

December 1, 2013

*****IMPORTANT MEETING NOTICE – PLEASE READ*****

The Boards of Trustees for the Local #1 Welfare, Pension and Annuity Funds are sponsoring a Benefits Fair which will be held in the Local 1 Union Hall on Wednesday, January 29, 2014 from 5:30 p.m. to 8:30 p.m. The professionals serving the Benefit Funds will review the details of each of the Benefit Programs offered to the members and families of Local #1. Please mark your calendar so you can participate to learn more about the Benefit Programs. If you are married, please bring your spouse. The topics to be covered include:

• **Social Security Presentation**

• **Legal Issues**

- Divorce: Qualified Domestic Relations Orders (QDRO's)
- Privacy of Medical Records
- Beneficiary Cards

• **The Annuity Plan**

- Characteristics of a Defined Contribution Plan
- Major Plan Provisions
- Investment Choices
- Making Investment Selections

• **The Pension Fund**

- Characteristics of a Defined Benefit Plan
- Major Plan Provisions
- Pension Fund Investments
- Pension Eligibility and Accruals
- Calculating Your Pension and Estimates
- Financial Review and Funding Status

• **The Welfare Fund**

- Review of Eligibility
- Coordination of Benefits (Actives and Retirees)
- Cost of Benefits Provided
- Review of the Benefits
- Review of Prescription Procedures
- Impact of Health Care Reform

As you can see, there is a lot of information to review in only 3 hours. There will be individuals available after the presentations to respond to questions you or your spouse may have. Please note this is an educational session to teach you about the general characteristics of all the Benefit Plans in which you are a participant. It is not designed as a forum for problem solving or filing an appeal. **Mark your calendar to attend this informative session on Wednesday, January 29th, 2014 at 5:30 p.m.**

Sincerely,
BOARDS OF TRUSTEES