



Laborers COMBINED FUNDS OF WESTERN PENNSYLVANIA

*Serving the Laborers' District Council of Western Pennsylvania
Pension Fund, Welfare Fund and other affiliated Funds*

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TO : ALL WELFARE FUND PARTICIPANTS
FROM : WELFARE FUND BOARD OF TRUSTEES
DATE : JULY 14, 2014
SUBJECT : CHANGE IN RULES REGARDING CREDITING OF
HOURS FOR ACHIEVING WELFARE FUND ELIGIBILITY

In the past, the Welfare Fund has followed a policy of crediting members for hours of work without regard to whether employers submitted contributions to the Welfare Fund for such work. In other words, if a member worked on a job, and established proof of such work through payroll stubs, or the employer submitted a report to the Welfare Fund of such work but submitted no contributions with the report, the member would get credited with work hours toward establishing Welfare Fund eligibility.

Over the years, this policy has negatively impacted the Welfare Fund by providing eligibility to members through crediting them with hours of work, even though no employer contributions came in for the work which was performed. It has become clear to the Board of Trustees of the Welfare Fund, that as the costs of welfare benefits continue to rise, continuing such arrangements could jeopardize the Welfare Fund's ability to continue to provide its excellent plan of benefits to all participants. Therefore, the Board has decided to adjust the rules relating to the crediting of hours for which members will achieve Welfare Fund eligibility.

STARTING WITH THE WORK PERIOD BEGINNING AUGUST 1, 2014, THE WELFARE FUND WILL NOT CREDIT MEMBERS WITH HOURS OF WORK TOWARD ACHIEVING ELIGIBILITY FOR WELFARE FUND BENEFITS UNLESS THE WELFARE FUND RECEIVES CONTRIBUTIONS FROM EMPLOYERS TO COVER SUCH HOURS OF WORK. IF YOU WORK FOR AN EMPLOYER WHICH DOES NOT SUBMIT CONTRIBUTIONS TO THE FUND FOR YOUR WORK, SUCH HOURS WILL NOT BE COUNTED TOWARD ACHIEVING WELFARE FUND COVERAGE FOR YOU AND YOUR ELIGIBLE DEPENDENTS DURING THE NEXT ELIGIBILITY PERIOD.

The six month Work Period which begins on August 1, 2014 will establish Welfare Fund eligibility for you and your eligible dependants during the Eligibility Period which will begin on March 1, 2015. Again, only those hours for which contributions are submitted by contributing Employers will be counted as hours for you to achieve eligibility. Attached is the information in the Welfare Fund Benefit Plan booklet which outlines the hours and eligibility rules.

If you have any doubt about whether an Employer for whom you have worked has submitted contributions for your hours of work, you can now access that information by logging onto the redesigned Laborer's Combined Funds website at www.lcfowpa.com and creating a My Benefits Account. This website now contains a great deal of valuable information regarding all aspects of your pension and welfare benefits and it is certainly worth visiting.

If you discover any discrepancies between the hours you have worked and the hours for which you have received credit, you will be able to submit that information through the website. Of course, as always, you may also contact the Fund Office by calling 412-263-0900 (in Pittsburgh) or 1-800-242-2538 (other areas) for information or assistance or to submit information regarding your hours.

Most employers are very regular in submitting full contributions on time for all of the work performed by Laborers on their projects. However, in some situations some employers fail to submit contributions on time, or may submit less than the full amount due. If the Fund Office becomes aware of such a situation, every reasonable effort will be made to collect the delinquent contributions so that they may be credited to you in order to assure that you have all the hours you deserve, and the best chance possible to achieve eligibility for Welfare Fund benefits.

Sincerely,

The Board of Trustees of the Laborers'
District Counsel of Western Pennsylvania
Welfare Fund

Learn about Work Periods and Benefit Periods starting on [Page 10 \(pdf Page 36\)](#) of **Welfare Fund Summary Plan Description Booklet**.