



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 CONTRIBUTING EMPLOYERS

FROM : WELFARE FUND BOARD OF TRUSTEES

DATE : JULY 14, 2014

SUBJECT : LABORERS' DISTRICT COUNCIL OF WESTERN PENNSYLVANIA
WELFARE FUND – CHANGE IN RULES REGARDING CREDITING
OF HOURS

The Laborers' District Council of Western Pennsylvania Welfare Fund is implementing a change in the manner in which employee participants receive credit for hours worked. In the past, the Welfare Fund credited employees with hours to qualify for Welfare Fund Benefits eligibility even if the employer contributions were not received for those hours. This policy was very costly and negatively impacted the Welfare Fund's ability to continue to provide quality healthcare benefits to participants and their eligible dependants. Accordingly, the Board of Trustees of the Welfare Fund, composed of an equal number of Employer and Employee Trustees, has decided to change this policy. **Therefore, beginning August 1, 2014, for participating employees to receive credit for hours worked, the Fund Office must have received contributions in full for those hours.**

Under the newly approved policy, employees who work for contributing employers will no longer automatically be credited with hours to achieve eligibility if contributions for such hours are not received by the Fund from their employers. Thus, any monthly report of work which is submitted without contributions in full, or any failure to remit contributions, will not earn any hours of credit for Laborers you employ, and may result in the employee having insufficient hours of work to qualify for medical coverages and other Welfare Fund benefits.

Fortunately, most contributing employers submit the full amount of contributions due each month on a timely basis, in order to provide their employees with credits for hours of work in order to qualify for eligibility. However, a number of employers fail to submit contributions in full or on time, and become subject to collection activities, including litigation, on behalf of the Welfare Fund. The Board of Trustees will continue to vigorously pursue collection efforts in these situations. In addition, if any employee is denied Welfare Fund coverages due to the failure of an employer to remit contributions, such employers may also anticipate claims by the employees for medical bills, or even substantial death benefits.

With this change in policy, the Fund Office has redesigned its website to give employees access to their individual work records so they can track the hours for which they have received credit. While employers will not be able to view participants individual work records, there is now an employer section where participating employers can download relevant employer documents from the website at www.lcfowpa.com.

If you have any questions about the new policies or how to access the website, please contact the Welfare Fund Office at 412-263-0900 (in Pittsburgh) or 800-762-2538 (other areas).

Sincerely,

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