

Laborers Quarterly

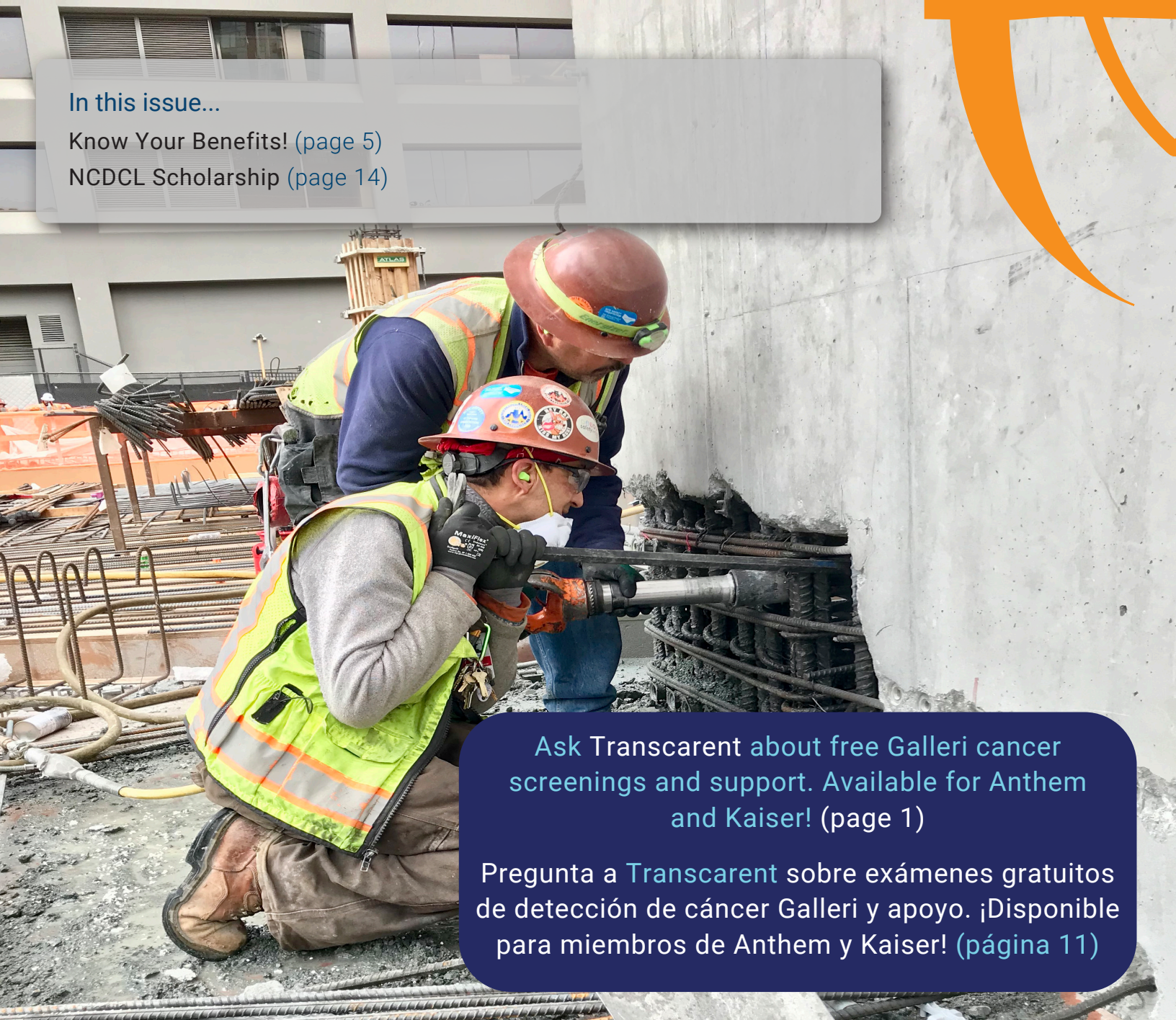
LABORERS FUNDS ADMINISTRATIVE OFFICE OF NORTHERN CALIFORNIA, INC.

Serving Northern California Laborers and their families since 1963.

In this issue...

Know Your Benefits! (page 5)

NCDCL Scholarship (page 14)



Ask Transcarent about free Galleri cancer screenings and support. Available for Anthem and Kaiser! (page 1)

Pregunta a Transcarent sobre exámenes gratuitos de detección de cáncer Galleri y apoyo. ¡Disponible para miembros de Anthem y Kaiser! (página 11)

Photo Courtesy of Ramon Hernandez, Business Manager Local 261

New cancer care benefits available. Activate today.

Cancer screenings save lives by detecting issues early. Transcarent makes it easy to take this important proactive step.



Meet with an Oncology Nurse Navigator

Connect with a knowledgeable expert who will guide you through your cancer care journey.



Schedule Your Screening

Transcarent can help you to book screenings like mammograms, colonoscopies, and more.



Ask Questions

Our passionate care team is always available to answer your questions.

Access personalized screening reminders, consult with oncology experts, and learn about your available benefits.

Download the Transcarent app to activate your account.

 855-265-9804

 member.transcarent.com

Scan here to download the app



Trust Fund Calendar

First Quarter 2025

January	February	March
1st Closed: <i>New Year's Day</i>	17th Closed: <i>President's Day</i>	14th Vacation Statement
28th Pension Payout	25th Pension Payout	26th Pension Payout
31st Annuity Payout	28th Annuity Payout	31st Annuity Payout

2025 Important Dates

Pension Payment Dates

01/28 - Feb Pension
02/25 - Mar Pension
03/26 - Apr Pension
04/25 - May Pension
05/27 - Jun Pension
06/25 - Jul Pension
07/28 - Aug Pension
08/26 - Sep Pension
09/25 - Oct Pension
10/28 - Nov Pension
11/21 - Dec Pension
12/15 - Jan Pension

Annuity Payment Dates

01/31 - Jan Annuity
02/28 - Feb Annuity
03/31 - Mar Annuity
04/30 - Apr Annuity
05/30 - May Annuity
June - Reissues Only
July - Reissues Only
August - Reissues Only
09/30 - Sep Annuity
10/31 - Oct Annuity
11/26 - Nov Annuity
12/31 - Dec Annuity

Vacation-Holiday Payment Dates

04/25 - *Direct Deposit Only*
10/31

LFAO Office Closures Dates

01/01 - New Year's Day
02/17 - President's Day
05/26 - Memorial Day
07/04 - Independence Day
09/01 - Labor Day
11/27 - Thanksgiving Day
11/28 - Day After Thanksgiving
12/25 - Christmas Day



Unlock

Your Health Potential with Nutritional Counseling

Nutritional counseling is the key to achieving and maintaining your health goals. Whether you want to improve your diet, manage a health condition, or optimize your wellness, nutrition counselors are a great resource.

TAILORED TO YOU

With a personalized approach, a counselor can create nutrition plans that fit your unique lifestyle, preferences, and health needs. The counselor will take into account your medical history, habits, and cultural considerations to help you make lasting, positive changes.

MANAGE HEALTH CONDITIONS

Living with chronic conditions like diabetes, heart disease, or digestive issues?

Nutrition counseling offers proven strategies to manage these conditions through food, helping you feel your best while improving overall well-being.

ACHIEVE YOUR GOALS

Whether you're looking to lose or gain weight, improve body composition, or boost athletic performance, a counselor can provide expert advice on meal planning, portion control, and balanced nutrition, ensuring your goals are within reach.

Anthem Participants (PPO): Subject to deductible.

Subject to a \$15 Physician Office Visit copayment if billed as an office visit.

PPO Provider - 90% of negotiated rate. 100% for office visit

Non-PPO Provider - 70% of allowed charge.

Kaiser Participants (HMO): Covered health education programs, which may include programs provided online and counseling over the phone: No Charge.

For more information, call the Trust Fund Office at 707-864-2800 Monday through Friday, from 8:00 AM to 5:00 PM.

➔ Pension Statements

Reviewing your Pension Statement is important as it provides your vesting status and an estimated monthly benefit at Normal Retirement Age.

Your statement also displays your Laborers hours, Credited Service, Benefit Units, and benefit amount per plan year. In January 2025 the 2024 Pension Statements for the work period of August 1, 2023, to July 31, 2024, will be mailed.

➔ Tax Season 2025

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

Per federal regulation, your 1099R tax form must be mailed by January 31st. Please make sure that we have your current mailing address on file. If you think your address is not up to date, or you have recently moved, your 1099R may be delayed and could potentially be returned to the Trust Fund Office. You can call the Trust Fund Office to obtain a change of address form through the mail or by visiting our website, printing one out and mailing it in.

Updating Your Withholdings

Every January, the amount of tax being withheld from your pension monthly benefit is subject to change as the IRS withholding tax tables change. Your most recent withholding election will remain until you file a new one. Withholding is one way for you to pay a portion of your income tax. If no tax or insufficient tax is withheld from your benefits, you may have to pay estimated taxes during the year, or a tax penalty at the end of the year. You can use IRS Form W-4P, or obtain a withholding certificate from the Trust Fund Office if you would like to update your withholdings.



EXPLANATION OF BENEFITS

Direct Payment Plan Participants Only

An Explanation of Benefits (EOB) notice is a summary of your recent medical benefit claim that has been processed for payment. The EOB will show the dates and types of services that were performed by your medical provider, as well as the amounts billed and paid by the Trust Fund. Additionally, the EOB will inform you of your financial responsibility for the claim after taking into consideration copayments, deductible, and coinsurance.

It is very important that you save your EOB and compare the information provided with the bill you receive from your medical provider. This quick comparison helps to ensure that the provider is not overcharging for services or charging for services that have not been performed.



MemberXG


Login or register for an account to access your benefits 24/7.


Use your smartphone to scan here.


→ Are You Changing Your Dental And/Or Vision Plan?


Dental/Vision Plan Participants Only

Remember, the months to change your plan are **December 1st** through **February 28th** every year. Any change in dental and/or vision enrollment you make will be effective March 1st. For a complete comparison of plans, and for dental and vision plan enrollment forms, please visit lfao.org.

*  **Bright Now! Dental** Includes all services & referrals to specialists.

 **DELTA DENTAL**
DeltaCare USA Includes all services & referrals to specialists.

 **Anthem**
(ABC) Dental Complete Can include higher out of pocket costs if using a non-participating dentist.

*  **UnitedHealthcare** Includes all services & referrals to specialists.

* Does not apply to Retirees.

 **Blue View Vision**

- Copays: \$10 exam, \$20 lenses, \$10 if retired
- Exam/lenses every 12 months
- Frames every 24 mos. (Retired - 12 mos.)
- Pay frame balance after \$200 allowance

 **visionessentials**
by KAISER PERMANENTE.

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

→ Summary of Benefits and Coverage (SBC) in the Mail in February

In February 2025, LFAO will mail an updated Summary of Benefits and Coverage (SBC) to all members enrolled in the Active Plans (Direct Payment and Kaiser). As required by the Affordable Care Act, this important document provides a snapshot of covered benefits and healthcare services including costs of services.

Know Your Benefits!

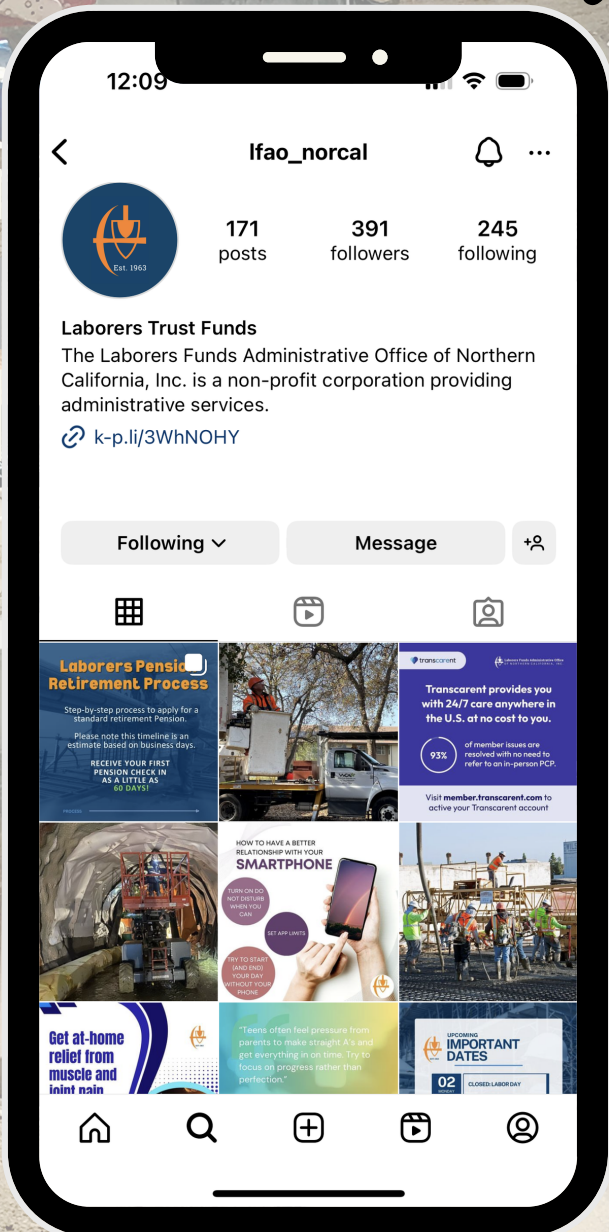
Call the Trust Fund Office before your next medical procedure to confirm the following:

- Member eligibility
- Benefits
- Coverage percentage
- How to locate a contracting Provider
- Referral coverage
- Confirm need for prior authorization

You can avoid a large medical bill or the need to submit a reimbursement claim.



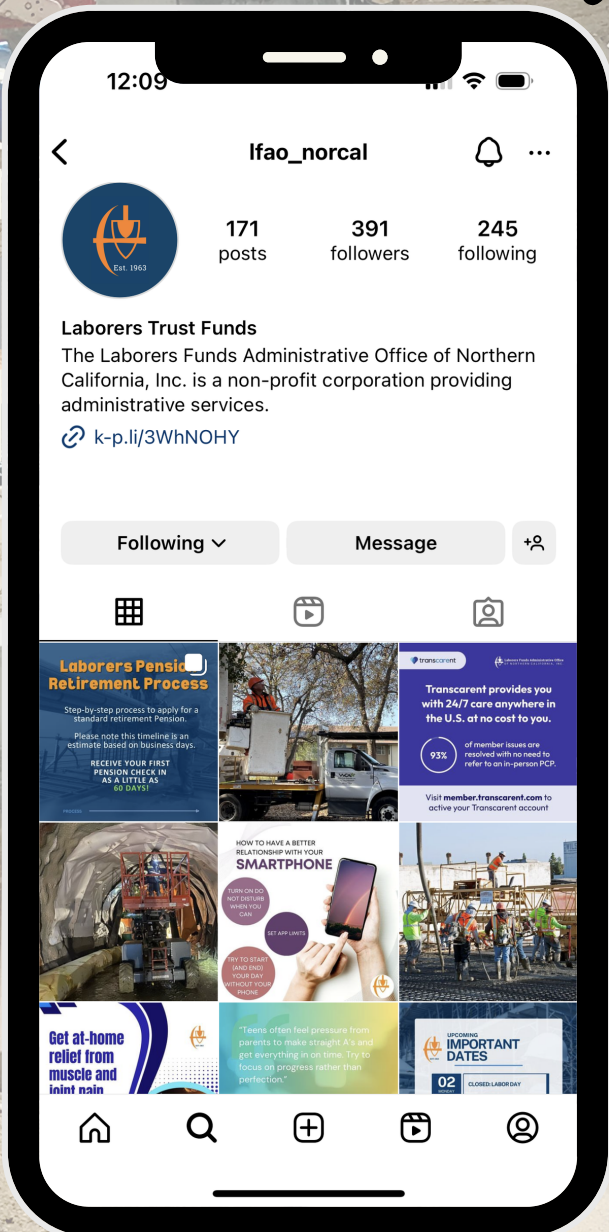
FOLLOW US!



Scan the QR code below to follow us on Instagram and keep up with the latest updates from the Trust Fund Office.



¡Síguenos!



Escanee el código QR a continuación para seguirnos en Instagram y así mantenerse al día con las últimas actualizaciones de la Oficina del Fondo.



Calendario del Fondo de Fideicomiso

Primer Trimestre 2025

enero	febrero	marzo
1 Cerrado: <i>Año Nuevo</i>	17 Cerrado: <i>Día de los Presidentes</i>	14 Vacation Statement
28 Pago de Pensión	25 Pago de Pensión	26 Pago de Pensión
31 Pago de Anualidad	28 Pago de Anualidad	31 Pago de Anualidad

2025 Fechas Importantes

Fechas de Pago de Pensión

28/ene - Feb Pensión
25/feb - Mar Pensión
26/mar - Abr Pensión
25/abr - May Pensión
27/may - Jun Pensión
25/jun - Jul Pensión
28/jul - Ago Pensión
26/ago - Sep Pensión
25/sep - Oct Pensión
28/oct - Nov Pensión
21/nov - Dic Pensión
15/dic - Ene Pensión

Fechas de Pago de Anualidad

31/ene - Ene Anualidad
28/feb - Feb Anualidad
31/mar - Mar Anualidad
30/abr - Abr Anualidad
30/may - May Anualidad
junio - Reemisión Solamente
julio - Reemisión Solamente
agosto - Reemisión Solamente
30/sep - Sep Anualidad
31/oct - Oct Anualidad
26/nov - Nov Anualidad
31/dic - Dic Anualidad

Vacación-Feriado Fechas de Pago

25/abr - *Solo Déposito Directo*
31/oct

LFAO Fechas de Cierre de Oficina

1/ene - Día de Año Nuevo
17/feb - Día de los Presidentes
26/may - Día de Conmemoración
4/jul - Día de la Independencia
1/sep - Día del Trabajo
27/nov - Día de Acción de Gracias
28/nov - Día Después de Acción de Gracias
25/dic - Día de Navidad

→ Estados de Cuenta de Pensión

Revisar su Estado de Cuenta de Pensión es importante, este Estado de Cuenta le proporciona su estado de adjudicación y un beneficio mensual estimado en la edad normal de jubilación.

Su estado de cuenta también muestra sus horas de trabajo, Servicio Acreditado, Unidades de Beneficios y cantidad de beneficios por año del plan. A partir de enero 2025 se enviarán los Estados de Cuenta de Pensión para el 2024, para el período de trabajo del 1 de agosto de 2023 al 31 de julio de 2024.

→ Temporada de Impuestos 2025

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

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

Actualización de Sus Impuestos

Cada enero, la cantidad de impuestos retenidos de su pensión mensual está sujeta a cambios a medida que cambian las tablas de retención de impuestos del IRS. Su elección de retención más reciente permanecerá hasta que presente una nueva. La retención es una forma de pagar una parte de su impuesto sobre el ingreso. Si no se retienen impuestos o no se retienen suficientes impuestos de sus beneficios, es posible que deba impuestos estimados durante el año o una multa impositiva al final del año. Puede utilizar el Formulario W-4P del IRS u obtener y completar un certificado de retención de la Oficina del Fondo de Fideicomiso si desea actualizar sus retenciones.



EXPLICACIÓN DE BENEFICIOS

Participantes del Plan de Pago Solamente

Una Explicación de Beneficios (EOB, por sus siglas en inglés) es un resumen de su reclamación reciente de beneficios médicos que ha sido procesada para pago. La EOB mostrará las fechas y los tipos de servicios que fueron realizados por su proveedor médico, así como las cantidades facturadas y pagadas por el Fondo Fideicomiso. Además, la EOB le informará sobre su responsabilidad financiera por la reclamación después de tomar en consideración los copagos, el deducible y el coseguro.

Es muy importante que guarde su EOB y compare la información proporcionada con la factura que reciba de su proveedor médico. Esta comparación rápida ayuda a garantizar que el proveedor no está facturando en exceso por los servicios o facturando por servicios que no se han realizado. Si usted descubre alguna información en su EOB que no reconoce o que sabe que está incorrecta, comuníquese con el Departamento de Salud y Bienestar.



MemberXG

Inicie sesión o regístrese para obtener una cuenta para acceder a sus beneficios 24/7.

Use su teléfono inteligente para escanear aquí.

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

Participantes del Plan Dental/Visión Solamente

Recuerde que los meses para cambiar su plan comienzan desde el **1 de diciembre** hasta el **28 de febrero** todos los años. Cualquier cambio a su inscripción dental y/o visión que usted haga entrará en vigencia el 1 de marzo. Para obtener una comparación completa de los planes y los formularios de inscripción para planes dentales y de la vista, visite fao.org.

*  **Bright Now! Dental** Ofrecen todo tipo de servicio & referidos a especialistas.



Ofrecen todo tipo de servicio & referidos a especialistas.



Puede incurrir en gastos de su bolsillo más altos con dentistas No-Participantes.



Ofrecen todo tipo de servicio & referidos a especialistas.

* No aplica a miembros Jubilados.



- Copago: \$10 examen, \$20 lentes, \$10 si es jubilado
- Examen/lentes cada 12 meses
- Marcos cada 24 meses (Jubilado - cada 12 meses)
- Saldo del balance del marco a partir de \$200



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

→ Resumen de beneficios y cobertura (SBC) en el correo en febrero

En febrero de 2025, LFAO enviará por correo un Resumen de Beneficios y Cobertura (SBC) actualizado a todos los miembros inscritos en los Planes Activos (Plan de Pago Directo y Kaiser). Según lo exige la Ley del Cuidado de Salud a Bajo Precio, este importante documento proporciona un resumen de los beneficios cubiertos y los servicios de atención médica, incluidos los costos de los servicios.

¡Conozca sus beneficios!

Llame a la Oficina del Fondo de Fideicomiso antes de su próximo procedimiento médico para confirmar lo siguiente:

- Elegibilidad de miembro
- Beneficios
- Porcentaje de cobertura
- Cómo localizar un Proveedor contratante
- Cobertura de referencia
- Confirmar la necesidad de autorización previa

Puede evitar una factura médica elevada o la necesidad de presentar una reclamación de reembolso.



Nuevos beneficios de atención para el cáncer disponibles. Actívalos hoy.

Los exámenes de detección del cáncer permiten descubrir problemas de manera precoz y salvar así vidas. A través de Transcarent, puedes dar este paso importante de manera fácil y proactiva.



Reúnete con personal de enfermería oncológica que pueda orientarte

Ponte en contacto con un experto que te guiará a lo largo de tu proceso de atención para el cáncer.



Programa tu examen de detección

Transcarent puede ayudarte a programar exámenes de detección, como mamografías y colonoscopias, entre otros.



Haz preguntas

Nuestro entusiasta equipo de atención siempre está disponible para responder tus preguntas.

Accede a recordatorios personalizados de exámenes, consulta con expertos en oncología y entérate de los beneficios que tienes disponibles.

Descarga la aplicación Transcarent para activar tu cuenta.

 **855-265-9804**

 **member.transcarent.com**

Escanea aquí para descargar la aplicación



Transcarent es un beneficio de salud y de atención incluido en el Plan de Salud de Pago Directo del Trabajador. El acceso a guías de salud solo está disponible por teléfono para los afiliados al Plan de Pago Directo a Jubilados cubiertos por Medicare. Si bien la oferta completa de Transcarent no está disponible actualmente para los empleados inscritos en el Plan de Salud Kaiser o el Plan Anthem Medicare Advantage (MA), hay algunos beneficios de atención para el cáncer disponibles. Comunícate con un guía de salud para conocer más detalles.



Descubra

Su potencial de salud con Asesoramiento Nutricional

El asesoramiento nutricional es la clave para alcanzar y mantener tus objetivos de salud. Ya sea que desee mejorar su dieta, controlar una condición de salud u optimizar su bienestar, los consejeros de nutrición son un gran recurso.

A TU MEDIDA

Con un enfoque personalizado, un consejero puede crear planes de nutrición que se adapten a su estilo de vida, preferencias y necesidades de salud únicos. El consejero tendrá en cuenta su historial médico, hábitos y consideraciones culturales para ayudarle a realizar cambios positivos y duraderos.

MANEJE SUS CONDICIONES DE SALUD

¿Vive con enfermedades crónicas como diabetes, enfermedades cardíacas o problemas digestivos? El asesoramiento nutricional ofrece estrategias comprobadas para controlar estas afecciones a través de la alimentación, ayudándole a sentirse mejor y mejorando su bienestar general.

LOGRE SUS OBJETIVOS

Ya sea que esté buscando perder o ganar peso, mejorar la composición corporal o aumentar el rendimiento deportivo, un consejero puede brindarle asesoramiento experto sobre planificación de comidas, control de porciones y nutrición equilibrada, asegurándose de que sus objetivos estén a su alcance.

Participantes de Anthem (PPO): Sujeto a deducible.

Sujeto a un copago de \$15 por visita al consultorio del médico si se factura como una visita al consultorio.

Proveedor (PPO): 90% de la tarifa negociada. 100% para visita al consultorio

Proveedor que no es PPO: 70% del cargo permitido.

Participantes de Kaiser (HMO): Programas de educación sobre la salud cubiertos, que pueden incluir programas proporcionados en línea y asesoramiento por teléfono: sin cargo.

Para obtener más información, llame a la Oficina del Fondo de Fideicomiso al 707-864-2800 de lunes a viernes, de 8:00 AM a 5:00 PM.





Create a health history: Questions to ask your family

- ✓ Have you ever had cancer? What kind?
- ✓ Do you have high blood pressure or high cholesterol? Have you ever had heart disease or stroke?
- ✓ Do you have diabetes?
- ✓ Have you ever had a mental health condition, such as anxiety or depression?



Once you gather this information, share what you've learned with your doctor so you can take steps to lower your risk.

Crea un historial de salud: Preguntas para hacerle a tu familia

- ✓ ¿Alguna vez has tenido cáncer? ¿Qué tipo?
- ✓ ¿Tiene presión arterial alta o colesterol alto? ¿Alguna vez ha tenido una enfermedad cardíaca o un derrame cerebral?
- ✓ ¿Tienes diabetes?
- ✓ ¿Alguna vez ha tenido una condición de salud mental, como ansiedad o depresión?

Una vez que recopile esta información, comparta lo que ha aprendido con su médico para que pueda tomar medidas para reducir su riesgo.



Northern California Laborers Scholarship Foundation

2025 Scholarship Award Program - Competition Rules and Application Instructions

DEADLINE FRIDAY, April 18, 2025

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 2025 Scholarship Award Program. **You may apply online at nccdlaborers.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). **Limitations: Employees (and their immediate families - children and any other persons residing at the same household) of LIUNA and LIUNA-related entities are not eligible to participate and win.**

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 reported to the Trust Funds within Plan Year ending 2024. 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 2025 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 2025 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, 2025. **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, April 18, 2025.**

- 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. Online applications may use a scanned, watermarked copy of the official transcript or a pdf downloaded directly from your student portal, with portal notations/watermarks intact. These alternative copies WILL NOT be acceptable in a mailed in application.
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 reported to the Funds Office for the Plan Year ending 2024. If the member is retired and receiving pension, please submit a statement showing the current pension status.

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, Suite 200, 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, April 18, 2025 or online applications must be uploaded by midnight on Friday, April 18, 2025.** 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.

APPLY ONLINE HERE





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

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 2025-Spring 2026 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, May 30, 2025 – 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 2024.

Date: _____ Student's Signature: _____



Active Members/Miembros Activos
707-864-2800

Medicare Advantage Plan
833-848-8729

Building Healthy Families
866-723-0515

Dental
877-567-1804

Vision
866-723-0515



Prescription Help/Recetas Médicas
833-439-1014



24/7 Appointments/Citas
1-866-454-8855

Care while traveling/Cuidado mientras viaja
951-268-3900

Mental Health/Salud Mental
1-800-390-3503 | kp.org/mentalhealth

Member services/Servicios para Miembros
1-800-464-4000
or
TTY 711 1-800-788-0616 (Spanish)



888-274-4486



Delta Care USA
800-422-4234



800-999-3367



Powered by [uprisehealth](http://uprisehealth.com)

EAP with Coaching/EAP con Coaching

- Coaching
- Short-Term Therapy
- Financial Help
- Legal Support
- Child & Parenting Services
- Adult & Eldercare Services
- Coaching
- Terapia a Corto Plazo
- Ayuda Financiera
- Ayuda Legal
- Servicios para hijos & crianza
- Servicios para adulto & envejecientes

1-800-834-3773 | members.uprisehealth.com



- ✓ 24/7 access to care
 - ✓ Get care in 60 seconds
 - ✓ Virtual Physical Therapy & high-quality surgery
 - ✓ Find a provider
- All available at no cost to you!**

- ✓ Acceso 24/7 para servicios
 - ✓ Recibe atención en 60 segundos
 - ✓ Fisioterapia virtual & Cirugía de alta calidad
 - ✓ Buscar Proveedor
- ¡Todo disponible sin costo alguno para ti!**

855-265-9804



Use your smartphone to scan here

Use su teléfono inteligente para escanear aquí

5672 Stoneridge Drive, Suite 100, Pleasanton, CA 94588

Open Monday- Friday, 8am- 5pm | customerservice@lfao.org | lfao.org
707-864-2800 | 800-244-4530



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



PRSR STD
US Postage
PAID
San Jose, CA
Permit #1090

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.