

Painters & Allied Trades District Council No. 35

2008
plan highlights

Health | Pension | Annuity | Training



★ Celebrating the 50th Anniversary
of the Pension Fund and the 25th
Anniversary of the Annuity Fund



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Welcome!

You're probably already aware of the exceptional benefits you receive as a member of the Painters & Allied Trades District Council No. 35. If not, take a closer look at the highlights of what your plans offer—we think you'll be impressed.

We take pride in offering our members more than just an average medical plan—we provide families with a top-notch health care plan that includes prescription drug, dental, vision, hearing, employee assistance and wellness benefits. We also look out for our members and their financial security with life insurance, accidental death and dismemberment insurance, and a group legal services plan.

Another objective of the Trustees is to assist you in planning your future! With both a pension and an annuity benefit, the goal is to make sure your retirement is a comfortable one. We're especially proud of two major milestones our retirement plans have reached—the 50th anniversary of the Pension Plan and the 25th anniversary of the Annuity Plan.

And, we've got you covered when it comes to getting the training you need to advance in your career. We offer Apprenticeship and Journeyman training and upgrading—classes and on-the-job experience within a variety of different trades.

We know how hard you're working, and we want to show our appreciation with a package of benefits that goes well beyond the basics—the highest quality health care, income protection, and the security of a steady retirement income.

Health Benefits Plan

As a member of the Painters & Allied Trades District Council No. 35, you're eligible for a comprehensive package of health and welfare benefits for you and your dependent family members.

The Health Benefits Plan includes:

- **Medical coverage** for medically necessary services. If you visit a provider that's part of the network, most services are covered at 90%.
- **Wellness benefits** that include preventive care check-ups, a Healthy Rewards program that offers discounts on wellness-related expenses, and a 24/7 toll-free Nurseline.
- **Prescription drug coverage** that includes a mail-order program for convenience and cost-savings.
- **Dental benefits** through the nation's largest dental network, Delta Dental.
- **Vision care benefits** through Davis Vision. Eye exams are covered at 100% when you visit a Davis Vision provider for vision services.
- **Hearing care benefits** through HearUSA. Benefits include coverage for hearing aids.
- An **Employee Assistance Program** that provides free, confidential counseling and resources for you and your family.
- A **group legal services** plan that provides free legal help to you and your family members.
- **Life insurance** to protect your family in case you die from any cause while you're an eligible member.
- **Accidental death and dismemberment insurance** to provide a benefit for loss of life, limb, or sight due to an accident.
- **Sickness income benefit** that provides a benefit if you are hospitalized for more than a week.

Eligibility

You and your family members become eligible for coverage under the Health Benefits Plan when you work at least 600 hours in a six-month qualifying period. As long as you continue to work 600 hours in each qualifying period, you'll have coverage for the corresponding six-month eligibility period.

Did you know?

Did you know that our health plan is self-funded? That means all medical claims are paid directly by the Health Benefits Fund, not an insurance company.



Pension Plan

We're happy to boast that 2008 marks the 50th anniversary of the Pension Plan.

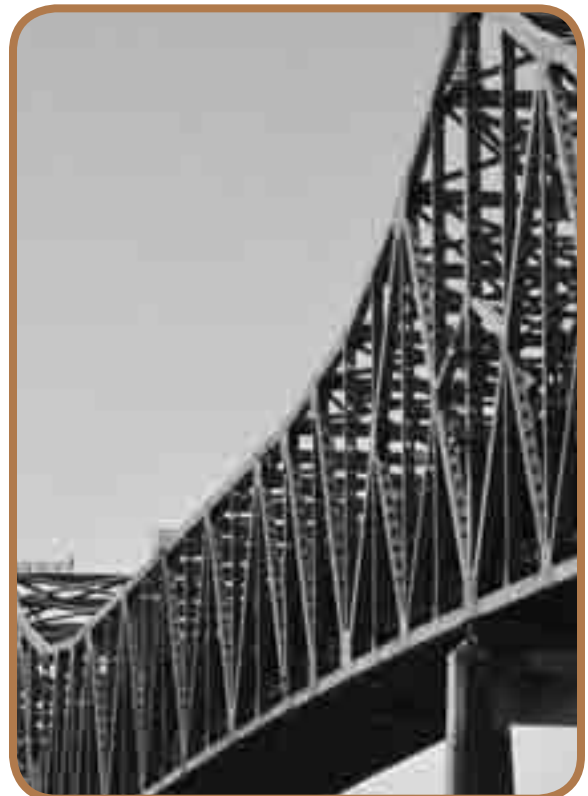
The Pension Plan was designed to reward your years of service with a set monthly income, payable when you retire as a member of Painters & Allied Trades District Council No. 35. Generally, the longer your career, the greater your monthly pension benefit.

How the Pension Plan Works

- Once you become a participant in the Pension Plan, you start earning vesting service and pension credits by working in the industry.
 - Vesting service is used to determine your eligibility for a pension benefit. Generally, you earn one year of vesting service when you work at least 900 hours in a Plan Year (July 1–June 30). Once you have five years of vesting service, you are officially “vested” and you’ve earned a right to a pension benefit.
 - Pension credits are used to determine the amount of your benefit. Generally, you earn one pension credit for every 1,200 hours you work in a Plan Year (July 1–June 30).
 - Benefit accrual rates are periodically assigned and increased. Currently, the accrual rate is \$145. If you were to retire while the \$145 accrual rate is in effect, you can get an idea of your monthly pension benefit by multiplying your pension credits by \$145. However, many factors come into play when calculating your benefit. These include your age, the type of pension you retire with, the type of payment option you elect, and whether you’ve had any breaks in service or service with another local.
- Your Pension Plan has many types of pensions available to you, including options for early retirement and, in case of disability, a total disability or partial disability pension.
 - When it's time for you to receive your pension benefit, you get to choose how you'd like to receive payment. The Plan offers options for payment that provide a benefit to your spouse or beneficiary in the event of your death.

We're Celebrating 50 Years!

The Pension Plan has been providing pension benefits to retirees since 1958 and we're still going strong. In fact, in just the last 10 years, the average monthly pension (based on 30 pension credits) has risen from \$1,450 to more than \$4,350! Now that's something to celebrate!



Annuity Plan

The Annuity Plan is celebrating its 25-year anniversary! Back in 1983, the Annuity Plan was established as an additional retirement savings program for members. Your annuity benefit (along with your pension benefit, Social Security benefit and personal savings) can help provide you with a financially sound retirement.

How the Annuity Plan Works

- Your employer contributes to the Annuity Plan on your behalf based on the hours you work. These contributions are invested by professional investment managers. An account is set up for you that holds contributions and investment income.
- With the Annuity Plan, you're immediately "vested" in your benefit when you become a participant. You do not have to satisfy any vesting requirements to have complete ownership of your benefit.
- Your annuity benefit remains in your account — tax deferred — until you stop working or retire.

- You choose how to receive your Annuity Plan benefit from the Plan's payment options. The Plan provides payment options that include a benefit for your spouse or beneficiary, in the event of your death.

Investing in Your Future

Generally, a participant who works 1,500 hours will add \$8,100 to their account — plus interest. Since the Annuity Fund's inception, the interest rate has averaged nearly 8% per year!



Apprenticeship and Journeyman Training Program

The Painters & Allied Trades District Council No. 35 offers an Apprenticeship and Journeyman Training Program. This Program provides in-depth training both on the job and in the classroom so that you may learn all the aspects of your desired trade under the guidance of skilled craftsmen.

A well-planned and properly supervised apprenticeship program can provide trained craftsmen to meet present and future needs within the industry.

The Apprenticeship Program provides training for:

- Painting, Drywall Finishing and Paperhanging
- Glaziers, Architectural Metal and Glass Workers
- Sign, Pictorial and Allied Workers Industry

Other courses available:

- Lead Abatement Training
- Health and Safety Training
- 10 Hours Occupational Safety and Health for the Construction Industry
- Respiratory Protection Program
- Scaffold Users Course
- Fall Protection
- Aerial Lift

The Apprenticeship Training Program consists of two nights of classroom instruction for three years. Classes run from September to April. In the formal Program, apprentices will receive about 6,000 hours of on-the-job training in addition to the classroom instruction.

Upon successful completion of the Program, you will become a Journeyman and will be awarded a certificate of completion.

You must meet certain minimum requirements to be eligible for the Apprenticeship Program. Contact the DC 35 Training Program at (617) 524-0248 for more information or an application for the Program.



Contact Information

You may always call the Fund Office at (617) 524-1240 if you have a question about any of your benefits. Here are other resources to help you get what you need quickly.

Contact	For Questions About...	Address	Phone Number	Website
District Council No. 35 Benefits Office	Pension Fund benefits; Annuity Fund benefits; Medical benefits; eligibility; COBRA; claim payments and appeal procedures; life insurance	Painters & Allied Trades District Council No. 35 Benefit Funds 25 Colgate Road Suite 204 Roslindale, MA 02131-1105	(617) 524-1240 or (800) 799-1240 Fax: (617) 524-3557	
District Council No. 35 Union Office	Union membership Contract issues	Painters & Allied Trades District Council No. 35 25 Colgate Road Suite 212 Roslindale, MA 02131-1105	(617) 522-0520	iupatdc35.org
District Council No. 35 Organizing Office	Organizing	Painters & Allied Trades District Council No. 35 25 Colgate Road Suite 305 Roslindale, MA 02131-1105	(617) 522-0520	iupatdc35.org
District Council No. 35 Training Office	Joining the Apprenticeship Program; Journey person upgrading classes	Finishing Trades Institute of New England 25 Colgate Road Suite 221 Roslindale, MA 02131-1105	(617) 524-0248	
CareLink	Website for in-network providers; Healthy Rewards program; Summary Plan Descriptions			www.tuftshealthplan.com/carelink/dc35
CareAllies	Medical Certification Program Pre-approval or to certify a hospital admission		(800) 558-9639	www.careallies.com
Modern Assistance Programs	Employee Assistance Program Pre-approval or to certify an Inpatient Substance Abuse or a Psychiatric hospital admission		(800) 878-2004	www.modernassistance.com
Teamsters Rx	Prescription drug benefit		(866) 888-0104	
Delta Dental	Dental care benefit		(800) 872-0500	www.deltamass.com
Davis Vision	Vision care benefit		(800) 999-5431	www.davisvision.com
HearUSA	Audiology benefit		(800) 333-3389	www.hearusa.com

This brochure provides highlights of the Painters & Allied Trades District Council No. 35 Benefit Plans. The actual Plan documents contain the information on which this brochure is based; therefore, the actual Plan documents will govern the rights to benefits in all cases. The Trustees reserve the right to amend the Plans from time to time.