



Laborers Quarterly

LABORERS FUNDS ADMINISTRATIVE OFFICE OF NORTHERN CALIFORNIA, INC.

59 years of serving Northern California Laborers and their families.

In this issue...

NCDCL Scholarship
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Welcome Ken Lusby Clerks
and Lumber Handlers!
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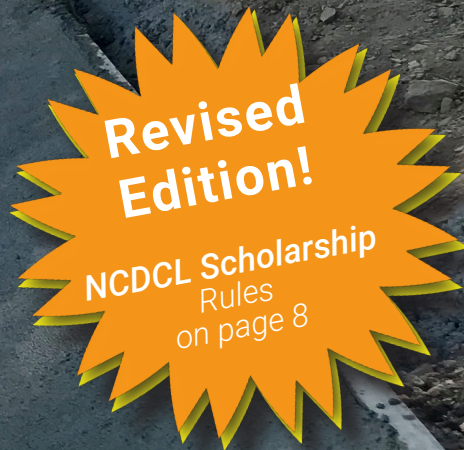


Photo Courtesy of Ramon Hernandez, Business Manager | Local 261
April 2020 Kaiser - Marin, California

Trust Fund Calendar



Biannual Audit 2022

Please be aware that this year we will be conducting the Biannual Audit. The Audit forms due date and more details will be announced in the next issue of the Quarterly and on lfao.org.

First Quarter 2022

January

1st Kaiser plan year begins
26th February Pension benefit
31st January Annuity benefit

February

21st Closed: *Presidents Day*
23rd March Pension benefit
28th February Annuity benefit

March

1st Health plan year starts
28th April Pension benefit
31st March Annuity benefit

Second Quarter 2022

April

25th Vacation Payout - *Direct Deposit Only*
26th May Pension benefit
29th April Annuity benefit

May

26th June Pension benefit
30th Closed: *Memorial Day*
31st May Annuity benefit

June

27th July Pension benefit

Third Quarter 2022

July

4th Closed: *Independence Day*
26th August Pension benefit
29th Pension Credit year ends

August

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

September

5th Closed: *Labor Day*
27th October Pension benefit
30th Sept. Annuity benefit

Fourth Quarter 2022

October

3rd Annuity Statements
25th Vacation Payout
26th November Pension benefit
29th October Annuity benefit

November

23rd December Pension benefit
24th Closed: *Thanksgiving*
25th Closed: *Day after Thanks.*
30th November Annuity benefit

December

1st Dental/Vision enroll begins
15th Pension Statement
19th January Pension benefit
26th Closed: *Christmas Observed*
30th December Annuity benefit

Are You Changing Your Dental And/Or Vision Plan? Dental/Vision Plan Participants Only

Remember, the months to change your plan are December 1st through February 28th. Any change in dental and/or vision enrollment you make 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.

* **UnitedHealthcare Dental** A UnitedHealthcare dentist you choose provides services, including referrals.

Anthem Dental Complete Select any dentist, but out-of-pocket costs are higher if using a non-participating dentist.

** Does not apply to Retirees.*



Kaiser Vision Essentials

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

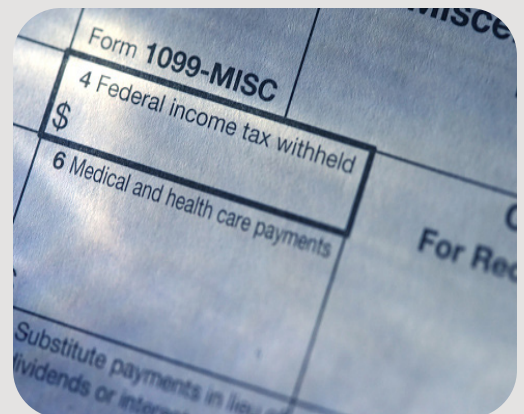
Anthem Blue View Vision

- 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

Tax Season 2022

Attention Pensioners: You Will Soon Receive Your 1099R IRS Tax Form

On January 31, 2022, your 1099R tax form will be mailed. 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.

LFAO Trust Fund Manager: Farewell Byron, Welcome Bryan!

Dear Members:

Please be advised that I will be retiring as Fund Manager at the Trust Fund Office on December 31, 2021.

I would like to welcome Bryan Berthiaume who has been appointed by LFAO's Board of Trustees to succeed me in this role. Bryan is the former Executive Director of the Foundation for Fair Contracting (FFC) and he will assume his new role as Trust Fund Manager at the Trust Fund Office effective January 1, 2022.

Welcome, Bryan!

-Byron C. Loney
Trust Fund Manager (2016-2021)

Pension Statements

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. On January 2022 the 2021 Pension Statements for the work period of August 1, 2020, to July 31, 2021, will be mailed. Please contact the Pension Department should you have questions.

Attention Members, Your Shingles Vaccine is Covered! - Anthem Participants Only*

According to the CDC, getting vaccinated is one of the most powerful tools available for preventing Shingles and many other serious and potentially fatal illnesses. For members on the OptumRx plan, your vaccinations including the Shingles vaccine, are covered 100% with \$0 out-of-pocket at **In-Network Pharmacies**. Please note: If you are vaccinated at an **Out-of-Network Pharmacy**, you will pay full cost.



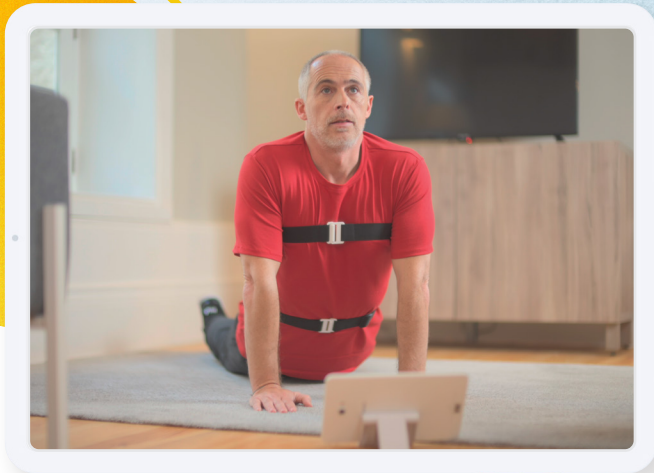
Direct Payment Plan (PPO): Whether you are at a pharmacy, doctor's office or hospital, you are covered! Remember, your cost savings are greater when you are vaccinated by an **in-network provider**.

Attention Medicare Advantage Plan Members: Please call your local **in-network pharmacy** to schedule the Shingles vaccine and confirm availability. You can avoid having to pay out-of-pocket when you call ahead to confirm and then show your OptumRx member ID card upon arrival. *Note that Anthem Medicare Advantage members **do not** have coverage for the vaccine when it is administered through hospitals, Doctors offices and some pharmacy clinics.*

Where should you get your Shingles vaccine? For a complete list for OptumRx In-Network pharmacies, sign in to optumrx.com or call the number on your member OptumRx card.

**Kaiser Members, please contact Kaiser for information on your coverage.*

This is your year to **overcome** back, joint, and muscle pain



Start your journey to living pain free with Virtual Physical Care

It is an alternative to in-person physical therapy you can do from the comfort of your home. The best part is you pay nothing! 100% of the cost is paid by your Laborers Health Plan.

With **Virtual Physical Care** you'll get:



Support from a physical therapist when you need it without the hassle of appointments, travel time, or waiting rooms.



Pain therapy that works with your schedule. Treat your back, joint, and muscle pain from the comfort of your home.



Convenient pain relief that actually works and has been proven to outperform traditional rehabilitation.

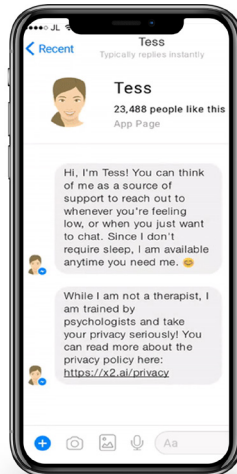
Transcarent Virtual Physical Care is not currently available to employees enrolled in the Kaiser health plan, Anthem Medicare Advantage (MA) plan, or to the Retired Direct Payment Plan members covered by Medicare. Transcarent is part of the Laborers Health and Welfare Trust Fund for Northern California health benefits.

Call **(855) 265-9804** to talk to a Health Guide and enroll or scan the QR code to get started today!

Transcarent gives you access to new health and care experiences—all at no cost to you! Plus, you can access all your Laborers Health and Welfare Trust Fund for Northern California benefits through the Transcarent app.



Who is Tess?



Tess is a chatbot that provides emotional support and check-ins to boost your wellness. Tess is available 24/7 to talk at your convenience whenever and wherever you need.



Text “Hi” to Tess and enter “Claremont” as your company name to get started:

650-825-9634



Chat with Tess for unbiased emotional support in the moment you need it most.



Build resilience and self-awareness by practicing coping skills at your convenience.



Tess follows up with reminders and check-ins to reinforce use of skills learned in previous conversations.



The more you chat with Tess, the more she will get to know your needs and preferences in order to deliver personalized support.



Tess provides resources relevant to your needs.

How Will Tess Support Me?

- Tess is available to connect via text messaging whenever and wherever you need. Available 24/7, Tess is able to support you in the moment you need it most to boost emotional wellness.
- Tess is trained to deliver emotional support that aligns with recommendations from mental health experts. While Tess is not a therapist, she is trained by industry leaders to ensure your interactions are high quality.
- Tess listens carefully and sends reminders to reinforce skills learned in previous discussions. These check-ins can be completed at your leisure to foster resilience and boost your emotional wellness.
- Tess is available at your convenience to deliver secure emotional support.

claremonteap.com

800.834.3773

Text “Hi” to Tess and enter “Claremont” as your company name to get started: **650-825-9634**



ONLINE APPLICATION NOW AVAILABLE!

<http://ncdc-laborers.org/scholarship/>

February 2022

To: All Plan Participants

Re: Northern California Laborers Scholarship Competition

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 2022 - Spring 2023 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 Competition Rules and Application Instructions. Applications will be accepted beginning March 1, 2022 through 5 pm, Friday, June 17, 2021 or uploaded by Midnight of Friday, June 11, 2022 if using the online application portal at <http://ncdc-laborers.org/scholarship/>

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:LiUNA!67



Laborers Pension Trust Fund for Northern California
5672 Stoneridge Drive
Suite 100
Pleasanton CA 94588

Pension Statement

BENEFIT STATEMENT ENCLOSED

Forwarding Service Requested

STATEMENT OF ACCOUNT

ID #:

Statement Date:

Important:

All applicants must submit a copy of the
qualifying parent's pension statement
with this year's application.

Questions?

Questions? Please call us at
1-707-864-2800 or 1-800-244-4530

between 8:00 AM and 5:00 PM,
Monday through Friday

Pension Statement Summary

Credited Service:	22.000
Benefit Units:	21.700
Service Benefit Units:	21.700
Estimated Monthly Benefit:	\$1,613.74

Vesting Status

YOU ARE VESTED

Estimated Monthly Benefit above means how much your single life pension benefit would be when you become vested in the plan and have attained Normal Retirement Age (65). This is not a verification of eligibility. For more information, refer to your Plan Booklet. See back for more information.

Pension Statement of Account - Plan Credit Year Ending:

Plan Credit Year	Worked Hours	Disability Hours	Reciprocal Hours	Credited Service	Nor Ca Benefit Units	Reciprocal Benefit Units	Service Benefit Units	Benefit Payable
2000	581.50	1040.00	0.00	1.000	1.000	0.000	1.000	\$41.45
2001	899.00	0.00	0.00	1.000	0.800	0.000	0.800	\$64.08
2002	1106.00	0.00	0.00	1.000	1.000	0.000	1.000	\$78.84
2003	1141.50	0.00	0.00	1.000	1.000	0.000	1.000	\$81.37
2004	1181.50	0.00	0.00	1.000	1.000	0.000	1.000	\$58.70
2005	1430.00	0.00	0.00	1.000	1.000	0.000	1.000	\$71.04
2006	1596.50	0.00	0.00	1.000	1.000	0.000	1.000	\$79.31
2007	1778.50	0.00	0.00	1.000	1.000	0.000	1.000	\$88.36
2008	1571.60	0.00	0.00	1.000	1.000	0.000	1.000	\$78.08
2009	1268.50	0.00	0.00	1.000	1.000	0.000	1.000	\$63.02
2010	1499.00	0.00	0.00	1.000	1.000	0.000	1.000	\$74.47
2011	1212.00	0.00	0.00	1.000	1.000	0.000	1.000	\$60.21
2012	1204.00	0.00	0.00	1.000	1.000	0.000	1.000	\$59.81
2013	1654.50	0.00	0.00	1.000	1.000	0.000	1.000	\$82.20
2014	1144.50	0.00	0.00	1.000	1.000	0.000	1.000	\$56.86
2015	1397.00	0.00	0.00	1.000	1.000	0.000	1.000	\$69.40
2016	1020.50	0.00	0.00	1.000	1.000	0.000	1.000	\$50.70
2017	1124.00	0.00	0.00	1.000	1.000	0.000	1.000	\$55.84
2018	979.00	0.00	0.00	1.000	0.900	0.000	0.900	\$48.64
2019	1726.25	0.00	0.00	1.000	1.000	0.000	1.000	\$85.76
2020	1279.00	0.00	0.00	1.000	1.000	0.000	1.000	\$91.17
2021	2019.00	0.00	0.00	1.000	1.000	0.000	1.000	\$174.44

Northern California Laborers Scholarship Foundation

2022 Scholarship Award Program - Competition Rules and Application Instructions ***DEADLINE FRIDAY, JUNE 17, 2022***

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 2022 Scholarship Award Program. **You may apply online at ncdc-laborers.org/scholarship OR by mailing the application and checklist requirements.**

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 and have had a minimum of 1 Pension Credit earned or 500 hours reported to the Trust Funds within Plan Year ending August 31, 2021. If the 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 2022 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 2022 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 March 1, 2022. **DEADLINE** - All of the following items on this checklist must be received as a complete packet via the online application website or in our office in Pleasanton by **5:00 pm on Friday, June 17, 2022.**

- ☐ 1. APPLICATION FORM – completed and signed by the applicant.
- ☐ 2. ESSAY – a short essay on the subject of a notable figure, key group, or event 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.
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.
- ☐ 6. COPY of LABORERS TRUST FUNDS PENSION STATEMENT – all applicants must submit a copy of the qualifying parent's pension statement showing proof of the accrual of a minimum of 1 Pension Credit earned or minimum of 500 hours reported to the Funds Office for the Plan Year ending August 31, 2021.

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, 5672 Stoneridge Drive, Pleasanton, CA 94588 or submitted via the application portal at <http://ncdc-laborers.org/scholarship/>

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 must be delivered via the online application portal on the scholarship website or by any mail/delivery service. Faxed/emailed applications will not be considered. **Paper applications must be received no later than 5:00 pm on Friday, June 17, 2022 or online applications must be uploaded by midnight on Friday, June 17, 2022.** Due to the volume of mail we receive, we are not able to confirm our receipt of your application. If you require delivery confirmation, please use a mail/delivery service that can provide you with a confirmation and/or tracking number. Online applications will automatically receive an electronic receipt by email.

Awarding Scholarships:

The Northern California Laborers Scholarship Foundation will submit all complete and timely applications 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. Based on factors normally used in awarding academic scholarships, the 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.

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 2022-Spring 2023 school year. If you wish to apply, complete the form below, and carefully follow the enclosed Competition Rules and Application Instructions. Any applications that are incomplete or received after the close of the competition will be disqualified. Please note that the Foundation and the Scholarship Selection Committee will hold all information in this application in strict confidence. ***ONLINE APPLICATION NOW AVAILABLE AT [NCDC-LABORERS.ORG/SCHOLARSHIP](https://ncdc-laborers.org/scholarship)***

APPLICATION DEADLINE: RECEIVED IN OFFICE BY FRIDAY, JUNE 17, 2022– 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: _____ Intended 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. Attach a brief statement of your financial need (on a separate sheet).
12. List any accomplishments, achievements, previously awarded scholarships, work experience, vocational/professional training, internships, certificates of proficiency, community service, hobbies, and affiliations (on a separate sheet).
13. Write a short essay on one of the following topics: OPTION 1: Identify a significant event in California labor history and describe why this event is important for today's workers to know about. OPTION 2: Select a prominent labor leader or labor group in California history and describe how this leader or group has positively influenced the course of labor history in California. The essay should be typed and include citations.
14. Attach an Official Transcript (unopened in original school envelope).
15. Attach between one and three Letters of Recommendation.
16. Attach a Union Membership Status Letter (request this from your parent's Local Union).
17. Attach a copy of your parent's Laborers Trust Funds Pension Statement for the Plan Year ending August 31, 2021.

Date: _____ Student's Signature: _____



Welcome Ken Lusby Clerks and Lumber Handlers!

As of July 31, 2021, the Laborers Funds Administrative Office of Northern California, Inc. (LFAO) is the new administrator of your pension plan due to the merger of Ken Lusby Clerks and Lumber Handlers Pension Plan (“Lumber Handlers Plan”) into the Laborers Pension Plan. The following information is intended to help you navigate the merger and new administrator.

HOW DOES THE PENSION PLAN MERGER AFFECT ME?

Any Lumber Handlers Plan benefits accrued before August 1, 2021, will not be affected by this merger.

→ CURRENT RETIREE PENSION BENEFIT PAYMENTS

If you are currently receiving monthly Pension benefit payments, your Pension benefit amounts will remain unchanged.

- For retirees and beneficiaries receiving monthly benefits directly from New York Life, you will continue to do so.
- For participants retiring on or after August 1, 2021, you may receive your monthly benefit from the Laborers Funds Administrative Office for Northern California, Inc.

→ PAYMENT AND ELIGIBILITY

All payment and eligibility for benefits earned after the July 31, 2021, merger will be under the Laborers Pension Plan rules.

- For participants working on or after August 1, 2021, you will begin to accrue Credited Future Service under the Laborers Pension Trust Fund according to the following schedule:

Hours Worked in Plan Credit Year (period of August 1 of any year to July 31 of the succeeding year)	Credited Future Service
Less than 500 Hours	None
500 to 652 Hours	0.50
653 to 869 Hours	0.75
870 hours or more	1.00

- Your pension benefit will be the sum of your benefits earned under the Lumber Handlers Plan and the Laborers Pension Trust Fund if you continue to work after August 1, 2021.

→ LUMBER HANDLERS 2021 PLAN YEAR

Due to the merger, the Lumber Handlers Plan's current Plan Year will be from January 1, 2021, through July 31, 2021. To compensate for the loss of five months from August 1, 2021, through December 31, 2021, you will receive a one-time credit of 800 hours for the short 2021 Plan Year under the Lumber Handlers Plan, if you have not incurred a Permanent Service Break under the Lumber Handlers Plan prior to July 31, 2021. The 800 hours will be added to your actual hours worked under the Lumber Handlers Plan during this short Plan Year when determining your Years of Vesting Service and Years of Pension Credit under the Lumber Handlers Plan.

- This special rule does not apply if you retire under the Lumber Handlers Plan with a retirement date before August 1, 2021.

→ PENSION PLAN STATEMENT ACCOUNT

The Lumber Handlers will issue your pension statement for the 2021 Plan Year. The Laborers Pension Plan will issue your annual pension statement beginning with the 2022 Plan Credit Year (period from August 1, 2021, through July 31, 2022) to reflect the state of your Pension Plan account on or about December of each year.

→ EMPLOYEE PORTAL

Visit <https://member.norcalaborers.org/norcal> to register your account and/or view your Plan benefits at any time.

Through the Employee Portal, you will be able to access:

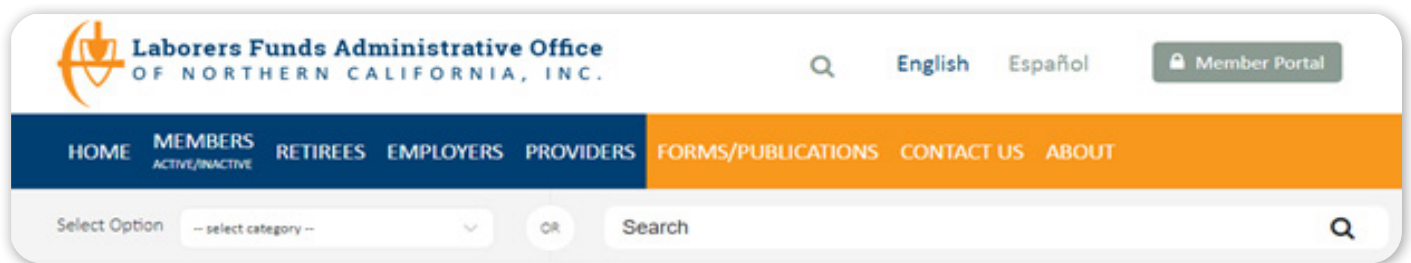
- Current address on file
- Health and Welfare Plan eligibility

WHERE DO I ACCESS BENEFIT PLAN INFORMATION AND FORMS?

If you would like to view or print a copy of Pension or Health and Welfare benefit plan information and/or forms, you may access a copy at www.lfao.org under the **Forms & Publications** tab.

→ For the summary of plan benefits for non-retired members who continue to work on or after **August 1, 2021**, please view:

- Pension Plan Summary Description, effective December 1, 2016
- Health and Welfare Active Plan Summary Plan Description, effective June 1, 2016



CONTACT INFORMATION

The Trust Fund's physical and mailing address is 5672 Stoneridge Drive, Suite 100, Pleasanton, CA 94588.

Due to COVID-19 and to ensure a safe environment, the Trust Fund offers Zoom appointments for all services or in-person appointments for Retirement Related services only.

Should you have any questions regarding your benefits or to schedule an appointment, please contact the Trust Fund Office at 707-864-2800, Monday through Friday, from 8:00 AM to 5:00 PM.

Choose Kaiser Permanente Vision Benefits

During open enrollment, choose Kaiser Permanente optical coverage for your **eyeglasses and contacts**. Now you can have your vision needs met by the same team you trust for your health care.

\$69 Complete eyewear starts at \$69¹ - When you apply your benefit, you may have no out-of-pocket cost.

 Get your personalized fit & style with the help of our experienced opticians. And now your benefit also covers prescription safety glasses!



kp2020.org - Book an eye exam, check benefits, order contacts, and check order status online.



Benefit Summary

SERVICE	BENEFIT AMOUNT	FREQUENCY
Eye examination	\$15 copayment for current employees, \$10 for retirees. No charge for preventive screenings.	No limit
Frames for prescription eyeglasses	\$145 allowance toward the purchase price of a frame for prescription glasses. To use the optical benefit, at least one of the two lenses requires a prescription.	24 months
Lenses	One pair of regular eyeglass lenses will be covered at no charge - standard, plastic single vision, bifocals or no-line progressives. ²	12 months
Contact lenses	\$120 allowance toward the purchase price of contact lenses, fitting, and dispensing.	12 months

You can only use your optical benefit at a Kaiser Permanente Optical Center.

¹Choose from Vision Essentials' collection of \$20 frames and add standard, plastic single vision lenses at \$49 (for a total cost of \$69).

²Standard clear plastic lenses.

1/2021 J



Auditoría Bianual 2022

Por favor tenga en cuenta que este año realizaremos nuestra Auditoría Bianual. La fecha de vencimiento de la auditoría y más detalles se anunciarán en la próxima edición de la revista Trimestral y en lfao.org.

Primer Trimestre 2022

Enero	Febrero	Marzo
1° Comienza el plan de año de Kaiser	21 Oficina Cerrada: <i>Día del Presidente</i>	1° Comienza el plan de año de salud
26 Pensión de Febrero	23 Pensión de Marzo	28 Pensión de Abril
31 Anualidad de Enero	28 Anualidad de Febrero	31 Anualidad de Marzo

Segundo Trimestre 2022

Abril	Mayo	Junio
25 Pago de Vacación - Déposito Directo Solamente	26 Pensión de Junio	27 Pensión de Julio
26 Pensión de Mayo	30 Oficina Cerrada: <i>Día Conmemorativo</i>	
29 Anualidad de Abril	31 Anualidad de Mayo	

Tercer Trimestre 2022

Julio	Agosto	Septiembre
4 Oficina Cerrada: <i>Día de la Independencia</i>	1° Comienza el Año de Pensión Crediticio	5 Oficina Cerrada: <i>Día Laboral</i>
26 Pensión de Agosto	26 Pensión de Septiembre	27 Pensión de Octubre
29 Concluye el Año del Plan de Pensión		30 Anualidad de Septiembre

Cuarto Trimestre 2022

Octubre	Noviembre	Diciembre
3 Estados de cuenta de Anualidad	23 Pensión de Diciembre	1° Incripciones abiertas para plan Dental/Visión
25 Pago de Vacación	24 Oficina Cerrada: <i>Día de Acción de Gracias</i>	15 Estados de cuenta de
26 Pensión de Noviembre	25 Oficina Cerrada: <i>Día Después de Acción de Gracias</i>	19 Pensión de Enero
29 Anualidad de Octubre	30 Anualidad de Noviembre	26 Oficina Cerrada: <i>Observación del Día Navidad</i>
		30 Anualidad de Diciembre

¿Está Usted Considerando Cambiar su Plan Dental y/o Visión? Participantes Dental/Visión Solamente

Recuerde que los meses para cambiar su plan comienzan desde el 1 de diciembre hasta el 28 de febrero. Cualquier cambio a su inscripción dental y/o visión que usted haga 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.

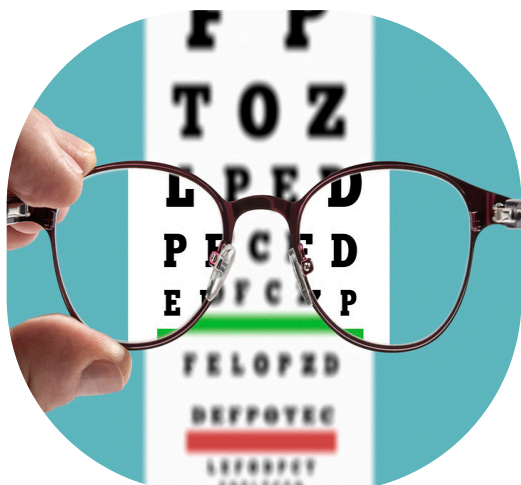
* **BrightNow!** Seleccione BrightNow! Dentistas que ofrecen todo tipo de servicio y referidos a especialistas.

DeltaCare USA Seleccione DeltaCare USA, dentistas que ofrecen todo tipo de servicios y referidos.

* **UnitedHealthcare Dental** A UnitedHealthcare, el dentista que usted seleccione le proveerá servicios y referidos.

Anthem Dental Complete Seleccione cualquier dentista, pero los gastos de su bolsillo serán más altos con dentistas No-Participante.

* No aplica a miembros Jubilados.



Kaiser Vision Essentials

- \$15 copago para examen, \$10 si es jubilado
- Lentes cada 12 meses
- Marcos cada 24 meses
- Saldo del balance del marco a partir de \$145

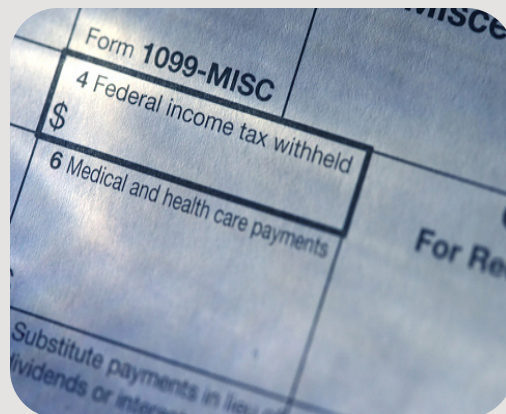
Anthem Blue View Vision

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

Temporada de Impuestos 2022

Atención Jubilados: Pronto Recibirá su Formulario de Impuestos 1099R del IRS

El 31 de enero de 2022, su formulario de impuestos 1099R será enviado por correo. Por favor, asegúrese de que tenemos su dirección postal actual en el archivo. Si cree que su dirección no está al día, o se ha mudado recientemente, su 1099R podría retrasarse y podría ser devuelta potencialmente a la Oficina del Fondo de Fideicomiso. Puede llamar a la Oficina del Fondo de Fideicomiso para obtener un formulario de cambio de dirección o visitar nuestra página web para imprimir, completar y enviar por correo el formulario de cambio de dirección.



Actualización de Sus Impuestos

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.

Administrador de LFAO: ¡Feliz Jubilación Byron, Bienvenido Bryan!

Estimados Miembros:

Por favor tenga en cuenta que me jubilaré como Administrador de la Oficina del Fondo de Fideicomiso el 31 de diciembre de 2021.

Me gustaría dar la bienvenida a Bryan Berthiaume, quien ha sido designado por la Junta de Fideicomisarios de LFAO para sustituirme en este puesto. Bryan es el ex Director Ejecutivo de la Fundación para Fair Contracting (FFC) y asumirá su nueva función como Administrador de la Oficina del Fondo de Fideicomiso a partir del 1 de enero de 2022.

¡Bienvenido, Bryan!

-Byron C. Loney
Administrador del Fondo de Fideicomiso (2016-2021)

Estados de Cuenta de Pensión

Revisar su Estado de Cuenta de Pensión es importante, este Estado de Cuenta le 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 partir de enero 2022 se enviarán los Estados de Cuenta de Pensión para el 2021, para el período de trabajo del 1 de agosto de 2021 al 31 de julio de 2021. Por favor, con el Departamento de Pensiones si tiene preguntas o inquietudes.

¡Atención Miembros, Su Vacuna Contra el Herpes Está Cubierta! - * Solo Participantes de Anthem

Según el CDC, vacunarse es una de las herramientas más poderosas disponibles para prevenir el Herpes (Shingles) y muchas otras enfermedades graves y, en ocasiones, potencialmente mortales. Para los miembros del plan OptumRx, sus vacunas, incluyendo la vacuna contra el Herpes (Shingles), están cubiertas al 100% con \$0 de gastos de su bolsillo en las **Farmacias Contratadas**. Por favor tenga en cuenta: si se vacuna en una **Farmacia No Contratada**, pagará el costo total.



Plan de Pago Directo (PPO): Ya sea que se encuentre en una farmacia, consultorio médico u hospital, ¡está cubierto! Recuerde, sus ahorros de costos son mayores cuando es vacunado por un **proveedor contratado**.

Atención Miembros del Plan Medicare Advantage: Por favor llame a su farmacia local contratante para programar la vacuna contra la Culebrilla y confirmar la disponibilidad. Usted puede evitar tener que pagar de su bolsillo al llamar con anticipación para confirmar y luego muestre su tarjeta de identificación de miembro de OptumRx a su llegada. Tenga en cuenta que los miembros de Anthem Medicare Advantage no tienen cobertura para la vacuna cuando se administra a través de hospitales, consultorios médicos y algunas farmacias.

¿Dónde debe recibir la vacuna contra la el Herpes (Shingles)? Para obtener una lista completa de las farmacias de la red OptumRx, inicie sesión en [optumrx.com](https://www.optumrx.com) o llame al número que figura en su tarjeta OptumRx de miembro.

* Miembros de Kaiser, por favor comuníquese con Kaiser para obtener información sobre su cobertura.

Este es su año para **acabar con los dolores** de espalda, articulares y musculares



Comience su trayecto hacia una vida sin dolor con la Atención Física Virtual

Es una alternativa a la fisioterapia en persona que puedes hacer desde la comodidad de tu casa. ¡La mejor parte es que usted no paga nada! El 100% del costo es pagado por su Plan de Salud de los Obreros.

Con la **Atención Física Virtual** obtendrá:



Apoyo de un fisioterapeuta cuando lo necesite, sin las molestias de citas, viajes o salas de espera.



Terapia para dolor adaptada a su horario. Trate su dolor de espalda, articular y muscular desde la comodidad de su hogar.

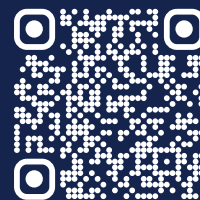


Un cómodo alivio para el dolor que realmente funciona y que se ha demostrado supera a la rehabilitación tradicional.

Actualmente, la Atención Física Virtual de Transcarent no está disponible para los empleados inscritos en el plan de salud de Kaiser, el plan Anthem Medicare Advantage (MA) o para los miembros del Plan de Pago Directo de Jubilados cubiertos por Medicare. Transcarent forma parte de los beneficios de la salud del Fondo Fideicomiso de Salud y Bienestar para los Obreros del Norte de California.

Llame al **(855) 265-9804** para hablar con una Guía de Salud e inscribirse o escanee el código QR para empezar hoy mismo.

Transcarent le da acceso a nuevas experiencias de salud y cuidados, **¡sin costo alguno para usted!** Además, puede acceder a todas sus prestaciones del Fondo Fideicomiso de Salud y Bienestar para los Obreros del Norte de California a través de la aplicación Transcarent.

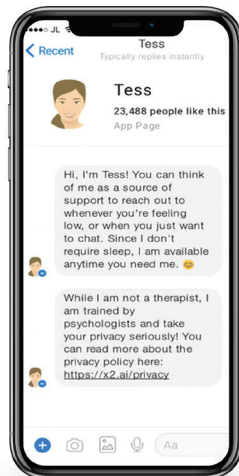


CLAREMONT

Energizado por  uprisehealth

Ayudándole a ser su mejor versión.

¿Quién es Tess?



Tess, es un chatbot de inteligencia artificial que proporciona apoyo emocional y recordatorios para impulsar su bienestar. Tess está disponible 24/7 para hablar cuando sea conveniente para usted y en el lugar que lo necesite.

Texto un “Hi” a Tess y entrar “Claremont” como su empresa nombre para empezar:

650-825-9634



Chatee con Tess para recibir apoyo emocional imparcial, en el momento que más lo necesite.



Desarrolle resiliencia y autoconciencia al practicar las habilidades para afrontar situaciones difíciles o cuando le sea más conveniente.



Tess da seguimiento con recordatorios y está pendiente para reforzar el uso de las habilidades aprendidas en previas conversaciones.



Entre más se comunique con Tess, ella conocerá más acerca de sus necesidades y preferencias para ofrecerle apoyo personalizado.



Tess proporciona recursos relevantes para sus necesidades.

¿Cómo me apoyará Tess?

- Aunque Tess no es una terapeuta, está entrenada por líderes de la industria para asegurar que sus interacciones sean de alta calidad. Disponible 24/7, Tess puede proporcionar apoyo, en el momento que usted más lo necesita, para impulsar el bienestar emocional.
- Tess está capacitada para ofrecer apoyo emocional siguiendo recomendaciones de los expertos de salud mental. Aunque Tess no es una terapeuta, está entrenada por líderes de la industria para asegurar que sus interacciones sean de alta calidad.
- Tess escucha atentamente y envía recordatorios para reforzar las habilidades aprendidas en previos diálogos. Estos recordatorios pueden llevarse a cabo, según sus propias preferencias, para fomentar la resiliencia y aumentar su bienestar emocional.
- Tess está disponible cuando sea conveniente para usted, para ofrecerle un apoyo emocional seguro.

claremonteap.com

800.834.3773

Texto un “Hi” a Tess y entrar “Claremont” como su empresa nombre para empezar: **650-825-9634**



¡ Bienvenidos "Ken Lusby Clerks and Lumber Handlers"!

A partir del 31 de julio de 2021, la Oficina Administrativa del Fondo de Fideicomiso para los Obreros del Norte de California, Inc. (LFAO) es el nuevo administrador de su Plan de Pensión debido a la unión del Plan de Pensión de Ken Lusby Clerks y Lumber Handlers ("Lumber Handlers Plan") en el Plan de Pensión de los Obreros. La siguiente información está destinada a ayudarlo a navegar es nueva unión y el nuevo administrador.

¿CÓMO ME AFECTA LA FUSIÓN DEL PLAN DE PENSIONES?

Los beneficios del "Lumber Handlers Plan" acumulados antes del 1 de agosto de 2021, no se verán afectados por esta fusión.

→ PAGOS ACTUALES DE BENEFICIOS DE PENSIÓN PARA JUBILADOS

Si actualmente recibe pagos mensuales de beneficios de Pensión, los montos de sus beneficios de Pensión permanecerán sin cambios.

- Para los jubilados y beneficiarios que reciben beneficios mensuales directamente de New York Life, continuarán haciéndolo.
- Para los participantes que se jubilen a partir del 1 de agosto de 2021, pueden recibir su beneficio mensual de la Oficina Administrativa de Fondos para los Obreros del Norte de California, Inc.

→ PAGO Y ELEGIBILIDAD

Todos los pagos y la elegibilidad para los beneficios obtenidos después de la unión del 31 de julio de 2021 estarán sujetos a las reglas del Plan de Pensiones de los Obreros.

- Para los participantes que trabajen a partir del 1 de agosto de 2021, comenzará a acumular Servicio futuro acreditado bajo el Fondo de Fideicomiso de Pensión de los Obreros de acuerdo con el siguiente cronograma:

Horas Trabajadas en el Año de Crédito del Plan (período del 1 de agosto de cualquier año al 31 de julio del año siguiente)	Servicio Futuro Acreditado
Menos de 500 Horas	Ningún
500 a 652 Horas	0.50
653 a 869 Horas	0.75
870 horas o más	1.00

- Su beneficio de pensión será la suma de sus beneficios ganados bajo el "Lumber Handlers" Plan y el Plan de Pensión de los Obreros si continúa trabajando después del 1 de agosto de 2021.

→ LUMBER HANDLERS AÑO DEL PLAN 2021

Debido a la unión, el Año del Plan actual del "Lumber Handlers Plan" será desde el 1 de enero de 2021 hasta el 31 de julio de 2021. Para compensar la pérdida de cinco meses desde el 1 de agosto de 2021 hasta el 31 de diciembre de 2021, usted recibirá un crédito de tiempo de 800 horas por el Año del Plan 2021 corto según el "Lumber Handlers Plan", si usted no ha incurrido en una Interrupción Permanente del Servicio según el "Lumber Handlers Plan" antes del 31 de julio de 2021. Las 800 horas se agregarán a sus horas reales trabajadas bajo "Lumber Handlers Plan" durante este breve año del plan al determinar sus Años de Servicio con derecho a Pensión y los Años de Crédito de Pensión según el "Lumber Handlers Plan".

- Esta regla especial no se aplica si se jubila bajo el "Lumber Handlers Plan" con una fecha de jubilación antes del 1 de agosto de 2021.

→ CUENTA DE ESTADO DEL PLAN DE PENSIONES

Lumber Handlers emitirá su estado de cuenta de pensión para el Año del Plan 2021. El Plan de Pensión de los Obreros emitirá su estado de cuenta anual de pensión comenzando con el Año de Crédito del Plan 2022 (período desde el 1 de agosto de 2021 hasta el 31 de julio de 2022) para reflejar el estado de su cuenta del Plan de Pensión en o alrededor de diciembre de cada año.

→ PORTAL DE EMPLEADOS

Visite <https://member.norcalaborers.org/norcal> para registrar su cuenta y/o ver los beneficios de su Plan en cualquier momento.

A través del Portal del Empleado, podrá acceder a:

- Dirección actual registrada;
- Elegibilidad para el Plan de Salud y Bienestar;

¿DÓNDE PUEDO ACCEDER A LA INFORMACIÓN Y LOS FORMULARIOS DEL PLAN DE BENEFICIOS?

Si desea ver o imprimir una copia de la información y/o formularios del Plan de beneficios de Pensión o Salud y Bienestar, puede acceder a una copia en www.lfao.org en la pestaña Formularios y Publicaciones.

→ Para ver el resumen de los beneficios del plan para miembros no jubilados que continúan trabajando a partir del **1 de agosto de 2021**, consulte:

- Descripción Resumida del Plan de Pensión, vigente a partir del 1 de diciembre de 2016
- Descripción Resumida del Plan de Salud y Bienestar Activo, vigente a partir del 1 de junio de 2016

The screenshot shows the website of the Laborers Funds Administrative Office of Northern California, Inc. The header includes the organization's logo, name, and language options (English and Español). A 'Member Portal' button is visible. The main navigation bar has links for PRINCIPAL, MIEMBROS (ACTIVE/INACTIVE), JUBILADOS, FORMAS/PUBLICACIONES (highlighted in orange), CONTÁCTENOS, and INFORMACIÓN. Below the navigation bar is a search section with a 'Select Option' dropdown menu, a search bar with a magnifying glass icon, and a search button.

INFORMACIÓN DEL CONTACTO

La dirección física y postal del Fondo de Fideicomiso es 5672 Stoneridge Drive, Suite 100, Pleasanton, CA 94588.

Debido a COVID-19 y para garantizar un entorno seguro, el Fondo de Fideicomiso ofrece citas através de Zoom para todos los servicios o citas en persona solo para asistencia relacionados con el Retiro.

Si tiene alguna pregunta sobre sus beneficios o para programar una cita, por favor comuníquese con la Oficina del Fondo de Fideicomiso al 707-864-2800, de lunes a viernes, de 8:00 AM a 5:00 PM.

Elija los beneficios para la visión de Kaiser Permanente

Durante la inscripción abierta, elija la cobertura óptica de Kaiser Permanente para anteojos y lentes de contacto. Ahora puede cubrir sus necesidades ópticas gracias al mismo equipo de profesionales que se encarga de su salud.

\$69 Un par de anteojos completos a partir de \$69¹ -
Cuando utilice su beneficio, es posible que no tenga que pagar costos adicionales de su bolsillo.

 **Hasta 1.200 marcos para elegir, incluyendo Gucci, Ray-Ban y Nike.** ¡Y ahora su beneficio también cubre anteojos de seguridad recetados!



kp2020.org - Reserve un examen oftalmológico, verifique sus beneficios, solicite lentes de contactos y verifique el estado de su pedido en línea.



Resumen de beneficios

SERVICIOS	MONTO DEL BENEFICIO	FRECUENCIA
Examen de la vista	Copago de \$15 para los empleados activos, \$10 para los jubilados. Sin cargo por exámenes preventivos.	Sin límites
Marcos para anteojos recetados	\$145 de subsidio en el precio de compra de un marco para anteojos recetados. Para utilizar el beneficio óptico, al menos uno de los dos lentes debe tener una fórmula médica.	24 meses
Lentes	Se cubrirá sin cargo un par de anteojos normales: estándares de plástico de visión sencilla, bifocales o progresivos sin línea divisoria. ²	12 meses
Lentes de contacto	\$120 de subsidio en el precio de compra de lentes de contacto ajustados y entregados.	12 meses

Su beneficio óptico solo es válido en un Centro Óptico de Kaiser Permanente.

¹Para anteojos de \$69, elija entre más de 20 marcos a \$20, y obtenga lentes estándares de plástico de visión sencilla a \$49 (\$49 para los lentes, más un marco de \$20 que equivale a \$69).

²Lentes estándares de plástico transparente.

1/2021 J

Important Contacts & Directions to the Trust Fund Office/ Contactos Importantes y Direcciones de la Oficina del Fondo de Fideicomiso

5672 Stoneridge Drive, Suite 100 | Pleasanton, CA 94588 | 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

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 844-601-9793

Pharmacy Help 844-601-9793

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

UnitedHealthcare Dental

800-999-3367

www.myuhcdental.com

BridgeHealth

855-265-9804

laborer@bridgehealth.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

Take I-680 S → Turn left onto Stoneridge Drive → Arrive at 5672 Stoneridge Drive

Tome la I-680 S → Izquierda en Stoneridge Drive → Llegue a 5672 Stoneridge Drive

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

Take Folsom St to I-80 E → Right at Market St turns right and becomes 10th St → Left onto Folsom St → Take I-580 E to Hacienda Dr. Take exit 46 from I-580 E → Continue onto I-580 E → Right take exit 46 for Hacienda Drive toward Dublin Boulevard → Right onto Hacienda Drive → Left onto Gibraltar Drive → Left onto Stoneridge Drive → Arrive at 5672 Stoneridge Drive

Tome Folsom St hasta la I-80 E → Derecha en Market St, gire a la derecha y se convierta en 10th St → Izquierda en Folsom St → Tome la I-580 E hasta Hacienda Dr. Tome la salida 46 desde la I-580 E → Continúe por la I-580 E → Derecha salida 46 hacia Hacienda Drive hacia Dublin Boulevard → Derecha en Hacienda Drive → Izquierda en Gibraltar Drive → Izquierda en Stoneridge Drive → Llegue a 5672 Stoneridge Drive





Laborers Funds Administrative Office
of Northern California, Inc.
5672 Stoneridge Drive, Suite 100
Pleasanton, CA 94588

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 trimestral, 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.