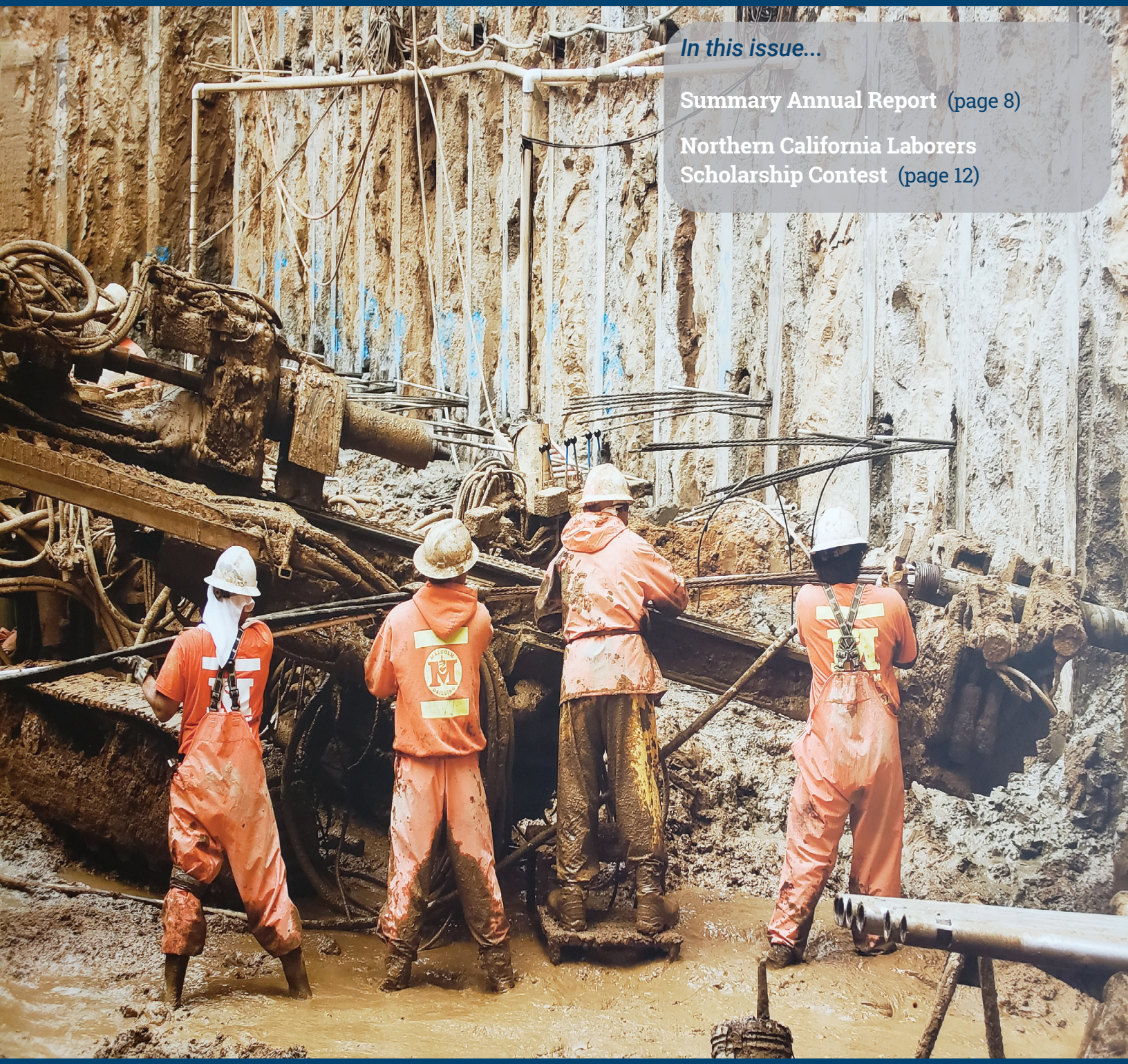
Est 1963

Laborers Quarterly

Laborers Funds Administrative Office of Northern California, Inc.

58 years of serving Northern California Laborers and their families.



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Q2-2021

Issue 26

lfao.org

Trust Fund Calendar & Important Reminder!

Vacation Goes Green 2021

- If you **ARE ENROLLED** in Direct Deposit for Vacation-Holiday benefits by March 18, 2021, you will receive two benefit disbursements, one at the end of April and the other at the end of October.
- If you **ARE NOT ENROLLED** in Direct Deposit, you will only receive a benefit disbursement in the form of a paper check at the end of October that will cover the Vacation-Holiday benefits from August through July.

First Quarter 2021

April

- 26th Vacation Payout - ***Direct Deposit Only***
- 27th May Pension benefit
- 30th April Annuity benefit

May

- 25th June Pension benefit
- 29th May Annuity benefit
- 31st *Closed: Memorial Day*

June

- 25th July Pension benefit

Second Quarter 2021

July

- 5th Closed: *Independence Day observed*
- 27th August Pension benefit
- 31th Pension Credit year ends

August

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

September

- 6th Closed: *Labor Day*
- 27th October Pension benefit
- 30th Sept. Annuity benefit

Third Quarter 2021

October

- 15th Annuity Statements
- 26th November Pension benefit
- 26th Vacation Payout
- 29th October Annuity benefit

November

- 23th December Pension benefit
- 25th Closed: *Thanksgiving*
- 26th Closed: *Day after Thanks.*
- 30th November Annuity benefit

December

- 1st Dental/Vision enroll begins
- 24th Closed: *Christmas Observed*
- 28th January Pension benefit
- 31st December Annuity benefit
- 31st Pension Statements

Look Ahead 2022

January

- 1st Kaiser plan year begins
- 1st Closed: *New Year's Day*
- 26th February Pension benefit
- 29th January Annuity benefit

February

- 21st Closed: *Presidents Day*
- 23th March Pension benefit
- 26th February Annuity benefit

March

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

BENEFIT = Paper check mail date or direct deposit date.
IMPORTANT: Benefit dates are projections and may vary.

Summary Annual Report

Enclosed with this Quarterly is the Summary Annual Report that provides financial information for the Health & Welfare, Vacation-Holiday and Annuity Plans for fiscal year beginning June 1, 2019, and ending May 31, 2020. The report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act (ERISA) of 1974. Each summary includes:

- Total income and contributions
- Investment earnings
- Gains/losses from sale of assets
- Administrative costs
- Plan expenses

If you have any questions, please contact us.

Free Program for Expectant Mothers

PPO Participants Only

The Future Moms Program is designed to identify pregnancy risks early to get you the quality care needed to have a successful pregnancy, delivery, and healthy baby. Premature deliveries and low birth weights can pose serious health risks to you and your baby. They can also result in significant expense to the Plan. Using the Future Moms Program can help you stay on track with your prenatal care and address risks early-on. Once registered, you will receive a toll-free number to call and begin taking full advantage of the Program, which includes:

- *Access a nurse coach anytime, any day, about your pregnancy;*
- *Screenings to see if you might be at risk for depression or early delivery; and*
- *Useful tools to help you, your doctor, and your Future Moms' nurse coach.*

To register, call 1-866-664-5404 as early as possible. A registered nurse will help you get started.

Get Paid Twice a Year!

How to Receive Future Payouts Through Direct Deposit. Complete the Vacation-Holiday Plan Direct Deposit form included with this Quarterly. You can also find the Vacation Plan Direct Deposit form at **lfao.org**. Please send your completed form via email*, mail, or fax.

*Please send all forms and documents as an attachment to **Gogreen@lfao.org**.

Enrolled in Direct Deposit vs. Not Enrolled

	April 2021	October 2021	April 2022	October 2022
Enrolled in Direct Deposit	✓	✓	✓	✓
Not Enrolled in Direct Deposit	✗	✓	✗	✓

If you are ***not enrolled*** in Direct Deposit your April Vacation check will be deferred and issued to the October ***Paper Check.***

Should you have any questions regarding the Vacation Goes Green campaign, please contact the Vacation-Holiday Department at 707-864-2800, Monday through Friday, from 8:00 AM to 5:00 PM.

CLAREMONT
IBH

Helping you be your best.

Claremont is Your Resilience Resource

Many of us struggle with anxiety or other behavioral health issues, particularly in this current environment. It's okay to admit that you need help. Fortunately, there is a range of helpful mental health options provided by your employer.

Prioritizing your self-care is an act of strength. Claremont EAP has many services that can be delivered when, where, and how you need it.

Several online resources, including webinars, self-assessments, positive psychology and behavioral health resources are available.

Mental health support with a licensed counselor through video counseling, live chat, and asynchronous messaging.

Telephonic work-life balance services, including legal, financial, childcare, elder/adult care, college planning, relocation, and other helpful experts and resources.

claremonteap.com
800.834.3773

On-Demand Emotional Wellness Support

Tess is an AI chatbot that provides support and check-ins to boost your wellness. Tess is available 24/7 to talk at your convenience, in order to enhance your well being. Text "Hi" to Tess and enter "Claremont" as your company name to get started: **650-825-9634**

Online Peer Support and Recovery Groups

The EAP includes referrals to participate in online groups support. Peer Support is available for a variety of issues including:

- Get it Done When You're Depressed
- Anxiety
- Depression
- Support for People of Color
- Depression Support for Women
- Bipolar Disorder
- Substance Abuse
- Front-Line Workers

Call **800-834-3773** to get started.

Short-Term Counseling

Claremont offers in-person counseling with a licensed clinician to address issues such as marital relationships, depression, grief and loss, anxiety, substance abuse, and work stress. Call **800-834-8334** to access your benefit.

Online Wellness Resources

Visit Claremont Personal Advantage to access wellness webinars, articles, assessments and more: **claremonteap.personaladvantage.com**

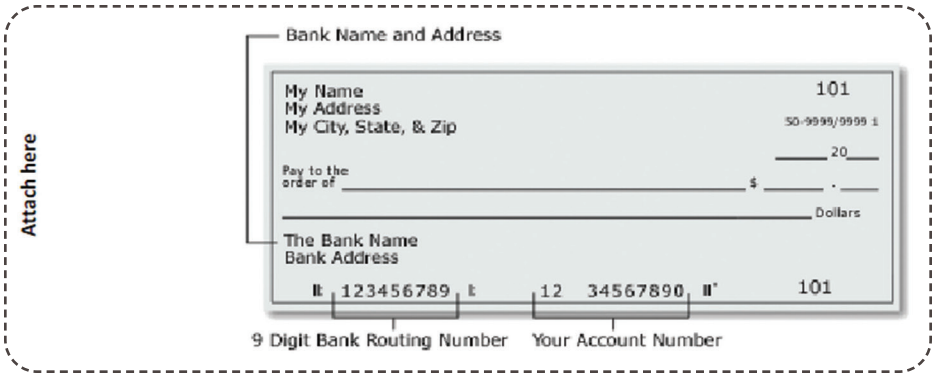
© 2021 Claremont EAP • V.2.10.2021.1

VACATION-HOLIDAY / DIRECT DEPOSIT FORM

VACACIÓN-FERIADO / FORMA DE DEPÓSITO DIRECTO

*** PLEASE NOTE WE DO *NOT* DEPOSIT INTO PREPAID DEBIT CARD ACCOUNTS.**

*** POR FAVOR, TENGA EN CUENTA QUE *NO* DEPOSITAMOS EN CUENTAS PREPAGADAS DE TARJETA DE DÉBITO.**



If you **are enrolled** in Direct Deposit for Vacation-Holiday benefits you will receive two benefit disbursements, one at the end of April and the other at the end of October. If you **are not enrolled** in Direct Deposit, you will receive one benefit disbursement in the form of a paper check at the end of October.

Si usted **está inscrito** en el Depósito Directo para beneficios de Vacacione-Feriado, usted recibirá dos desembolsos de beneficios, uno a fines de abril y el otro a fines de octubre. Si usted **no está inscrito** en el Depósito Directo, usted recibirá un desembolso de beneficios en forma de cheque impreso a fines de octubre.

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

* TYPE OF ACCOUNT AND ACCOUNT NUMBER (MARK 1 OPTION AND WRITE THE ACCOUNT NUMBER AND ROUTING NUMBER)

☐ CHECKING ACCOUNT NO.: ROUTING NO.:

You MUST enclose a personal check with your pre-printed name and address, marked "VOID" across the front OR a bank letter or statement stating your name, routing and account number. / Usted DEBE adjuntar un cheque personal con su nombre y domicilio preimpreso y marcado "VOID" a traves del frente O una carta o estado bancario que indique su nombre, y numero de ruta e cuenta.

☐ SAVINGS ACCOUNT NO.: ROUTING NO.:

You MUST provide a bank letter or statement stating your name, routing and account number. / Usted DEBE proporcionar una carta o estado bancario que indique su nombre, y numero de ruta e cuenta.

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:

To get your benefit faster, complete and return this Authorization Form with the requested documentation by:
Para obtener su beneficio mas rápido, complete y devuelva este Formulario de Autorización con la documentación solicitada por:

1. **Email to / Correo electrónico** a **GoGreen@lfao.org**
2. **Mail or drop off at / Envie por correo o entrega**

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

BridgeHealth

BridgeHealth simplifies the process for planned surgeries, making it easier and less costly for you.

Members pay $0 – surgery costs are covered 100%

Top-rated surgical care and personal care coordination

No surprise billing – you'll always know what you'll pay

Bariatric | Cardiac | General | Orthopedic | Spine | Women's Health | Vascular | Neurological

BridgeHealth is available to employees and their family members enrolled in the Laborers Direct Payment ("PPO") Plan.*

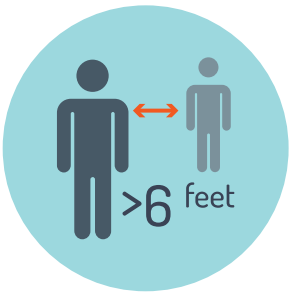
**Not currently available to employees enrolled in the Kaiser health plan, Anthem Medicare Advantage (MA) Plan, or to Retired Direct Payment Plan members covered by Medicare.*

Contact BridgeHealth to learn more:

laborer@bridgehealth.com **(855) 265-9804** **info.bridgehealth.com/laborer**

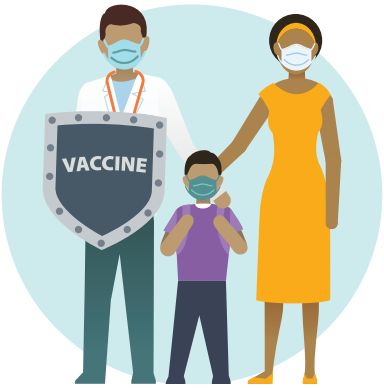
Emergency, pediatric (under age 13), cancer, cosmetic, dental, diagnostic, vision and transplant procedures are not available through BridgeHealth.

Vaccines (shots) are one of the tools we have to fight the COVID-19 pandemic.



To stop this pandemic, we need to use all of our prevention tools. Vaccines are one of the most effective tools to protect your health and prevent disease. Vaccines work with your body's natural defenses so **your body will be ready to fight the virus**, if you are exposed (also called immunity). Other steps, like wearing a mask that covers your nose and mouth and staying at least 6 feet away from other people you don't live with, also help stop the spread of COVID-19.

Studies show that COVID-19 **vaccines are very effective** at keeping you from getting COVID-19. Experts also think that getting a COVID-19 vaccine may help keep you from getting seriously ill even if you do get COVID-19. These vaccines cannot give you the disease itself.



The vaccines are safe. The U.S. vaccine safety system makes sure that all vaccines are as safe as possible. All the COVID-19 vaccines that are being used have gone through the same safety tests and meet the same standards as any other vaccines produced through the years. A system in place across the entire country that allows CDC to watch for safety issues and make sure the vaccines stay safe.

Different types of COVID-19 vaccines will be available. Most of these vaccines are given in two shots, one at a time and spaced apart. The first shot gets your body ready. The second shot is given at least three weeks later to make sure you have full protection. If you are told you need two shots, make sure that you get both of them. The vaccines may work in slightly different ways, but all types of the vaccines will help protect you.

www.cdc.gov/coronavirus/vaccines

CS322256-A | 02/03/21

The vaccines may cause side effects in some people, like sore muscles, feeling tired, or mild fever. These reactions mean the vaccine is working to help teach your body how to fight COVID-19 if you are exposed. For most people, these side effects will last no longer than a day or two. **Having these types of side effects does NOT mean that you have COVID-19**. If you have questions about your health after your shot, call your doctor, nurse, or clinic. As with any medicine, it is rare but possible to have a serious reaction, such as not being able to breathe. It is very unlikely that this will happen, but if it does, call 911 or go to the nearest emergency room.

When you get the vaccine, you *and* your healthcare worker will both need to wear masks.

CDC recommends that during the pandemic, people wear a mask that covers their nose and mouth when in contact with others outside their household, when in healthcare facilities, and when receiving any vaccine, including a COVID-19 vaccine.

Even after you get your vaccine, you will need to keep wearing a mask that covers your nose **and** mouth, washing your hands often, and staying at least 6 feet away from other people you do not live with. This gives you and others the best protection from catching the virus. Right now, experts don't know how long the vaccine will protect you, so it's a good idea to continue following the guidelines from CDC and your health department. **We also know not everyone will be able to get vaccinated right away, so it's still important to protect yourself and others.**

LABORERS TRUST FUNDS FOR NORTHERN CALIFORNIA

HEALTH AND WELFARE
ANNUITY
VACATION-HOLIDAY

SUMMARY ANNUAL REPORT
2020

LABORERS HEALTH AND WELFARE TRUST FUND FOR NORTHERN CALIFORNIA

SUMMARY ANNUAL REPORT 2020

This is a summary of the annual report of the Laborers Health and Welfare Trust Fund for Northern California, 94-1235152, for the year ended May 31, 2020. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of the Laborers Health and Welfare Trust Fund for Northern California has committed itself to pay certain medical, dental, optical, prescription drug, vision, death, and disability benefit claims incurred under the terms of the Plan.

INSURANCE INFORMATION

The plan has contracts with Claremont EAP, Delta Dental of California, Kaiser Foundation Health Plan Inc., Newport Dental Plan, Prime Care Dental Plan, United Healthcare Insurance Company, and Anthem Blue Cross Life and Health Insurance Company to pay certain behavioral health, medical, and dental claims incurred under the terms of the Plan. The total premiums paid for the plan year ended May 31, 2020 were $132,102,334.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was $369,547,453 as of May 31, 2020, compared to $333,304,443 as of June 1, 2019. During the plan year the plan experienced an increase in its net assets of $36,243,010. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of $407,237,121, including employer contributions of $362,524,040, employee contributions of $14,910,358, realized gains of $5,193,234 from the sale of assets, earnings from investments of $14,432,745 and other income of $10,176,744.

Plan expenses were $370,994,111. These expenses included $17,324,069 in administrative expenses and $353,670,042 in benefits paid to participants and beneficiaries.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment;
4. Transactions in excess of 5% of plan assets;
5. Insurance information including sales commissions paid by insurance carriers; and
6. Information regarding any common or collective trusts, pooled separate accounts, master trusts, or 103-12 Investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the administrative office of the Laborers Health and Welfare Trust Fund for Northern California, at 220 Campus Lane Fairfield, CA 94534, telephone 707-864-2800. The charge to cover copying costs will be $62.00 for the full annual report, or $.25 per page for any part thereof.

LABORERS ANNUITY
PLAN FOR NORTHERN CALIFORNIA
SUMMARY ANNUAL REPORT 2020

This is a summary of the annual report for Laborers Annuity Plan for Northern California, 94-6277608, Plan 002, for the year ended May 31, 2020. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

Benefits under the plan are provided by a trust fund. Plan expenses were $27,045,472. These expenses included $3,223,561 in administrative expenses and $23,821,911 in benefits paid to participants and beneficiaries. A total of 72,586 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was $865,399,855 as of May 31, 2020, compared to $713,594,525 as of June 1, 2019. During the plan year the plan experienced an increase in its net assets of $151,805,330. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of $178,850,802, including employer contributions of $134,140,499, gains of $9,314,018 from the sale of assets, earnings from investments of $35,133,383 and other income of $262,902.

MINIMUM FUNDING STANDARDS

Enough money was contributed to the plan to keep it funded in accordance with the minimum funding standards of ERISA.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment;
4. Transactions in excess of 5% of plan assets;
5. Insurance information including sales commissions paid by insurance carriers; and
6. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Laborers Funds Administrative Office of Northern California, Inc., who is the plan administrator, at 220 Campus Lane, Fairfield, CA 94534, telephone (707) 864-2800. The charge to cover copying costs will be $58.75 for the full annual report, or $.25 per page for any part thereof.

LABORERS VACATION-HOLIDAY TRUST FUND FOR NORTHERN CALIFORNIA

SUMMARY ANNUAL REPORT 2020

This is a summary of the annual report of the Laborers Vacation/Holiday Trust Fund for Northern California, EIN 94-6092198, for the year ended May 31, 2020. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of Laborers Vacation/Holiday Trust Fund for Northern California has committed itself to pay certain vacation benefit claims incurred under the terms of the plan.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was $(3,780,313) as of May 31, 2020, compared to $(4,651,052) as of June 1, 2019. During the plan year the plan experienced an increase in its net assets of $870,739. During the plan year, the plan had total income of $123,049,403, including employer contributions of $122,448,125 and earnings from investments of $601,278.

Plan expenses were $122,178,664. These expenses included $39,210,368 in administrative expenses (including $37,814,238 of supplemental dues collected and forwarded to the District Council) and $82,968,296 in benefits paid to participants and beneficiaries

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers; and
3. Assets held for investment.

To obtain a copy of the full annual report, or any part thereof, write or call the administrative office of the Laborers Vacation/Holiday Trust Fund for Northern California at 220 Campus Lane, Fairfield, CA 94534, telephone 701-864-2800. The charge to cover copying costs will be $2.00 for the full annual report, or $.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan at 220 Campus Lane, Fairfield, CA 94534, and at the U.S. Department of Labor in Washington, DC or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department of Labor should be addressed to: Public Disclosure Room, N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.

ONLINE APPLICATION NOW AVAILABLE!
http://ncdc-laborers.org/scholarship/

March 17, 2021

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 2021 - Spring 2022 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 March 19, 2021 through 5 pm, Friday, June 11, 2021 or uploaded by Midnight of Friday, June 11, 2021 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

Northern California Laborers Scholarship Foundation

2021 Scholarship Award Program - Contest Rules and Application Instructions *DEADLINE FRIDAY, JUNE 11, 2021*

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 2021 Scholarship Award Program. You may apply online at ncdc-laborers.org/scholarship OR by mailing the application and required elements.

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 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 2021 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 2021 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 19, 2021. **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, June 11, 2021.** (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, June 11, 2021.
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. Paper applications must be received no later than 5:00 pm on Friday, June 11, 2021 or online applications must be uploaded by midnight on Friday, June 11, 2021. 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:

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.

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 2021-Spring 2022 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. *ONLINE APPLICATION NOW AVAILABLE AT NCDC-LABORERS.ORG/SCHOLARSHIP*

APPLICATION DEADLINE: RECEIVED IN OFFICE BY FRIDAY, JUNE 11, 2021– 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. Give a brief statement of your financial need *(attach separate sheet if necessary)*:_____

_____

_____

_____

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

_____

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.

Date: _____ Student's Signature:_____

Calendario del Fondo de Fideicomiso y Fechas Importantes

Vacation Goes Green 2021

- Si usted **ESTÁ INSCRITO** en Depósito Directo para los beneficios de Vacación-Feriado en o antes del 18 de marzo de 2021, usted recibirá dos desembolsos de beneficios, uno a fines de abril y el otro a fines de octubre.
- Si usted **NO ESTÁ** inscrito en el Depósito Directo, usted recibirá un desembolso de beneficios en forma de cheque impreso a fines de octubre que cubrirá los beneficios de agosto hasta julio.

Primer Trimestre 2021

Abril

- **26** Pago de Vacación - ***Déposito Directo Solamente***
- **27** Pensión de Mayo
- **30** Anualidad de Abril

Mayo

- **26** Pensión de Junio
- **29** Anualidad de Mayo
- **31** Oficina Cerrada: *Día Conmemorativo*

Junio

- **25** Pensión de Julio

Segundo Trimestre 2021

Julio

- **5** Oficina Cerrada: *Observación Día de la Indenpendecia*
- **27** Pensión de Agosto
- **31** Año del plan de pensión concluye

Agosto

- **1º** Inicia año de pensión crediticio
- **26** Pensión de Septiembre

Septiembre

- **6** Oficina Cerrada: *Día Laboral*
- **27** Pensión de Octubre
- **30** Anualidad de Septiembre

Tercer Trimestre 2021

Octubre

- **15** Estados de cuenta de Anualidad
- **26** Pensión de Noviembre
- **26** Pago de Vacación
- **29** Anualidad de Octubre

Noviembre

- **23** Pensión de Diciembre
- **25** Oficina Cerrada: *Día de Acción de Gracias*
- **26** Oficina Cerrada: *Día despúes de Acción de Gracias*
- **30** Anualidad de Noviembre

Diciembre

- **1º** Incripciones abiertas para plan Dental/Visión
- **24** Oficina Cerrada: *Observación de la Navidad*
- **28** Pensión de Enero
- **31** Anualidad de Diciembre
- **31** Estados de cuenta de Pensión

Fechas Futuras 2022

Enero

- **1º** Comienza el plan de año de Kaiser
- **1º** Oficina Cerrada: *Día de Año Nuevo*
- **26** Pensión de Febrero
- **29** Anualidad de Enero

Febrero

- **21** Oficina Cerrada: *Día del Presidente*
- **23** Pensión de Marzo
- **26** Anualidad de Febrero

Marzo

- **1º** Comienza el plan de año de salud
- **26** Pensión de Abril
- **31** Anualidad de Marzo

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

Informe Anual Resumido

Adjunto en esta publicacion timestral esta el Informe Annual Resumido, que contiene informacion financiera para los planes de Salud y Bienesta, Vacacion-Feriado, y Anualidad para el año fiscal empezando el 1o de Junio, 2019 y terminando el 31 de Mayo, 2020. El informe se ha archivado al "Employee Benefits Security Administration" como es requierido bajo el "Employee Retirement Income Security Act (ERISA) de 1974." Cada resumen incluye:

- Ingresos y contribuciones
- Ganancias de inversiones
- Ganancias y perdidas por ventas de activos
- Costos Adiministrativos
- Gastos del plan

Si tiene alguna pregunta, por favor contáctenos.

Programa Gratuito para Futuras Madres

Participantes en PPO

El Programa de Futuras Mamás esta diseñado para identificar riesgos de embarazo para conseguirle el cuidado necesario para tener un embarazo y parto exitoso y un bebé saludable. Los partos prematuros y bajo peso al nacer pueden causar riesgos graves. También resultan en gastos significativos al plan. Usando el Programa de Futuras Mamas puede ayudarle mantener cuidado prenatal y abordar los riesgos mas temprano. Cuando se haya registrado, le entregaran un numero de telefono gratuito para que pueda empezar a usar el programa, que incluye:

- *Acceso a una enfermera de asistencia en cualquier momento, con respecto a su embarazo;*
- *Exámenes para ver si puede estar en riesgo de depresión o parto prematuro; y*
- *Otros servicios para ayudarle a usted, su doctor, y a la enfermera de Futuras Mamás.*

Para registrarse, llame 1-866-664-5404 en las primeras 12 semenas de embarazo. Una enfermera le registrará.

¡Reciba su Pago Dos Veces al Año!

Como recibir pagos futuros mediante depósito directo. Complete el formulario de Depósito Directo del Plan de Vacaciones-Feriados que se incluye con este Trimestral. También puede encontrar el Formulario de Depósito Directo del Plan de Vacaciones en **lfao.org**. Envíe su formulario completo por correo electrónico*, correo postal o fax.

*Por favor, envíe todos los formularios y documentos adjuntos a **Gogreen@lfao.org**.

Inscrito en Depósito Directo vs. No Inscrito en Depósito Directo

	Abril 2021	Octubre 2021	Abril 2022	Octubre 2022
Inscrito en Depósito Directo	✓	✓	✓	✓
No Inscrito en Depósito Directo	✗	✓	✗	✓

*Si **no está inscrito** en el Depósito Directo, su cheque de Vacaciones de Abril se aplazará y se emitirá al **cheque en papel** de Octubre.*

Si tiene alguna pregunta sobre la campaña "Vacation Goes Green", comuníquese con el Departamento de Vacaiones-Feriados al 707-864-2800, de lunes a viernes, de 8:00AM a 5:00PM.

CLAREMONT IBH

Ayudándote a ser tu mejor versión.

Claremont es Su Recurso de Resilencia

Muchos de nosotros luchamos contra la ansiedad u otros problemas de salud conductuales, particularmente problemas en este entorno actual. Está bien admitir que necesita ayuda. Afortunadamente, existe una variedad de opciones útiles de salud mental proporcionados por su empleador.

Dar prioridad a su cuidado personal es un acto de fuerza. Claremont EAP tiene muchos servicios que se pueden brindar cuándo, dónde y cómo los necesite.

Se encuentran disponibles varios recursos en línea, incluyendo seminarios web, autoevaluaciones, psicología positiva y recursos de salud conductual.

Apoyo de salud mental con un consejero autorizado a través de asesoramiento por video, chat en vivo y mensajería asincrónica.

Servicios telefónicos de conciliación entre el trabajo y la vida privada, incluidos los servicios legales, financieros, cuidado de niños, cuidado de ancianos y adultos, planificación universitaria, reubicación y otros expertos y recursos útiles.

Apoyo de Bienestar Emocional a Pedido

Tess es un chatbot de inteligencia artificial que brinda apoyo y controles para mejorar su bienestar. Tess está disponible las 24 horas del día, los 7 días de la semana para hablar a su conveniencia, con el fin de mejorar su bienestar. Envíe un mensaje de texto con "Hola" a Tess e ingrese "Claremont" como el nombre de su empresa para comenzar: **650-825-9634**

Grupos de Recuperación y Apoyo de Pares en Línea

El EAP incluye referencias para participar en grupos de apoyo en línea. Apoyo de Pares, está disponible para una variedad de problemas, que incluyen:

- Hazlo Cuando Estés Deprimido
- Ansiedad
- Depresión
- Apoyo a las Personas de Color
- Apoyo a la Depresión para Mujeres
- Desorden Bipolar
- Abuso de Sustancias
- Trabajadores de Primera Línea

Llame al **800-834-3773** para comenzar.

Asesoramiento a Corto Plazo

Claremont ofrece asesoramiento en persona con un médico con licencia para abordar problemas como las relaciones matrimoniales, la depresión, el dolor y la pérdida, la ansiedad, el abuso de sustancias y el estrés laboral. Llame al **800-834-8334** para acceder sus beneficios.

Recursos de Bienestar en Línea

Visit Claremont Personal Advantage para acceder a seminarios web, artículos, evaluaciones y má: **claremonteap.personaladvantage.com**

BridgeHealth

BridgeHealth simplifica el proceso de las cirugías planificadas, haciéndolo más fácil y menos costoso para usted.

Los miembros pagan $0 - cirugía los costos están cubiertos al 100%

Atención quirúrgica y coordinación de atención personal de primera

Sin facturación sorpresa – lo siempre sepa lo que pagará

Bariátrica **Cardíaca** **General** **Ortopédica** **Dorsal** **Salud de la Mujer** **Vascular** **Neurológica**

BridgeHealth está disponible para los empleados y sus familiares inscritos en el Plan Laborers Direct Payment ("PPO").*

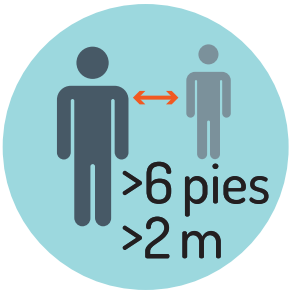
**No está disponible actualmente para los empleados inscritos en el plan de salud de Kaiser, el plan Anthem Medicare Advantage (MA) ni para los miembros jubilados del plan de pago directo cubiertos por Medicare.*

Póngase en contacto con BridgeHealth para más información:

laborer@bridgehealth.com **(855) 265-9804** **info.bridgehealth.com/laborer**

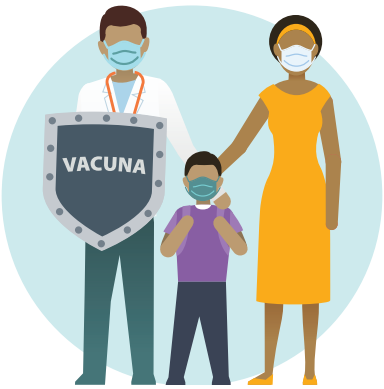
Las operaciones de emergencia, pediátricas (menores de 13 años), de cáncer, de belleza, dentales, de diagnóstico, visión y transplantes no están disponibles a través de BridgeHealth.

Las vacunas son una de las herramientas que tenemos para luchar contra la pandemia del COVID-19.



Para detener esta pandemia, debemos usar todas nuestras herramientas de prevención. Las vacunas son una de las herramientas más eficaces para proteger su salud y prevenir enfermedades. Las vacunas trabajan con las defensas naturales del cuerpo para que **su cuerpo esté preparado para luchar contra el virus** si usted está expuesto (esto también se llama inmunidad). Hay otras medidas que también ayudan a detener la propagación del COVID-19, como ponerse una mascarilla que le cubra la nariz y la boca, y mantenerse al menos a 6 pies o 2 metros de distancia de las personas que no vivan con usted.

Hay estudios que muestran que las **vacunas** contra el COVID-19 **son muy eficaces** para que usted no contraiga la enfermedad. Los expertos también creen que ponerse la vacuna contra el COVID-19 podría ayudar a que usted no se enferme gravemente, incluso si contrae el COVID-19. Estas vacunas no pueden darle la enfermedad.



Las vacunas son seguras. El sistema de vacunas de los Estados Unidos se asegura de que todas las vacunas sean lo más seguras posible. Todas las vacunas contra el COVID-19 que se están usando han pasado por las mismas pruebas de seguridad y cumplen con los mismos estándares que cualquier otra vacuna producida a lo largo de los años. Se ha establecido un sistema en todo el país que permite que los CDC estén atentos por si hay problemas de seguridad y verifiquen que las vacunas sigan siendo seguras.

Habrá diferentes tipos de vacunas contra el COVID-19 disponibles. La mayoría de estas vacunas se aplican en dos inyecciones, una a la vez y de manera separada. La primera inyección prepara su cuerpo. La segunda inyección se aplica al menos tres semanas después para garantizar que usted tenga protección completa. Si le dicen que necesita dos inyecciones, asegúrese de ponerse las dos. Puede que las vacunas funcionen en maneras levemente distintas, pero todos los tipos de vacuna ayudarán a protegerlo.

www.cdc.gov/coronavirus-es

CS322256-A | 02/05/21

Las vacunas pueden causar efectos secundarios en algunas personas, como dolores musculares, cansancio o fiebre baja. Estas reacciones significan que la vacuna está trabajando para enseñarle al cuerpo cómo luchar contra el COVID-19 si usted está expuesto. Para la mayoría de las personas, estos efectos secundarios no durarán más que un día o dos. **Tener estos tipos de efectos secundarios NO significa que usted tenga el COVID-19**. Si tiene preguntas acerca de su salud después de vacunarse, llame a su médico, personal de enfermería o centro médico. Como con otros medicamentos, es raro pero posible tener una reacción grave, como no poder respirar. Es muy poco probable que esto ocurra, pero si ocurre, llame al 911 o vaya a la sala de emergencia más cercana.

Cuando lo estén vacunando, usted y el trabajador de atención médica tendrán que usar mascarillas.

Los CDC recomiendan que durante la pandemia las personas se pongan una mascarilla que cubra la nariz y la boca cuando estén en contacto con otras personas que no vivan en su casa, cuando estén en establecimientos de atención médica y cuando se les aplique cualquier vacuna, incluida la vacuna contra el COVID-19.

Incluso después de ponerse la vacuna, usted tendrá que seguir usando una mascarilla que le cubra la nariz **y** la boca, lavarse las manos a menudo y mantenerse a 6 pies o 2 metros de distancia de las personas con las que no viva. Esto les dará a usted y a los demás la mejor protección para que no contraigan el virus. En este momento, los expertos no saben por cuánto tiempo lo protegerá la vacuna, por eso es una buena idea que siga cumpliendo con las directrices de los CDC y del departamento de salud de su área. **También sabemos que no todos podrán vacunarse de inmediato, por eso es aún importante que se proteja a sí mismo y a los demás.**

Laborers & Diabetes | Obreros y la Diabetes

Based on Trust Fund data, 1 in 5 Northern California Laborers has or will get Type 2 Diabetes.
Basándose en datos actuales del Fondo de Fideicomiso, 1 de cada 5 Obreros tiene o tendrá diabetes tipo 2.*

**OptumRx data*

Lower Your Risk: Physical Activity
(According to the American Diabetes Association)

- Lower blood glucose, HDL cholesterol; triglycerides
- Lower type 2 diabetes, heart disease; stroke risk
- Strengthen the heart, muscles and bones
- Improve blood circulation; tones muscles
- Keep body and joints flexible

Protecting Your Heart: Exercise
(According to Dr. Gaborko from Kaiser Permanente)

"Not exercising as an adult is as bad for your heart as smoking a pack and half of cigarettes a day. At all body mass index levels: obese, mildly over weight, and normal weight, exercise is the one thing that protects you from heart attacks, strokes, **diabetes** and high cholesterol so being physically fit counts more than being at a healthy weight."

Proteja su Corazon: Ejercité
(Deacuerdo a Dr. Goborko de Kaiser Permanente)

"No hacer ejercicio como adulto es tan malo para tu corazón como fumar un paquete y medio de cigarrillos al día. "En todos los niveles de índice de masa corporal: obesidad, sobrepeso y peso normal, el ejercicio es lo único que lo protege de los ataques cardíacos, los derrames cerebrales, **la diabetes** y el colesterol alto, por lo que estar en buena condición física cuenta más que tener un peso saludable."

Baja su Riesgo: Actividad Física
(Deacuerdo a la Asociación Americana de Diabetes)

- Bajar la glucosa, colesterol HDL; triglicéridos
- Bajar riesgo de diabetes 2 y enfermedad de corazón
- Fortalece el corazón, músculos y huesos
- Mejorar la circulación y tonifica los músculos
- Mantener el cuerpo y las articulaciones flexibles

Laborers and Family Members with the Following Factors are at a higher risk:

Los Obreros y su familia con los siguientes factores están en mas riesgo:

Body Mass Index (BMI) Over 25	Adults Over 40	Hispanic or African American	Parent or Sibling with Diabetes	Sedentary Lifestyle
Masa Corporal Índice (BMI) Sobre 25	Adultos Mayores de 40	Hispano o Afro-Americano	Padre o Hermano con Diabetes	Estilo de Vida Sedentario

FONDOS FIDEICOMISOS DE LOS OBREROS PARA EL NORTE DE CALIFORNIA

SALUD Y BIENESTAR
ANUALIDAD
VACACIONES/DÍAS FERIADOS

INFORME ANNUAL RESUMIDO
2020

FONDO FIDEICOMISO DE SALUD Y BIENESTAR DE LOS OBREROS PARA EL NORTE DE CALIFORNIA

INFORME ANNUAL RESUMIDO DE 2020

El presente es un resume del informe anual para el Fondo Fideicomiso de Salud y Bienestar de los Obreros para el Norte de California, EIN 94-1235152, para el año que termino el 31 de mayo de 2020. El informe anual ha sido presentado a la Administración de Garantía de Beneficios, tal como lo exige la Ley de Garantía de Ingresos por Jubilación del Empleado de 1974 (ERISA, por sus siglas en inglés).

El Consejo de Fideicomisarios del Fondo de Salud y Bienestar para los Obreros del Norte de California se ha comprometido a pagar ciertos reclamos de beneficios médicos, dentales, ópticos, de medicamentos recetados, de la vista, de muerte y de discapacidad incurridos según los términos del plan.

INFORMACIÓN DEL SEGURO

El Fideicomiso mantiene contractos con Claremont EAP, Delta Dental de California, Kaiser Foundation Health Plan Inc., Newport Dental Plan, Prime Care Dental Plan y United Healthcare Insurance Company para pagar ciertos reclamos de salud del comportamiento, médicos y dentales incurridos bajo los términos del plan. Las primas totales pagadas por el año del plan que termino el 31 de mayo de 2019 fueron $132,102,334.

ESTADO FINANCIERO BÁSICO

El valor de los activos del plan, después de restar los pasivos del plan, fue $369,547,453 al 31 de mayo de 2020 comparado con $333,304,443 al 1º de junio de 2019. Durante el año del Plan, el plan experimentó un aumento en sus activos netos de $36,243,010. Este aumento incluye una apreciación o depreciación no realizada en el valor de los activos del Plan, es decir, la diferencia entre el valor de los activos del Plan a fines del año y el valor de los activos a principios del año o el costo de los activos adquiridos durante el año. Durante el año del plan, el plan tuvo un ingreso total de $407,237,121, incluyendo las contribuciones de empleadores de $362,524,040 las contribuciones de empleados de $14,910,358, $5,193,234 por ventas de activos, las ganancias de inversiones de $14,432,745 y otros ingresos de $10,176,744.

Los gastos del Plan eran $370,994,111. Estos gastos incluyen $17,324,069 en gastos administrativos y $353,670,042 en beneficios pagados a los participantes y beneficiarios.

SUS DERECHOS A INFORMACIÓN ADICIONAL

Usted tiene derecho a recibir una copia del informe anual completo, o de cualquier parte del mismo, previa solicitud. Los artículos que se enumeran a continuación se incluyen en ese informe.

1. Informe de un contador;
2. Información financiera e información sobre pagos a proveedores de servicio
3. Activos retenidos para inversión;
4. transacciones en exceso del 5% de los activos del plan; y
5. Información de seguros incluidas las comisiones de ventas pagadas por las compañías de seguro
6. Información con respecto a fideicomisos comunes o colectivos, cuentas individuales agrupadas, fideicomisos maestros, o 103-12 entidades de inversión en las que participa el plan.

Para obtener una copia del informe anual completo, o de cualquier parte del mismo, escriba o llame a la oficina administrativa de la Junta de Fideicomisarios del Fondo de Salud y Bienestar de los Obreros para el Norte de California, al 220 Campus Lane, Fairfield, CA 94534, número de teléfono 707-864-2800. El cargo para cubrir los gastos de copias será $62.00 para el informe anual completo, o $0.25 por página para cualquier parte del mismo.

PLAN DE ANUALIDAD DE LOS OBREROS PARA EL NORTE DE CALIFORNIA

INFORME ANUAL RESUMIDO DE 2020

El presente es un resume del informe anual para el Plan de Anualidad de los Obreros para el Norte de California, EIN 94-6277608, para el año que terminó el 31 de Mayo de 2020. El informe anual ha sido presentado a la Administración de Garantía de Beneficios, tal como lo exige la Ley de Garantía de Ingresos por Jubilación del Empleado de 1974 (ERISA, por sus siglas en inglés).

ESTADO FINANCIERO BÁSICO

Los beneficios bajo el Plan son proporcionados por el Fideicomiso. Los gastos del plan fueron $27,045,472. Estos gastos incluyeron $3,223,561 en gastos administrativos, y $23,821,911 en beneficios pagados a participantes y beneficiarios. Un total de 72,586 personas eran participantes o beneficiarios del plan al final del año del Plan, aunque no todas estas personas habían obtenido el derecho a recibir beneficios.

El valor de los activos del Plan, después de restar los pasivos del Plan, fue $865,399,855 al 31 de Mayo de 2020 comparados con $713,594,525 al 31 de Junio de 2020. Durante el año del Plan, el Plan experimentó un aumento en sus activos netos de $151,805,330. Este aumento incluye una apreciación o depreciación no realizada en el valor de los activos del Plan, es decir, la diferencia entre el valor de los activos del Plan, es decir, la diferencia entre el valor de los activos del Plan a fines del año y el valor de los activos a principios del año o el costo de los activos adquiridos durante el año. El Plan tuvo un ingreso total de $178,850,802, incluyendo las contribuciones de empleadores de $134,140,499, ganancias de $9,314,018 de la venta de activos, las ganancias de inversiones de $35,133,383 y otros ingresos de $262,902.

SUS DERECHOS A INFORMACIÓN ADICIONAL

Usted tiene derecho a recibir una copia del informe anual completo, o de cualquier parte del mismo, previa solicitud. Los artículos que se enumeran a continuación se incluyen en ese informe:

1. Informe de un contador;
2. Información financiera e información sobre pagos a proveedores de servicio
3. Activos retenidos para inversión;
4. transacciones en exceso del 5% de los activos del plan; y
5. Información de seguros incluidas las comisiones de ventas pagadas por las compañías de seguro
6. Información con respecto a fideicomisos común o colectivos, cuentas individuales agrupadas, fideicomisos maestros, o 103-12 entidades de inversión en las que participa el plan.

Para obtener una copia del informe anual completo, o de cualquier parte del mismo, escriba o llame a la oficina administrativa de la Junta de Fideicomisarios del Plan de Anualidades de los Obreros para el Norte de California, que es el administrador del plan, al 220 Campus Lane, Fairfield, CA 94534, número de teléfono 707-864-2800. El cargo para cubrir los gastos de copias será $58.75 para el resume de informe anual completo, o $0.25 por página para cualquier parte del mismo.

FONDO FIDEICOMISO DE VACIONES/DÍAS FERIADOS DE LOS OBREROS PARA EL NORTE DE CALIFORNIA

INFORME ANNUAL RESUMIDO DE 2020

El presente es un resume del informe anual del Fondo Fideicomiso de Vacaciones/Días Feriados de los Obreros para el Norte de California, (EIN 94-6092198, Plan No. 501), para el año que termina el 31 de Mayo de 2020. El informe anual ha sido presentado a la Administración de Garantía de Beneficios del Empleado, tal como lo exige la Ley de Garantía de Ingresos por Jubilación del Empleado de 1974 (ERISA).

El Consejo de Fideicomisarios del Fondo de Salud y Bienestar para los Obreros del Norte de California se ha comprometido a pagar ciertos reclamos de beneficios de vacaciones incurridos según los términos del plan.

ESTADO FINANCIERO BÁSICO

EL valor de los pasivos del Plan, después de restar los activos del Plan, fue $(3,780,313) al 31 de Mayo de 2020, comparado con $(4,651,052) al 1º de Junio de 2019. Durante el año del Plan el Plan experimentó una ganancia en sus pasivos netos de $870,739. El Plan tuvo un ingreso total de $123,049,403, incluyendo las contribuciones de los empleadores de $122,448,125 y ganancias de inversiones de $601,278.

Los gastos del Plan fueron $122,178,664. Estos gastos incluyeron $39,210,368 en gastos administrativos (incluyendo $37,814,238 de cuotas suplementarias recogidas y reenviadas al Consejo del Distrito) y $82,968,296 en beneficios pagados a participantes y beneficiario.

SUS DERECHOS A INFORMACIÓN ADICIONAL

Usted tiene derecho a recibir una copia del informe anual completo, o de cualquier parte del mismo, previa solicitud. Los artículos que se enumeran a continuación se incluyen en ese informe:

1. Informe de un contador;
2. Información financiera e información respecto sobre pagos a proveedores de servicio
3. Activos retenidos para inversión;

Para obtener una copia del informe anual completo, o de cualquier parte del mismo, escriba o llame a la oficina administrativa de la Junta de Fideicomisarios del Fondo Fideicomiso de Vacaciones/Días Feriados de los Obreros para el Norte de California, al 220 Campus Lane, Fairfield, CA 94534, número de teléfono 707-864-2800. El cargo para cubrir los gastos de copias será $2.00 para el resume de informe anual completo, o $0.25 por página para cualquier parte del mismo.

Usted también derecho a recibir del Administrador, previa solicitud y sin cargo, un estado de los activos y pasivos del Plan y las notas adjuntas, o un estado de ingresos y gastos del Plan y las notas adjuntas, o ambos. Si solicita una copia del informe anual completo al Administrador, estos dos estados y las notas adjuntas estarán incluidos como parte de ese informe. Estas porciones del informe se suministran sin cargo.

Usted también tiene el derecho legalmente protegido a examinar el informe anual en la oficina principal del Plan, 220 Campus Lane, Fairfield, CA 94534, y en el Departamento del Trabajo de los EE.UU. o de obtener una copia del Departamento del Trabajo de los EE.UU. previo pago de los costos por fotocopias. Las solicitudes al Departamento deberán dirigirse a: Public Disclosure Room, N-1513, Employee Benefit Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

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

* Due to the COVID-19 pandemic, the Trust Fund Office is closed to the public until further notice. If you need to submit documents, please send them via email, mail, or fax. For documents that need to be drop off, please use the mailbox to the left of the main entrance.

* Debido a la pandemia del COVID-19, la Oficina del Fondo de Fideicomiso permanecerá cerrada hasta nuevo aviso. Si usted necesita presentar documentos, por favor envíelos por correo electrónico, correo postal o fax. Para documentos que necesitan ser entregados, por favor utilice el buzón a la izquierda de la entrada principal.

OUR MAILBOX
NUESTRO BUZÓN

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

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

BridgeHealth
855-265-9804
laborer@bridgehealth.com

TRAINING CENTER
1001 Westside Dr, San Ramon, CA 94583
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Apprenticeship: apprenticeship@norcaltc.org

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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.