the end of Spring 2020, and plans to attend, full-time, an accredited college, or university in the United States, or
- a student currently enrolled at an accredited college, or university in the United States and will continue to attend, full-time.

- **Any scholarship awarded to a student who does not, at any time during the award period, attend full-time, an accredited college, or university in the United States, will be revoked.**

Instructions:

Applications will be accepted beginning February 1, 2020. **DEADLINE** - All of the following items on this checklist must be received as a complete packet in our office in Pleasanton by **5:00 pm on Friday, March 27, 2020** (faxed/emailed applications are not accepted):

☐ 1. APPLICATION FORM – completed and signed by the applicant.
☐ 2. ESSAY – a short essay on the subject of a notable figure or key group in the labor movement, and their contribution to the movement.
☐ 3. OFFICIAL TRANSCRIPT (current school) – must be in the original, unopened school envelope sealed 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, March 27, 2020. **Tip: Request your transcript early; some schools take a few weeks or longer to process a request.**
☐ 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 LETTER – all applicants must request and submit a letter from the Local Union verifying the parent's membership status. Please request this letter directly from the Local where dues are paid and with enough time for you to pick it up.

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, submissions sent to any other address, or submissions received after the deadline will not be entered into the competition. Applications may be delivered in person or by any mail/delivery service. All applications must be received no later than 5:00 pm on Friday, March 27, 2020. Due to the volume of mail we receive, we are not able to confirm our receipt of your application within the final weeks of the competition. If you require confirmation of receipt, please use a mail/delivery service that can provide you with a confirmation and/or tracking number.

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.

Laborers Funds Administrative Office of Northern California, Inc.
220 Campus Lane, Fairfield, CA 94534-1498 | Telephone: 707-864-2800 or 800-244-4530

General Announcement

February 6, 2020

To: Blue View Vision Members

Re: Blue View Vision Network Change
Laborers Health and Welfare Trust Fund for Northern California

---

Dear Members:

Effective February 1, 2020 Sears, JC Penney and Stanton Optical will no longer be part of the Blue View Vision Network. You will continue to have access to over 38,000 eye doctors at over 27,000 locations nationwide including local independent eye doctors, regional optical stores and national brand stores.

ALTERNATIVE EYE CARE PROVIDERS: To locate an alternative eye care provider in your area, use the *Find a Doctor* function at www.anthem.com.

If you have any questions or concerns please contact the Trust Fund Office Benefits Department.

Sincerely,

Benefits Department

Laborers Funds Administrative Office of Northern California, Inc.
220 Campus Lane, Fairfield, CA 94534-1498 | Telephone: 707-864-2800 or 800-244-4530

Anuncio General

6 de febrero de 2020

Para: Miembros de Blue View Vision

Re: Cambio de red de Blue View Visión Fondo Fideicomiso de Salud y Bienestar de los Obreros del Norte de California

---

Queridos miembros:

A partir del 1 de febrero de 2020, Sears, JC Penney y Stanton Optical ya no formarán parte de la red Blue View Visión. Usted continuará teniendo acceso a más de 38,000 oculistas en más de 27,000 ubicaciones en todo el país, incluyendo oculistas locales independientes, tiendas ópticas regionales y tiendas de marcas nacionales.

PROVEEDORES ALTERNATIVOS DE CUIDADO DE LOS OJOS: Para ubicar un proveedor alternativo de cuidado de los ojos en su área, use la función Buscar un médico en www.anthem.com.

Si tiene alguna pregunta o inquietud, comuníquese con el Departamento de Beneficios de la Oficina del Fondo de Fideicomiso.

Sinceramente,

Departamento de Beneficios

ELECTRONIC DIRECT DEPOSIT

RECEIVE YOUR BENEFIT FASTER

Waiting for checks to arrive via mail?

Ever have checks lost, stolen, or expired?

Skip trips to the bank!

LABORERS FUNDS ADMINISTRATIVE OFFICE
OF NORTHERN CALIFORNIA, INC.
220 CAMPUS LANE
FAIRFIELD CA 94534

SAFE

SIMPLE

FAST

ELECTRONIC DIRECT DEPOSIT

RECEIVE YOUR BENEFIT FASTER

DEPOSITO DIRECTO ELECTRONICO

RECIBA SU BENEFICIO

VACATION-HOLIDAY / VACACIÓN-FERIADO

Electronic Direct Deposit Form / Forma de Deposito Electronic Directo

NAME/NOMBRE				SOCIAL SECURITY NO./SEGURO SOCIAL
ADDRESS/DOMICILIO	STREET/CALLE	CITY/CIUDAD	STATE/ESTADO	ZIP CODE/CODIGO
FINANCIAL INSTITUTION/INSTITUCION FINANCIERA				
BRANCH-OFFICE ADDRESS/DOMICILIO DE OFICINA		CITY/CIUDAD	STATE/ESTADO	ZIP CODE/CODIGO

TYPE OF ACCOUNT AND ACCOUNT NUMBER (CHECK-OFF BOX AND WRITE BOTH ACCOUNT NUMBER AND ROUTING NUMBER)

☐ CHECKING ACCOUNT ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ ROUTING ☐☐☐☐☐☐☐☐☐

You MUST enclose a personal check with your pre-printed name and address, marked "VOID" across the front.
Usted DEBE adjuntar un cheque personal con su nombre y domicilio preimpreso y marcado "VOID" a traves del frente.
-- OR/O --

☐ SAVINGS ACCOUNT ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ ROUTING ☐☐☐☐☐☐☐☐☐

You MUST provide proof that account is in your name / *Usted DEBE proporcionar prueba que la cuenta esta en su nombre.*

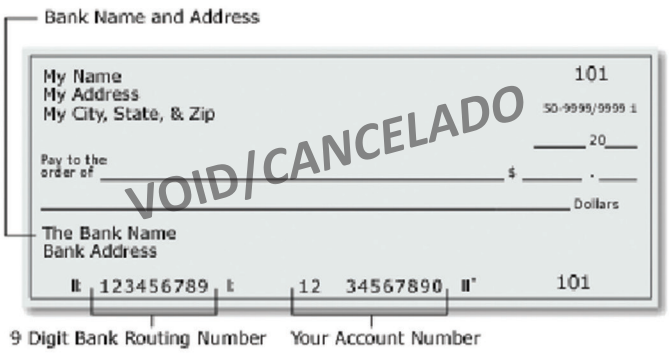
I hereby authorize Laborers Vacation-Holiday Trust Funds for Northern California to initiate deposits (or correcting entries to previous deposits) to the account checked above. This authorization is to remain in force until I revoke it by giving a written notice to the Trust Funds.

PARTICIPANT SIGNATURE/FIRMA: **DATE/FECHA:**

ATTACH VOIDED CHECK HERE
ADJUNTO CHEQUE CANCELADO

- ***Alternatively, you can submit a bank statement or a letter from your bank on their letterhead.***
- ***Alternativamente, puede enviar un extracto bancario o una carta con membrete de su banco.***

Attach here



To get your Vacation-Holiday benefit faster, complete this Authorization Form and return it to the Trust Fund Office using the enclosed envelope.

LABORERS FUNDS ADMINISTRATIVE OFFICE OF NORTHERN CALIFORNIA
220 Campus Lane - Fairfield CA 94534

Para obtener sus beneficios de Vacación-Feridado mas rápido, completa el Formulario de autorización y regreselo a la Oficina del Fondo Fideicomiso usando el sobre adjunto.

Calendario del Fondo Fideicomiso y Fechas Importantes

Fechas Importantes 2020

- Q1 cierres de oficina: 1 de Enero (Día de Año Nuevo); 17 de Febrero (Día del Presidente)
- 27 de Abril 2020 - pago de Vacación-Feriado solo para miembres inscritos en depósito directo

Primer Semestre 2020

Enero

- **1º** Empieza plan año de Kaiser
- **1º** Cerrado: Día de Año Nuevo
- **28** Pensión de Febrero
- **31** Anualidad de Enero

Febrero

- **17** *Oficina Cerrada:Dia del Presidente*
- **18** Auditoría semestral de pensionados
- **25** Pensión de Marzo
- **29** Anualidad de Febrero
- **29** Dental/Visión inscrip. termina
- **29** Fin de año del plan de salud

Marzo

- **1º** Plan año de salud empieza
- **26** Pensión de Abril
- **31** Anualidad de Mayo

Segundo Semestre 2020

Abril

- **27** Pensión de Mayo
- **27** Pago de Vacación-Feriado Depósito Directo solamente
- **30** Anualidad de Abril

Mayo

- **11** Finaliza la audítoría bianual
- **25** *Oficina Cerrada: Día Conmemorativo*
- **26** Pensión de Junio
- **29** Anualidad de Mayo

Junio

- **25** Pensión de Julio

Trecer Semestre 2020

Julio

- **3º** *Oficina Cerrada: Día de la Independencia*
- **28** Pensión de Agosto
- **31** Año crédito de pensión termina

Agosto

- **1º** Año crédito de pensión empieza
- **26** Pensión de Septiembre

Septiembre

- **7º** *Oficina Cerrada: Día de Trabajo*
- **25** Pensión de Octubre
- **30** Anualidad de Septiembre

Cuarto Semestre 2020

Octubre

- **15** Pensión de Noviembre
- **27** Anualidad estds. de cuenta
- **27** Pago de Vacación
- **30** Anualidad de Octubre

Noviembre

- **23** Pensión de Diciembre
- **26** *Oficina Cerrada: Día de Accion de Gracias*
- **27** *Oficina Cerrada: Día después de Acción de Gracias*
- **30** Anualidad de Noviembre

Diciembre

- **1º** Comienza la inscripción Dental/Visión
- **25** *Oficina Cerrada: Navidad*
- **31** Anualidad de Diciembre
- **31** Pensión estds. de cuenta

PENSIÓN/ANUALIDAD = Fecha de cheque en papel o deposito directo

IMPORTANTE: Las fechas de beneficios son proyecciones y pueden variar.

Formulario de impuestos del IRS 1099R

A estas alturas ya debería haber recibido su formulario de impuestos 1099R. Asegúrese de tener su dirección postal actual en el archivo. Si cree que su dirección no está actualizada, o si se mudó recientemente, su 1099R puede ser retrasado y podría ser devuelto a la Oficina del Fondo Fideicomiso.

Puede llamar a la Oficina del Fondo Fideicomiso para obtener un formulario de cambio de dirección por correo o visitando nuestro sitio web, imprimiendo uno y enviándolo por correo.

Actualización de sus retenciones

Cada enero, la cantidad de impuestos retenidos de su pensión mensual está sujeta a cambios a medida que cambian las tablas de retención de impuestos del IRS. Su elección de retención más reciente permanecerá hasta que presente una nueva.

La retención es una forma de pagar una parte de su impuesto sobre el ingreso. Si no se retienen impuestos o no se retienen suficientes impuestos de sus beneficios, es posible que deba impuestos estimados durante el año o una multa impositiva al final del año. Puede utilizar el Formulario W-4P del IRS u obtener y completar un certificado de retención de la Oficina del Fondo Fideicomiso si desea actualizar sus retenciones.

Estados de cuenta

¡Es esa época del año para buscar su Estado de Cuenta de Pensión de 2019! Revisando su Estado de Cuenta de Pensión es importante, como proporciona su estado de adjudicación y un beneficio mensual estimado en la edad normal de jubilación. Su estado de cuenta también muestra sus horas de trabajo, Servicio Acreditado, Unidades de Beneficios y cantidad de beneficios por año del plan.

A principio de febrero se enviarán por correo los Estados de Cuenta de Pensión de 2019 para el período de trabajo del 1 de agosto de 2018 al 31 de julio de 2019. Comuníquese con el Departamento de Pensión si tiene preguntas o inquietudes.

Resumen del plan de vacaciones

Este SPD describe algunas de las características y beneficios más importantes disponibles para usted a través del Fondo de Vacaciónes-Feriado para el Norte de California a partir del 1 de septiembre de 2019 y reemplaza todos los demás documentos del plan que se le proporcionaron anteriormente. Esperamos que lea detenidamente el SPD para familiarizarse con los términos y disposiciones de su Plan de Vacación-Feriado.

Debe mantener este SPD en un lugar práctico y cuando tenga preguntas sobre el plan. Asegúrese de compartir este SPD con su familia, ya que ellos también tienen interés en el plan. También puede ver, descargar e imprimir una versión electrónica del SPD visitando lfao.org.

Recordatorio: Vacation Goes Green 2020

Todavia hay tiempo para inscribirse para Deposito Directo! Si no se ha inscrito en Depósito Directo para su beneficio de Vacación, este mensaje sirve como recordatorio para hacerlo. Los miembros actualmente inscritos en Depósito Directo recibirán dos pagos cada año. El primer pago se desembolsará en abril seguido de un segundo desembolso en octubre. Las personas que no se hayan registrado para el Depósito Directo recibirán un cheque de desembolso de beneficios anualmente a fines de octubre. Las Estado de cuenta de Vacación-Feriado se emitirán a todos los miembros elegibles en marzo y septiembre de cada año.

Ventajas de inscribirse en depósito directo para su beneficio de vacación:

- Reciba su cheque de beneficios más rápido a través de su institución financiera en lugar de posiblemente esperar hasta 10 días hábiles para recibir el correo
- Reciba dos pagos de beneficios de vacación, en lugar de un pago diferido hasta finales de octubre
- Evite pérdidas debido a errores de entrega postal o robo

¿QUE PUEDO HACER? Complete el formulario Depósito Directo de Vacaciónes-Feriado que se incluye en este trimestre. Una vez completado, envíe por correo usando el sobre de devolución adjunto o déjelo en la Oficina del Fondo Fideicomiso. También puede descargar e imprimir el formulario en lfao.org.Por favor tome en cuenta que el enviar su forma de Deposita Directo justo antes del pago 30 de abril talvez no dara bastante tiempo para procesarla para el pago de abril. Claro que el mandaria cercas de la fecha de abril asegurara su procesamiento para pagos de Deposito Directo futuros.

Declaración de auditoria Bianual para los Jubilados

Los formularios de Auditoría Bianual de Jubilados que recibirá en Febrero están diseñados para validar que las personas que reciben cheques de pensión mensuales todavía están vivos y continúan cumpliendo con los requisitos de pensión necesarios para recibir los beneficios del Fondo.

Se enviarán los formularios de Auditoría Bianual de Jubilados a las siguientes personas:

- Jubilados menores de 65 años
- Jubilados de 65 años pero menores de 70 años y medio a partir de enero 2018 que viven en California
- Jubilados o beneficiarios que viven fuera de los Estados Unidos
- Conservadores de jubilados o beneficiarios que vive fuera de los Estados Unidos

Las siguientes personas no estarán obligadas a completar un formulario de Auditoría Bianual de Jubilados:

- Nuevos jubilados y beneficiarios que recibieron su primer cheque de pensión en el año calendario 2020
- Beneficiarios que viven en los Estados Unidos y reciben una pensión del Fondo
- Conservadores para los jubilados o beneficiarios que viven dentro de los Estados Unidos

Si tiene preguntas, comuníquese con el departamento de Pensión.

Inscripción abierta dental y de la vista

Recuerde que el período de inscripción abierta dental y de la vista es del 1 de diciembre al 29 de febrero. Cualquier cambio que la inscripción dental y / o de la vista entrará en vigencia el 1 de marzo. Para obtener una comparación completa de los planes y los formularios de inscripción para planes dentales y de la vista, visite lfao.org.

BrightNow!	Seleccione BrightNow!, dentistas que proveen todo tipo de servicio y referidos a especialistas.
DeltaCare USA	Seleccione DeltaCare USA, dentistas que proveen todo tipo de servicio y referidos.
PrimeCare Dental	Seleccione a PrimeCare Dental, dentistas que proveen todo tipo de servicios y referidos.
UnitedHealthcare Dental	UnitedHealthcare, el dentista que usted seleccione le proveerá servicios y referidos.
Anthem Dental Complete	Gastos de su propio bolsillo serán más altos si usted utiliza un dentista no-participante.

Anthem Blue View Vision

- Copago: $10 examen, $20 lentes, $10 si es retirado.
- Examen/lentes cada 12 meses
- Marcos cada 24 meses (12 meses - Jubilados)
- Saldo del balance del marco a partir de $145

Kaiser Vision Essentials

- Copago: $15 examen, $10 si es retirado
- Lentes cada 12 meses
- Marcos cada 24 meses
- Saldo del balance del marco a partir de $145

Servicio telefónico mejorado

En la Oficina Administrativa del Fondo Fideicomiso de los Obreros, buscamos constantemente formas de mejorar la calidad de nuestro servicio. En los últimos años, usted ha brindado valiosos comentarios sobre nuestro sistema telefónico. Como resultado, recientemente hemos realizado actualizaciones para mejorar la experiencia de servicio al cliente para nuestros miembros. Estas mejoras han llevado a una mejor eficiencia y tiempos de espera más cortos.

A continuación se enumeran algunas de las nuevas características y mejoras que destacan la nueva experiencia de llamar:

- Aumento de las rutas de llamadas para manejar el tráfico
- Fiabilidad general del sistema
- Usó de una estructura de menú mejor organizada para ayudarlo a llegar al departamento correcto más rápido
- Disminución del tiempo promedio de espera de 7 minutos y 7 segundos a 1 minuto y 28 segundos

Claremont EAP esta aqui para ayudor

Llamè: 800-834-3773

Claremont ofrece importantes servicios de soporte tales como:

Preocupaciones laborales/estrés

Abuso de sustancias para pacientes ambulatorios

Asesoramiento

Cómo lidiar con el trauma asociado con la violencia armada

El ataque del 14 de noviembre de 2019 en Saugus High School en Santa Clarita, California, es otro terrible recordatorio de cómo cualquier espacio donde las personas se unen puede convertirse rápidamente en un lugar de violencia y tragedia. A partir del 1 de Octubre de 2019, los tiroteos masivos en los Estados Unidos han alcanzado un nivel en el que la nación promedia un ataque cada quince días. Cuando esos ataques apuntan a estudiantes jóvenes en los lugares donde van a aprender y prosperar, puede ser difícil sentirse seguro en cualquier lugar.

Independientemente de las razones por las cuales estos eventos continúan ocurriendo, están sucediendo, y es importante que todos entiendan cómo responder a un ataque violento.

Es importante recordar que no está solo cuando se recupera o se siente afectado por un tiroteo masivo.El apoyo está disponible para ayudarlo a encontrar su camino hacia la recuperación y a un sentimiento de normalidad ensuvida. Use los recursos disponibles para conectarse con el soporte ave necesita durante este tiempo.

Formas de aliviar el estrés:

- Hable con alguien sobre sus sentimientos (enojo, tristeza y otras emociones) aunque sea difícil.
- Tome medidas para promover su propia curación física y emocional manteniéndose activo en sus patrones de vida diaria o ajustándolos. Un enfoque saludable de la vida (por ejemplo, alimentación saludable, descanso, ejercicio, relajación, meditación) lo ayudará tanto a usted como a su familia.
- Mantenga un hogar normal y una rutina diaria, limitando las exigentes responsabilidades de usted y su familia.
- Pase tiempo con familiares y amigos.
- Participe en memoriales, rituales y el uso de símbolos como una forma de expresar sentimientos.
- Utilice grupos de apoyo existentes, incluidos familiares, amigos y medios espirituales / religiosos.
- Establecer un plan familiar de emergencia. Puede ser reconfortante saber que hay algo que puede hacer.

Un evento traumático puede tener efectos de largo alcance en varias áreas importantes de nuestras vidas, haciendo que la reconstrucción de nuestras vidas emocionales sea extremadamente difícil. Sin embargo, a veces solo saber qué esperar puede ayudar a facilitar la transición a una vida normal.

Si usted o un miembro de su familia tiene problemas para hacer frente, solicite ayuda. Claremont EAP es un recurso importante para el apoyo y el autocuidado. Llame a Claremont EAP al 800-834-3773 para acceder a sus servicios gratuitos y confidenciales.

Important Contacts & Directions to the Trust Fund Office

220 Campus Lane | Fairfield, CA 94534 | 707-864-2800 | 800-244-4530
Open Monday - Friday, 8am - 5pm
Email - customerservice@lfao.org | Website - lfao.org

Anthem Blue Cross PPO
Medicare Advantage Plan: 833-848-8729
BridgeHealth: 855-265-9804
Doctor Search: www.anthem.com/ca
Urgent Care: www.meemolabs.com/wellpoint/ca.php

Anthem Dental Complete
877-567-1804

Anthem Benefits Advisors
844-437-0488

Blue View Vision
866-723-0515

Future Moms Program
866-664-5404

Kaiser Permanente
800-464-4000
www.kaiserpermanente.org

LiveHealth Online
24/7 888-548-3432
www.livehealthonline.com

OptumRx
Mail Order 800-562-6223
Pharmacy Help 800-797-9791
www.optumrx.com

Claremont EAP
800-834-3773 - M-F, 8-5
24/7 for clinical emergencies
www.claremonteap.com

Bright Now! Dental
888-274-4486
www.brightnow.com

Delta Care USA
800-422-4234
www.deltadentalins.com

PrimeCare Dental
866-998-3944
www.primecaredental.net

UnitedHealthcare Dental
800-999-3367
www.myuhcdental.com

TRAINING CENTER
1001 Westside Dr, San Ramon, CA 94583
www.norcaltc.org | info@norcaltc.org

Switchboard: 925-828-2513

Email: training@norcaltc.org

Apprenticeship: apprenticeship@norcaltc.org

DIRECTIONS/DIRECCIONES

From/De Sacramento: I-80 West/Oeste

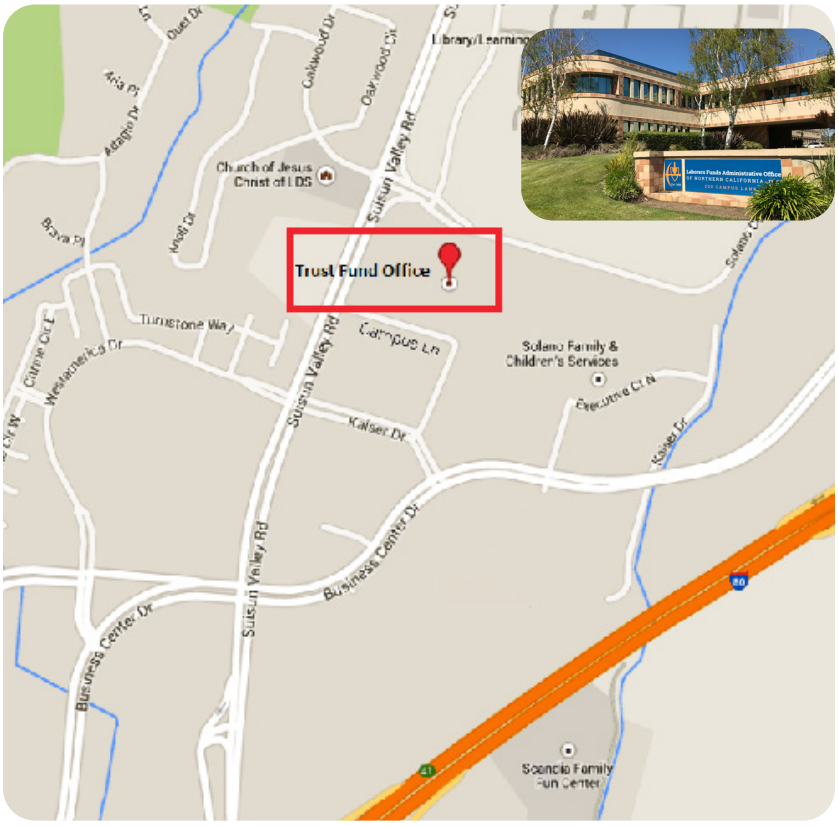
Suisun Valley Road/Green Valley Road exit → Right at fork onto Neitzel Road → Left onto Suisun Valley Road → Right onto Campus Lane → Arrive at 220 Campus Lane

Salida de Suisun Valley Road/Green Valley Road → Derecha en Neitzel Road → Izquierda en Suisun Valley Road → Derecha en Campus Lane → Llegue a 220 Campus Lane

From/De San Francisco: I-80 East/Este

Suisun Valley Road exit → Left onto Suisun Valley Road → Right onto Campus Lane → Arrive at 220 Campus Lane

Salida de Suisun Valley Road → Izquierda en Suisun Valley Road → Derecha en Campus Lane → Llegue a 220 Campus Lane



Est 1963
Laborers Funds Administrative Office
of Northern California, Inc.
220 Campus Lane
Fairfield, CA 94534

DISCLAIMER

The Laborers Quarterly is published with the intent of providing information about the various benefits available to eligible participants and how to effectively use those benefits. There are exclusions and limitations in all benefit plans, so carefully read each plan's Rules and Regulations. Health and Welfare Plan rules should be reviewed before seeking medical care. Your rights as a Plan participant are ultimately determined by the Rules and Regulations of the various benefit plans. If you have any questions about the contents and information in this publication, please contact the Trust Fund Office.

DESCARGO DE RESPONSABILIDADES

Nuestra revista trimestal, se publica con la intención de proporcionar información sobre los diferentes beneficios disponibles a los participantes elegibles y cómo usar esos beneficios eficazmente. Hay exclusiones y limitaciones en todos los planes de beneficios, así que lea atentamente nuestras diferentes Reglas y Regulaciones del plan. Las reglas del plan de Salud y Bienestar deben revisarse antes de solicitar atención médica. Sus derechos como participante del plan se determinan finalmente por las Reglas y Regulaciones de los diferentes planes de beneficios. Si tiene alguna pregunta sobre la información de esta publicación, comuníquese con la Oficina del Fondo de Fide Comisc.