



Laborers Quarterly

LABORERS FUNDS ADMINISTRATIVE OFFICE OF NORTHERN CALIFORNIA, INC.

59 years of serving Northern California Laborers and their families.

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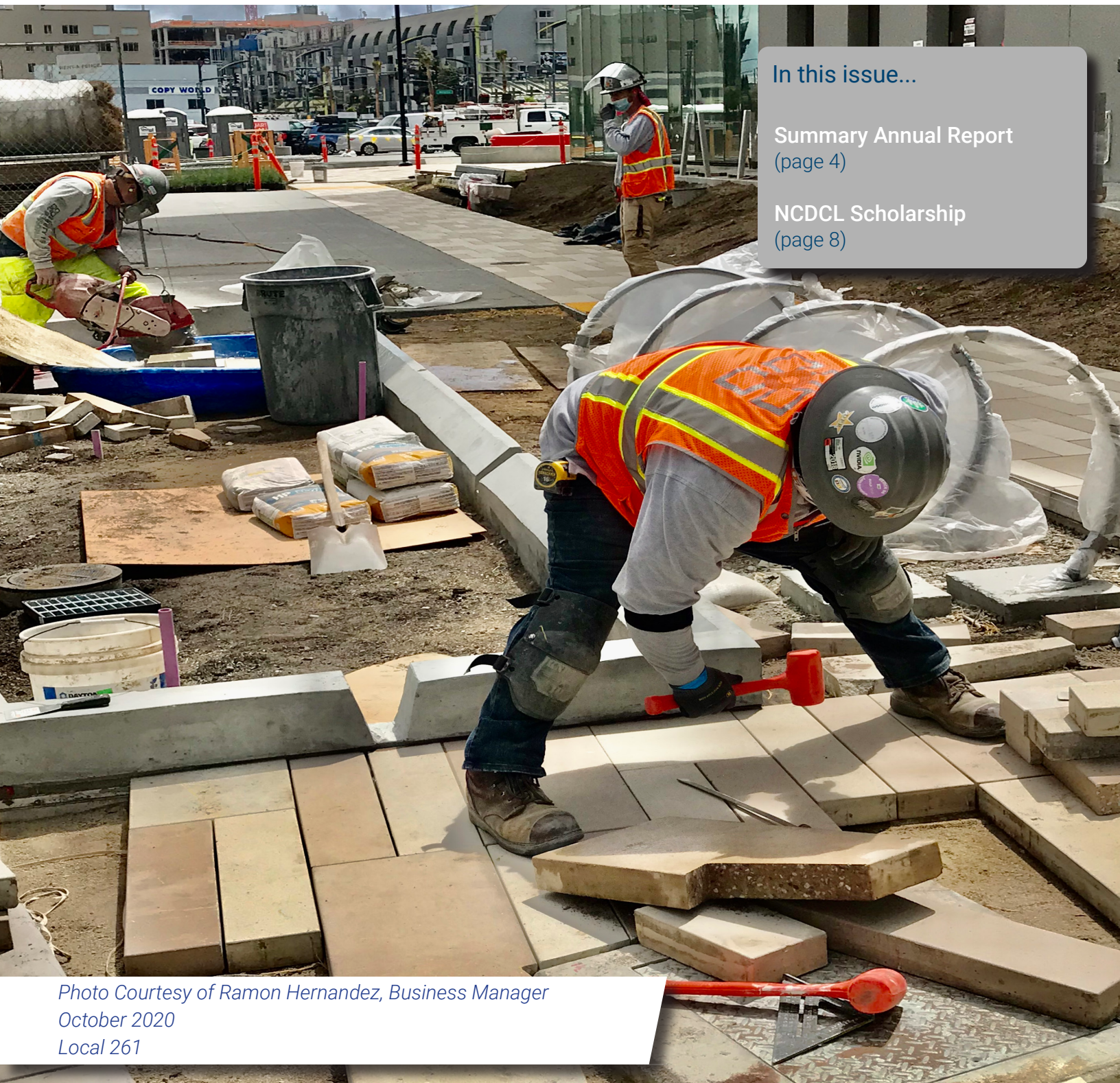


Photo Courtesy of Ramon Hernandez, Business Manager
October 2020
Local 261

Trust Fund Calendar



Bi-Annual Pension Audit 2022

Please be aware that this year we will be conducting the Bi-Annual Pension Audit. The Audit forms are due before August 8, 2022.

First Quarter 2022

April	May	June
25 th Vacation Payout - Direct Deposit Only	25 th June Pension benefit	27 th July Pension benefit
26 th May Pension benefit	30 th Closed: <i>Memorial Day</i>	
29 th April Annuity benefit	31 st May Annuity benefit	

Second Quarter 2022

July	August	September
4 th Closed: <i>Independence Day</i>	1 st Pension Credit year begins	5 th Closed: <i>Labor Day</i>
26 th August Pension benefit	8 th Bi-Annual Pension Audit Forms Due	27 th October Pension benefit
31 st Pension Credit year ends	26 th Sept. Pension benefit	30 th Sept. Annuity benefit

Third Quarter 2022

October	November	December
3 rd Annuity Statements	22 nd December Pension benefit	1 st Dental/Vision enroll begins
25 th Vacation Payout	24 th Closed: <i>Thanksgiving</i>	15 th Pension Statement
26 th November Pension benefit	25 th Closed: <i>Day after Thanks.</i>	22 nd January Pension benefit
31 st October Annuity benefit	30 th November Annuity benefit	26 th Closed: <i>Christmas Observed</i>
		30 th December Annuity benefit

Look Ahead 2023

January	February	March
1 st Kaiser plan year begins	20 th Closed: <i>Presidents Day</i>	1 st Health plan year starts
2 nd Closed: <i>New Year's Day</i>	23 th March Pension benefit	28 th April Pension benefit
26 th February Pension benefit	28 th February Annuity benefit	31 st March Annuity benefit
31 st January Annuity benefit		

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, 2020, and ending May 31, 2021. 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
- Gains/losses from sale of assets
- Plan expenses
- Investment earnings
- Administrative costs

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. 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.
- Useful tools to help you, your doctor, and your Future Moms' nurse coach.

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

NCDCL Now Taking Applications for the Fall 2022 - Spring 2023 Semester!

Inside this bulletin, you can find information, instructions, and an application for the Northern California Laborers Scholarship Contest for the Fall 2022 - Spring 2023 school year. Please note that applications will be accepted beginning March 1, 2022, through June 17, 2022. Please refer to the enclosed materials for the applications instructions.

Bi-Annual Pension Audit 2022

The Bi-Annual Pension Audit forms, which have been mailed out this month, are required to validate the pensioners listed below continue to meet the retirement qualifications necessary to receive benefits from the Trust Fund Office.

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

- Pensioners under age 65
- Pensioners over age 65 but younger than 70½ as of January 2020 who live within California
- Pensioners or beneficiaries living outside the United States
- Conservator of a pensioner or beneficiary who lives outside of the United States

The following individuals will not be required to complete a Bi-Annual pension audit form:

- New pensioners and beneficiaries who received their first pension check in calendar year 2022
- Beneficiaries living within the United States and receiving a pension from the Fund
- Conservators of pensioners or beneficiaries living within the United States

If you have any questions, please contact the Pension department.





BI-ANNUAL PENSION AUDIT 2022

WE ARE HERE TO HELP!



Please make sure that all forms are notarized or signed by a Local Union Representative, if required, before submitting them.

If you need assistance with your Audit Statement, please contact the Fund Office at (707) 864-2800, and we will be happy to discuss options to assist you in completing this process. At this time, the following methods are available for you to deliver your completed form(s):

SCAN & EMAIL



Non-Disability Pensioners - Scan (or simply take pictures with your cell phone) and email images of the completed forms with your signature and your photo identification card to customerservice@lfao.org.

Disability Pensioners - Email images of the form with your letter or statement from Social Security or your forms completed by a physician as requested by your Audit form to customerservice@lfao.org.

MAIL OR DROP OFF AT LFAO



Mail the completed form to the Fund Office at:
5672 Stoneridge Drive, Suite 100, Pleasanton, CA 94588
or
Drop it in the blue mailbox in front of the Fund Office.

DROP OFF AT LOCAL UNION



Take the completed form to your Local Union. Your Local Union can return it to the Fund Office via the electronic Local Union Portal.

ZOOM APPOINTMENT



Call the Trust Fund Office to schedule a virtual appointment via Zoom. As long as you have a camera enabled device, a member of our Member Services team can assist you, from the comfort and safety of your home, with capturing images of your documents and completed forms.

LABORERS TRUST FUNDS FOR NORTHERN CALIFORNIA

**HEALTH AND WELFARE
ANNUITY
VACATION-HOLIDAY**



**SUMMARY ANNUAL REPORT
2021**

LABORERS HEALTH AND WELFARE TRUST FUND FOR NORTHERN CALIFORNIA SUMMARY ANNUAL REPORT 2021

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, 2021. 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, Anthem Dental Complete, 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, 2021 were \$136,489,335.

BASIC FINANCIAL STATEMENT

The value of plan assets, after subtracting liabilities of the plan, was \$394,165,346 as of May 31, 2021, compared to \$369,547,453 as of June 1, 2020. During the plan year the plan experienced an increase in its net assets of \$24,617,893. 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 \$438,655,656, including employer contributions of \$369,709,264, employee contributions of \$14,743,064, realized loss of \$554,213 from the sale of assets, earnings from investments of \$42,632,417 and other income of \$12,125,124.

Plan expenses were \$414,037,763. These expenses included \$17,662,718 in administrative expenses and \$396,375,045 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 5672 Stoneridge Drive, Suite 100, Pleasanton, CA 94588, telephone 707-864-2800. The charge to cover copying costs will be \$54.50 for the full annual report, or \$.25 per page for any part thereof.

LABORERS ANNUITY PLAN FOR NORTHERN CALIFORNIA SUMMARY ANNUAL REPORT 2021

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, 2021. 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 \$30,707,231. These expenses included \$3,786,712 in administrative expenses and \$26,920,519 in benefits paid to participants and beneficiaries. A total of 74,580 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 \$1,062,677,751 as of May 31, 2021, compared to \$865,399,855 as of June 1, 2020. During the plan year the plan experienced an increase in its net assets of \$197,277,896. 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 \$227,985,127, including employer contributions of \$141,840,069, gains of \$7,433,979 from the sale of assets, earnings from investments of \$78,506,042 and other income of \$205,037.

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 5672 Stoneridge Drive, Suite 100, Pleasanton, CA 94588, telephone (707) 864-2800. The charge to cover copying costs will be \$49.75 for the full annual report, or \$.25 per page for any part thereof.

LABORERS VACATION-HOLIDAY TRUST FUND FOR NORTHERN CALIFORNIA SUMMARY ANNUAL REPORT 2021

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, 2021. 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 \$(3,144,942) as of May 31, 2021, compared to \$(3,780,313) as of June 1, 2020. During the plan year the plan experienced an increase in its net assets of \$635,371. During the plan year, the plan had total income of \$119,505,226, including employer contributions of \$119,369,600 and earnings from investments of \$135,626.

Plan expenses were \$118,869,855. These expenses included \$35,822,517 in administrative expenses (including \$34,324,081 of supplemental dues

collected and forwarded to the District Council) and \$83,047,338 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 5672 Stoneridge Drive, Suite 100, Pleasanton, CA 94588, telephone 701-864-2800. The charge to cover copying costs will be \$2.25 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 5672 Stoneridge Drive, Suite 100, Pleasanton, CA 94588, 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/>

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: _____

EMERGENCY ROOMS ARE FOR EMERGENCIES ONLY

Talk to a real doctor in
under 60 seconds with
Transcarent Telehealth!



Transcarent is not currently available to employees enrolled in the Kaiser health plan or members covered by Medicare.



Talk to a real human doctor in under 60 seconds!

In three words: Convenient, Free, Quality.

With Transcarent Telehealth, you can connect with a doctor in under 60 seconds, no appointment is needed! Say goodbye to waiting rooms at urgent care. Take advantage of this free benefit, there is no limit on the number of doctor visits. Best of all, Telehealth is available to you 24/7/365.

Use for conditions, such as:

- Coughs, fevers, sore throat
- Earaches, stomach pain, diarrhea
- Rashes, allergic reactions, animal/insect bites
- Injuries, back or abdominal pain
- Burns or heat-related illness
- Urinary tract infections
- Prescription refills



Convenient

Connect with a
doctor in 60 seconds



No cost to you

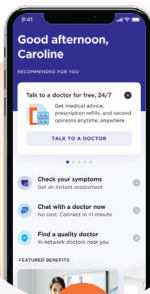
Cost is covered by your
Laborers Health Plan



Quality

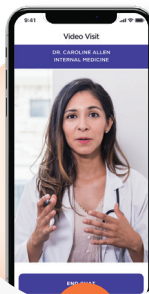
Licensed MD

How it works:



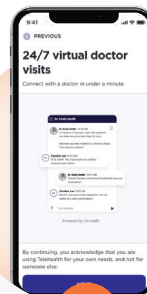
ACTIVATE

Once you activate, no
further registration is
needed to talk to a doctor.



CHAT WITH A DOCTOR

Click "Chat with a Doctor" and then
type "Hello" to start a conversation
with a doctor instantly.



RECEIVE CARE!

It's really that easy. You can
switch to video or text with
a doctor, and share photos.

LAS SALAS DE EMERGENCIA SÓLO SON PARA EMERGENCIAS

Hable con un doctor real en menos de 60 segundos con **Transcarent Telesalud**



Transcarent no está disponible actualmente para los empleados inscritos en el plan médico de Kaiser, ni para los afiliados cubiertos por Medicare.



¡Hable con un médico humano en menos de 60 segundos!

En tres palabras: Cómodo, gratuito y de calidad.

Con Transcarent Telesalud, puede conectarse con un médico en menos de 60 segundos, ¡sin necesitar una cita! Diga adiós a las salas de espera en los centros de urgencia médica. Aproveche esta prestación gratuita, no hay límite para las visitas al médico. Lo mejor de todo es que Telesalud está disponible para usted las 24 horas del día, los 365 días del año.

Utilice para condiciones, tales como:

- Tos, fiebre, dolor de garganta
- Dolores de oído, dolor de estómago, diarrea
- Erupciones, reacciones alérgicas, picaduras de animales/insectos
- Lesiones, dolor de espalda o abdominal
- Quemaduras o enfermedades relacionadas con el calor
- Infecciones del tracto urinario
- Relleno de medicamentos



Conveniente

Conéctese con un médico en 60 segundos



Sin costo para usted

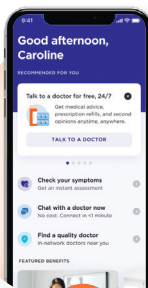
El costo está cubierto por su Plan de Salud de los Obreros



Calidad

Médicos certificados

Cómo funciona:



1

ACTIVE

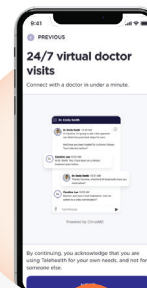
Una vez que active su cuenta, no es necesario registrarse para hablar con un médico.



2

HABLE CON UN DOCTOR

Haga clic en "Chatear con un doctor" y escriba "Hola" para iniciar una conversación con un doctor instantáneamente.



3

RECIBA ATENCIÓN MÉDICA

Es así de fácil. Además, puede optar por video o texto con un médico, y compartir fotos.

THANK YOU FOR ENROLLING IN DIRECT DEPOSIT!

The Vacation-Holiday statements mailed on March 11th. If you were enrolled in Direct Deposit by March 4th, the Vacation-Holiday balance listed on your statement will be deposited into your bank account on Monday, April 25th. If you choose to enroll in Direct Deposit after this deadline, you will receive your deposit on one of our Friday supplemental payout dates, beginning April 29th. Please note that if you do not wish to enroll in Direct Deposit, your April Vacation check will be deferred and issued as a paper check in October.

Contact the Trust Fund Office about completing a Direct Deposit Authorization Form.

	April 25 th	October 25 th
Enrolled in Direct Deposit	✓	✓
Not Enrolled in Direct Deposit	✗	✓

¡GRACIAS POR INCRIBIRSE EN DEPÓSITO DIRECTO!

Los estados de cuenta de Vacación-Feriado se enviarán por correo el 11 de marzo. Si usted se inscribió en Depósito Directo antes del 4 de marzo, el saldo de Vacación-Feriado que figura en su estado de cuenta se depositará en su cuenta bancaria el lunes 25 de abril. Si elige inscribirse en Depósito Directo después de esta fecha límite, usted recibirá su depósito en un viernes, que es parte de los días de pago suplementarios, a partir del 29 de abril. Por favor, tenga en cuenta que si no desea inscribirse en depósito directo, su cheque de vacaciones de abril se aplazará y se emitirá como cheque en papel en octubre.

Comuníquese con la Oficina del Fondo de Fideicomiso para obtener información sobre cómo completar un Formulario de Autorización de Depósito Directo.

	Abril 25	Octubre 25
Inscrito en Depósito Directo	✓	✓
No Inscrito en Depósito Directo	✗	✓

Calendario del Fondo de Fideicomiso



Auditoría Bienal de Pensión 2022

Por favor tenga en cuenta que este año realizaremos nuestra Auditoría Bienal de Pensión. Los formularios de la auditoría deberán ser entregados antes del 8 de agosto de 2022.

Segundo Trimestre 2022

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

Tercer Trimestre 2022

Julio	Agosto	Septiembre
4 Oficina Cerrada: <i>Día de la Independencia</i> 26 Pensión de Agosto 31 Concluye el Año del Plan de Pensión	1º Comienza el Año de Pensión Crediticio 8 Auditoría Bienal de Pensión fecha límite para entregar formularios 26 Pensión de Septiembre	5 Oficina Cerrada: <i>Día Laboral</i> 27 Pensión de Octubre 30 Anualidad de Septiembre

Cuarto Trimestre 2022

Octubre	Noviembre	Diciembre
3 Estados de cuenta de Anualidad 25 Pago de Vacación 26 Pensión de Noviembre 31 Anualidad de Octubre	22 Pensión de Diciembre 24 Oficina Cerrada: <i>Día de Acción de Gracias</i> 25 Oficina Cerrada: <i>Día Después de Acción de Gracias</i> 30 Anualidad de Noviembre	1º Incripciones abiertas para plan Dental/Visión 15 Estados de cuenta de Pensión 22 Pensión de Enero 26 Oficina Cerrada: <i>Observación del Día Navidad</i> 30 Anualidad de Diciembre

Fechas Futuras 2022

Enero	Febrero	Marzo
1º Comienza el plan de año de Kaiser 2º Oficina Cerrada: <i>Día de Año Nuevo</i> 26 Pensión de Febrero 31 Anualidad de Enero	20 Oficina Cerrada: <i>Día del Presidente</i> 23 Pensión de Marzo 28 Anualidad de Febrero	1º Comienza el plan de año de salud 28 Pensión de Abril 31 Anualidad de Marzo

Resumen del Informe Anual

Adjunto en esta publicación trimestral está el Resumen del Informe Anual, que contiene información financiera para los planes de Salud y Bienestar, Vacación-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 requerido bajo el "Employee Retirement Income Security Act (ERISA) de 1974." Cada resumen incluye:

- Ingresos y contribuciones totales
- Ganancias y pérdidas por ventas de activos
- Gastos del plan
- Ganancias de inversiones
- Costos administrativos

Si tiene alguna pregunta, por favor contáctenos.



Programa Gratuito para Futuras Madres

Solo para Participantes en PPO

El Programa de Futuras Madres está 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. Usando el Programa de Futuras Madres puede ayudarle mantener cuidado prenatal y abordar los riesgos desde el principio. Una vez registrado, recibirá un número gratuito para llamar y comenzar a aprovechar al máximo 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 Madres.

Para registrarse en este programa, llame al 1-866-664-5404 lo antes posible. Una enfermera le registrará.

¡NCDCL Está Aceptando las Aplicaciones para el Semestre de Otoño 2022 - Primavera 2023!

Dentro de este boletín, podrá encontrar información, instrucciones y la aplicación para el participar en el Concurso de Becas para Obreros del Norte de California para el año escolar Otoño 2022 - Primavera 2023. Tenga en cuenta que las solicitudes se aceptarán entre el 1 de marzo de 2022 y el 17 de junio de 2022. Consulte los materiales adjuntos para las instrucciones de aplicación. Por favor tenga en cuenta que la información del Concurso de las Becas solo está disponible en inglés.

Auditoría Bial de Pensión 2022

Los formularios de la Auditoría Bial de Pensión, que se enviarán por correo este mes, son necesarios para validar que los pensionados que se mencionan a continuación continúen cumpliendo con los requisitos de jubilación necesarios para recibir beneficios de la Oficina del Fondo de Fideicomiso.

Se enviarán los formularios de la Auditoría Bial de Pensión a las siguientes personas:

- Jubilados menores de 65 años
- Jubilados mayores de 65 años, pero menores de 70 años y medio a partir de enero 2020 que viven en California
- Jubilados o beneficiarios que viven fuera de los Estados Unidos
- Conservadores de jubilados o beneficiarios que viven fuera de los Estados Unidos

Las siguientes personas no estarán obligadas a completar un formulario de Auditoría Bial de Pensión:

- Nuevos jubilados y beneficiarios que recibieron su primer cheque de pensión en el año calendario 2022
- Beneficiarios que viven en los Estados Unidos y reciben una pensión del Fondo
- Conservadores de jubilados o beneficiarios que viven dentro de los Estados Unidos

Si tiene preguntas, comuníquese con el departamento de Pensión.





AUDITORÍA BIENAL DE PENSIÓN

**¡ESTAMOS AQUÍ PARA
AYUDAR!**



Por favor, asegúrese de que todos los formularios estén notariados o firmados por un representante de su Sindicato Local, según sea necesario, antes de enviarlos.

Si necesita ayuda con su Formulario para la Auditoría, por favor comuníquese con la Oficina del Fondo al (707) 864-2800, y estaremos encantados de explicar las opciones para ayudarlo a completar este proceso. En este momento, los siguientes métodos están disponibles para que usted entregue su(s) formulario(s) completo(s):



ESCÁNEAR & ENVIAR POR CORREO ELECTRÓNICO

Jubilados Sin Discapacidad - Escanee (o simplemente tome fotografías con su teléfono celular) y envíe por correo electrónico las imágenes de los formularios completados con su firma y tarjeta de identificación con foto a customerservice@lfao.org.

Jubilados Con Discapacidad - Envíe por correo electrónico imágenes del formulario con su carta o declaración del Seguro Social o sus formularios completados por un médico según lo solicite su formulario de la Auditoría a customerservice@lfao.org.



ENVIAR POR CORREO POSTAL O DEJAR EN LFEO

Envíe por correo el formulario completo a la Oficina del Fondo a,
5672 Stoneridge Drive, Suite 100, Pleasanton, CA 9458

O

Déjalo en el buzón azul frente a la Oficina del Fondo.



ENTREGAR A SU SINDICATO LOCAL

Lleve el formulario completo a su Sindicato Local, quien puede devolverlo a la Oficina del Fondo a través del Portal electrónico del Sindicato Local.

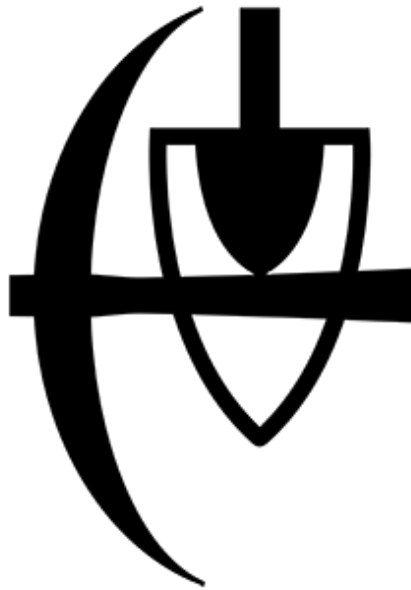


REUNIÓN VÍA ZOOM

Llame a la Oficina del Fondo de Fideicomiso para programar una cita virtual a través de Zoom. Siempre que tenga un dispositivo con cámara, un representante de nuestro equipo de Servicios para Miembros podrá ayudarlo a capturar imágenes de sus documentos y formularios completos, desde la comodidad y seguridad de su hogar.

FONDOS DE FIDEICOMISOS DE LOS OBREROS PARA EL NORTE DE CALIFORNIA

**SALUD Y BIENESTAR
ANUALIDAD
VACACIÓN-FERIADO**



**INFORME ANUAL RESUMIDO
2021**

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

INFORME ANUAL RESUMIDO DE 2021

El presente es un resumen del informe anual para el Fondo de Fideicomiso de Salud y Bienestar de los Obreros para el Norte de California, EIN 94-1235152, para el año que terminó el 31 de mayo de 2021. 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 contratos con Claremont EAP, Anthem Dental Complete, 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 terminó el 31 de mayo de 2021 fueron \$136,489,335.

ESTADO FINANCIERO BÁSICO

El valor de los activos del plan, después de restar los pasivos del plan, fue \$394,165,346 al 31 de mayo de 2021 comparado con \$369,547,453 al 1º de junio de 2020. Durante el año del Plan, el plan experimentó un aumento en sus activos netos de \$24,617,893. 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 \$438,655,656, incluyendo las contribuciones de empleadores de \$369,709,264 las contribuciones de empleados de \$14,743,064, la pérdida realizada de \$554,213 por ventas de activos, las ganancias de inversiones de \$42,632,417 y otros ingresos de \$12,125,124.

Los gastos del Plan eran \$414,037,763. Estos gastos incluyen \$17,662,718 en gastos administrativos y

\$396,375,045 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 5672 Stoneridge Drive, Suite 100, Pleasanton, CA 94588, número de teléfono 707-864-2800. El cargo para cubrir los gastos de copias será \$54.50 para el informe anual completo, o \$.25 por página para cualquier parte del mismo.

PLAN DE ANUALIDAD DE LOS OBREROS

PARA EL NORTE DE CALIFORNIA

INFORME ANUAL RESUMIDO DE 2021

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 2021. 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 \$30,707,231. Estos gastos incluyeron \$3,786,712 en gastos administrativos, y \$26,920,519 en beneficios pagados a participantes y beneficiarios. Un total de 74,580 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 \$1,062,677,751 al 31 de mayo de 2021 comparados con \$865,399,855 al 1 ° de junio de 2020. Durante el año del Plan, el Plan experimentó un aumento en sus activos netos de \$197,277,896. 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 \$227,985,127, incluyendo las contribuciones de empleadores de \$141,840,069, ganancias de \$7,433,979 de la venta de activos, las ganancias de inversiones de \$78,506,042 y otros ingresos de \$205,037.

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 5672 Stoneridge Drive, Suite 100, Pleasanton, CA 94588, número de teléfono 707-864-2800. El cargo para cubrir los gastos de copias será \$49.75 para el resume de informe anual completo, o \$0.25 por página para cualquier parte del mismo.

FONDO DE FIDEICOMISO DE VACACIÓN-FERIADO DE LOS OBREROS PARA EL NORTE DE CALIFORNIA

INFORME ANUAL RESUMIDO DE 2021

El presente es un resume del informe anual del Fondo de Fideicomiso de Vacación-Feriado de los Obreros para el Norte de California, (EIN 94-6092198, Plan No. 501), para el año que termina el 31 de mayo de 2021. 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 \$(3,144,942) al 31 de mayo de 2021, comparado con \$(3,780,313) al 1o de junio de 2020. Durante el año del Plan el Plan experimentó una ganancia en sus pasivos netos de \$635,371. El Plan tuvo un ingreso total de \$119,505,226, incluyendo las contribuciones de los empleadores de \$119,369,600 y ganancias de inversiones de \$135,626.

Los gastos del Plan fueron \$118,869,855. Estos gastos incluyeron \$35,822,517 en gastos administrativos (incluyendo \$34,324,081 de cuotas suplementarias recogidas y reenviadas al Consejo del Distrito) y \$83,047,338 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 de Fideicomiso de Vacación-Feriado de los Obreros para el Norte de California, al 5672 Stoneridge Drive, Suite 100, Pleasanton, CA 94588, número de teléfono 707-864-2800. El cargo para cubrir los gastos de copias será \$2.25 para el resume de informe anual completo, o \$0.25 por página para cualquier parte del mismo.

Usted también tiene 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, 5672 Stoneridge Drive, Suite 100, Pleasanton, CA 94588, 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

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

Transcarent

855-265-9804

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 exit for Stoneridge Drive → Turn left → Arrive at 5672 Stoneridge Drive

Tome la salida hacia Stoneridge Drive → Haga una izquierda → Llegue a 5672

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.
220 Campus Lane
Fairfield, CA 94534

DISCLAIMER

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

DESCARGO DE RESPONSABILIDADES

Nuestra revista 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 Fideicomiso.