

Cement Masons and Plasterers Trust Funds

Retirement Education

December 4, 2021



**Welfare & Pension
Administration Service, Inc.**

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Account Executive



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Topics for Discussion

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Eligibility Requirements - Retiree Health & Welfare



- ▶ Eligibility for Retiree Coverage: you **MUST** meet all of the following:
 - ▶ Be at least age 55 (unless disabled)
 - ▶ qualify for retirement from the Retirement Plan
 - ▶ must have coverage in either this Plan or another group health plan in the month immediately preceding the month Retiree Coverage begins

- ▶ In addition, you **MUST** satisfy at least **two** of the **three** following criteria:
 1. During the 60-month period immediately preceding retirement effective date you accumulated 3,750 hours in work for which contributions are required to this Plan; or
 2. During the 60-month period immediately preceding retirement effective date you had at least 48 months of Plan eligibility; or
 3. Immediately preceding retirement effective date you had at least 10,000 hours reported to the Plan.

Understanding your Retirement Plan



- ▶ When you work for an Employer who has signed a Collective Bargaining Agreement with Local 528, they contribute to the Retirement Plan & Individual Account Plan for every hour that you are employed.
- ▶ Hours worked are reported to the Administration office each month. The contributions are required to be paid in the month following when they were actually worked.
 - ▶ Example: you work 10/1/2020 - 10/31/2020 these hours are paid to the Administration Office in 11/2020

What is does it mean to be Vested?

Definition of Vested:

- ▶ Fully and unconditionally guaranteed as a legal right, benefit or privilege
- ▶ Vesting Service is used to determine whether you have a nonforfeitable right to receive a retirement benefit.
- ▶ If you do not become Vested prior to having a Break-in-Service, you will forfeit your years of service and have no rights under the Plan to receive any payments.

How to become Vested

Retirement Benefit:

Normal Retirement (Age 63 or over) - effective 04/01/1998

- ▶ 5 or more Years of Service

Early Retirement (Age 55 or over but before age 63)

- ▶ 10 or more Years of Service

Individual Account Benefit:

Normal Retirement (Age 63 or over)

- ▶ 3 or more Years of Service with 1 Hour of Service after 04/01/2007 without a Permanent Break in Service
- ▶ Satisfaction of age and service requirements under Retirement Plan

How are my *Pension* benefits earned?

For every hour that you work your employer pays into the Pension & Individual Account Plan. Your benefit is determined by the number of hours you work over your career.

Example 1:

John works for 123 Cement Company a total of 1,000 hours in the 2021 Plan Year (04/01 - 03/31). The employer pays \$5.17 per hour towards his pension benefit. $1,000 \times \$5.17 = \$5,170$
 $\times 1.7\% = \$87.89$ earned for every 1,000 hours worked.

- ▶ Over his career John works 1,000 hours for 10 years and earns a monthly benefit at age 63 of \$878.90.

Example 2:

- ▶ Sam works for 123 Cement Company a total of 2,000 hours in the 2021 Plan Year (04/01 - 03/31). The employer pays \$5.17 per hour towards his pension benefit. $2,000 \times \$5.17 = \$10,340$
 $\times 1.7\% = \$175.78$ earned for every 2,000 hours worked
- ▶ Over his career Sam works 2,000 hours for 10 years and earns a monthly benefit at age 63 of \$1,757.80.

There is no limit to the hours you can work in a year. However, to earn a benefit credit you must work at least 400 hours in a Plan Year (04/01 - 03/31). No more than 1 credit can be earned in a Plan Year.

For CM - \$4.92 per hour changed to \$5.17 eff. 06/01/2021

For PL - \$4.56 per hour changed to \$4.81 eff 06/01/2021

How are my *Individual Account* benefits earned?

Example 1:

- ▶ John works for 123 Cement Company a total of 1,000 hours in the 2021 Plan Year (04/01 - 03/31). The employer pays \$3.32 per hour towards his Individual Account benefit. $1,000 \times \$3.32 = \$3,320$ earned for every 1,000 hours worked
- ▶ Over his career John works 1,000 hours for 10 years and earns a Lump Sum benefit at age 63 of \$33,200 + earnings*.

Example 2:

- ▶ Sam works for 123 Cement Company a total of 2,000 hours in the 2021 Plan Year (04/01 - 03/31). The employer pays \$3.32 per hour towards his Individual Account benefit. $2,000 \times \$3.32 = \$6,640$ earned for every 2,000 hours worked
- ▶ Over his career Sam works 2,000 hours for 10 years and earns a Lump Sum benefit at age 63 of \$66,400 + earnings*.

There is no limit to the hours you can work in a year (04/01 - 03/31). Your Individual Account will be credited with earnings quarterly.

* The rate of earnings will be 1.5% per quarter or 6% per annum.

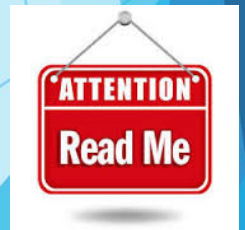
For CM - \$3.07 per hour changed to \$3.32 eff. 06/01/2021

For PL - \$3.05 per hour changed to \$3.30 eff 06/01/2021

Annual Personal Benefit Statements



- ▶ Each Plan year (04/01 - 03/31) you work prior to retirement; you will receive a Personal Benefit Statement(s).
- ▶ It is very important that you compare your check stubs to the hours reported on your statements.
- ▶ Your statements will inform you if you are Vested or if you are at risk of losing your benefits due to a break in service.
- ▶ If any hours are missing from your statement, send copies of your check stubs to the Administration Office so they may collect the missing hours from your employer(s). This should be done EVERY year at the time you receive your statement. Do not wait until you retire to verify this information.
- ▶ Your statement should be kept with your important records.
- ▶ You MUST notify the Administration Office whenever your address changes.



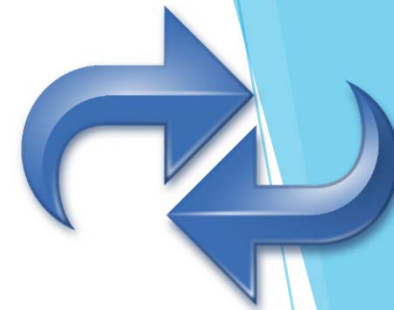
How to check your current Plan benefits

1. Your Personal Benefit Statements will tell you in detail what benefits you earned through 03/31 of the prior year.
2. You may call or write to the Administration Office for a printout showing your benefits earned as of the current date. You may request the printout provide you with an estimate of your Early and all Joint and Survivor Benefits.
3. You may access the website (with your PIN) to view and print out a statement of your current benefits. The website address is www.cementmasonstrust.com



Reciprocity

Partial Pension vs. Money-Follows-the-Man



Partial Pensions

- Reciprocity is a system of arrangements between pension plans that provide for the crediting of continuous service in the various plans in order to determine your eligibility for a benefit.
- Any years of service you earn while working in a Related Plan will be counted by this Plan towards vesting and also to avoid a break in service.
- The credits you earn while a member of a Related Plan, plus the credits you earn while a member of this Plan, will be used to determine whether you meet the requirements for retirement under **this Plan**.
- The amount of monthly Retirement Benefits you receive from **this Plan** will be determined solely on your service earned under this Plan.
- Example:

Year	Hours	Credit	Jurisdiction
2010	1,000	1.0	Portland - Pension paid by Portland
2011	1,000	1.0	Local 528
2012	1,200	1.0	Local 528
2013	1,500	1.0	Local 528
2014	1,000	1.0	Local 528
Total		5.0	Vested for a Normal (age 63) benefit

Pension paid by Seattle

Reciprocity

Partial Pension vs. Money-Follows-the-Man

Money-Follows-the-Man

- ▶ Under money-follows-the-man reciprocity, the “Home Trust” (Plan) will receive contributions from the “Work Trust” (Visited Plan). The Home Trust will pay out all of the retirement benefits earned in the Home Trust as well as benefits earned based on hours worked in the Work Trust after the reciprocity agreement is signed.
- ▶ You must request a transfer of contributions from the Work Trust to the Home Trust. The request must be in writing on a form approved by the respective plans. The request **must generally be filed within 90 days following commencement of employment within the jurisdiction of the Work Trust.**
- ▶ The Plan will not accept Contributions from any Related Plans for hours worked by an Employee following his Retirement Date with this Plan.
- ▶ Contact the Administration Office if you have questions regarding a reciprocal transfer of contributions

Benefits Available at retirement



➤ Defined Benefit

- Vesting with 5 years (10 years for Early) of Credited Service without a break in service.
- A monthly benefit payable for your lifetime, reduced for Early and/or a Survivor Option.

➤ Individual Account (eff. 06/01/1999)

- Vesting with 3 years of Credited Service without a break in service, and at least 1 Hour of Covered of employment in this Plan on or after 04/01/2007. Benefit is only payable to a spouse upon your death when you attain age 63.
- A Lump Sum benefit is payable upon your retirement, or if your account balance is over \$5,000 you may elect to roll the balance into your Defined Benefit pension. You may also elect to roll any balance into an IRA
- *Example:* Participant retires at age 55 with a \$50,000 balance in the Individual Account. If the entire amount is rolled into your Pension this will increase your monthly benefit by **\$362.90**. This would be reduced if a Survivor Option is elected.

Early Retirement requirements

- ▶ Early Retirement - you may retire on an Early Retirement once you:
 1. Attain age 55, and
 2. Have at least 10 years Credited Service without a break in service, and
 3. Terminate employment with a contributing employer.

If you retire early, your monthly retirement income will be based on the accrued benefit you have earned as of your Early Retirement Date, reduced to reflect the fact that benefits will be paid for a longer period than if they began at your Normal Retirement Date.

In the *month* you retire on an Early Retirement, you cannot work **any** hours for a contributing employer.



Special Early requirements

► **Special Early Retirement** - (For retirement on or after 04/01/2019) you may retire on a Special Early Retirement once you:

1. Attain age 55, and
2. Have at least 30 years of Credited Service in this Plan or related Plan without a break in service, and
3. Have worked 400 or more Hours of Service in this Plan in each of 3 of the 5 Plan Years immediately prior to retirement, and

Example: Mike turns age 55 04/01/2020 (in the 2021 Plan Year) and works the following hours. He earned 3 years of credit in the 5 Plan Years prior to his retirement and therefore meets the requirement.

2021 - worked 0 hours - 0 credit earned

2020 - worked 1,200 hours - 1 credit earned

2019 - worked 500 hours - 1 credit earned

2018 - worked 2,000 hours - 1 credit earned

2017 - worked 300 hours - 0 credit earned

4. Terminate employment with a contributing employer.

In the *month* you retire on a Special Early Retirement, you cannot work **any** hours for a contributing employer.

Normal Retirement requirements

▶ Normal Retirement - you may retire on a Normal Retirement once you:

1. Attain age 63, and
2. Have at least 5 years of Credited Service without a break in service, and
3. Terminate employment with a contributing employer

Benefits will be reduced if you elect a Survivor Option





Disability Retirement requirements

Disability Retirement - If you become Totally & Permanently Disabled on or after 01/01/2020, you may retire on a Disability Retirement once you:

Are determined under the Social Security Act to be disabled and meet all of the following requirements.

- ▶ You have at least ten (10) Years of Service or if disabled after 04/01/1998 you have at least five (5) Years of Service and have attained age 55; and
- ▶ You have at least one (1) year of Credited Future Service; and
- ▶ As of the date Social Security found you disabled you have 750 or more Hours of Service in the last three (3) consecutive Plan Years (not including the Plan Year in which SSA determined you disabled).
- ▶ Disability will be effective the first of the month following **the later of** (1) the date SSA found you disabled or (2) the date the Administration Office receives your Disability Application.

Disability benefits for those with 10 or more years of Service will be in the amount of your Normal (age 63) benefit less any Survivor Option taken.

Disability benefits for those with 5 years of Service, who are at least age 55 are payable at a reduced Disability rate, less any Survivor Option taken.

You must apply for a Disability Retirement benefits. No Disability benefits will be paid prior to receipt of your application. If you are granted a Social Security Disability retroactive to an earlier start date, the Disability benefits will not be paid retroactive any earlier than when Trust received your application. See the Plan Booklet for more details.

Forms of Payment



▶ Single Life Benefit - (If Elected at retirement)

- ▶ Payable for participant's lifetime
 - ▶ Guaranteed for a total of 36 Monthly payments

▶ Survivor Options - (If Elected at retirement)

- ▶ 100%, 75% or 50% Survivor Options - Payable for participant's lifetime, and
 - ▶ Upon participant's death, the spouse will receive a continued benefit for her lifetime of 100%, 75% or 50%.
 - ▶ If your spouse dies prior to you, your benefits will increase to the Single Life Benefit Amount effective the first of the month following their death.



Death benefits

The Plan has several types of death benefits that are dependent on a number of factors:

- ▶ 1. Were you retired at the time of your death?
- ▶ 2. Were you married at the time of your death?
- ▶ 3. If you were not married, do you have minor children?
- ▶ 3. How old were you at the time of your death?
- ▶ 4. Were you Vested prior to your death?
- ▶ 5. When did you work last in this Plan prior to your death?
- ▶ 6. If you were previously married, was your ex-spouse awarded any portion of your retirement through a Qualified Domestic Relations Order? "QDRO"

See Insert Page on Retirement Plan Death Benefits

Death benefits - Are you eligible?

TYPE OF BENEFIT	AGE REQUIREMENTS	SERVICE REQUIREMENTS	BASIC BENEFIT	PAYMENT OPTIONS	CONDITIONS WHICH MAY RESULT IN LOSS OF SOME OR ALL BENEFITS
INDIVIDUAL ACCOUNT BENEFIT	Age 63 unless you satisfy the age and service requirements for an Early, Special Early, or Disability Retirement.	<ul style="list-style-type: none"> Age 63 and 3 or more Years of Credited Future Service including one Hour of Service after April 1, 2007 without a Permanent Break in Service; or Satisfaction of the age and service requirements for an Early, Special Early, or Disability Retirement. 	Balance in the Individual Account.	<ul style="list-style-type: none"> Same as Normal Retirement; or Lump sum. 	<ul style="list-style-type: none"> Same as Normal Retirement Benefits not provided for work in Alaska (but vesting credit toward any benefits that are earned is provided)
DEATH BENEFITS (Before Retirement)	A Special Survivor Benefit: Any age before retirement and eligible for Early or Normal Retirement or was a vested Active Employee.	10 or more Years of Service in this Plan (Related Plan service does not count), AND (a) At least age 55 at death, OR (b) Had 750 hours during the last 3 Plan Years	50% of the monthly Normal Retirement Benefit earned to your death date payable to spouse, or if no spouse then to minor children. Benefit no less than annuity equivalent of Death Benefit C	Benefit commences the month following your death and is payable for spouse's lifetime; or if paid to children, until last minor child attains age 18.	<ul style="list-style-type: none"> No surviving spouse or minor children. Related Plan service does not count in meeting service requirements.
DEATH BENEFITS	B Qualified Preretirement Survivor Annuity ("QPSA"): Any age before retirement and does not qualify for Death Benefit A, above.	<ul style="list-style-type: none"> 10 or more Years of Credited Service; or 5 or more Years of Credited Service, including at least one Year of Credited Future Service, if you die after Normal Retirement Age. 	Surviving spouse's portion of 50% Joint & Survivor Benefit.	Generally, the benefit commences the month following your death and is payable for your spouse's lifetime. Your spouse can choose to defer the start to receive a higher benefit.	<ul style="list-style-type: none"> No surviving spouse.
DEATH BENEFITS	C Lump Sum: Any age before retirement and does not qualify for Death Benefit A or B, above or this benefit is chosen in lieu of Death Benefit A or B.	5 or more Years of Service including one Year of Credited Future Service in this Plan (Related Plan service does not count). ¹	A one-time lump sum payment to your designated beneficiary equal to the benefit accruing contributions made on your behalf to this Plan (or the Alaska Plan).	Lump Sum. At least equal to actuarial equivalent of Benefit B for spouses	Related Plan service does not count for meeting vesting requirement.
DEATH BENEFITS	D Individual Account Benefit: Any age before retirement.	<ul style="list-style-type: none"> 3 or more Years of Credited Future Service, including one Hour of Service after April 1, 2007 without a Permanent Break in Service (Related Plan service does not count). 	If over \$5,000, paid as QPSA, described in B, above, to surviving spouse. In lieu of QPSA, spouse may elect: lump sum; or Special Survivor Benefit if eligible for that benefit. If Individual Account is less than \$5,000, benefit is paid as a lump sum. If no surviving spouse, lump sum is paid to minor children, and if no minor children to your designated beneficiary.	Lump sum is payable as of the end of the quarter immediately preceding your death. For Special Survivor Benefit see A, above, and for QPSA, see B, above.	<ul style="list-style-type: none"> 3 Years of Service in this Plan is required Related Plan service does not count for purposes of meeting the 3 Year Service requirement. Contributions not provided to this benefit for Alaska work

← See Pension Booklet on website

Applying for Retirement

- ▶ To receive your retirement benefits, you must complete a retirement application. You should apply several months prior to your retirement date. You can only retire on the 1st of the month.
- ▶ Applications are available from the Administration Office and your Local 528 Union office. Applications are also available to print from the Trust website at: www.cementmasonstrust.com
- ▶ You must submit your application to the Administration Office with photocopies of the following documents (if applicable):
 1. Birth Certificate for you, and if married, your Spouse
 2. Marriage Certificate (if married)
 3. Divorce/legal separation decree(s) - (if applicable)
 4. Proof of Name Changes
 5. See the Plan booklet for more details.

See website - Retirement Forms

Retirement Steps

Cement Masons & Plasterers Trust Funds

Physical Address: 7525 SE 24th Street, Suite 200, Mercer Island, WA 98040 • Mailing Address: PO Box 34203, Seattle, WA 98124
Phone: (877) 367-0528 • Fax: (206) 505-9727 • Website: www.cementmasonstrust.com

Administered by
Welfare & Pension Administration Service, Inc.

THE RETIREMENT STEPS BELOW ARE FOR YOUR INFORMATION ONLY AND ARE NOT TO BE CONSTRUED AS A PROMISE OF BENEFITS

The following is a list of the steps necessary to complete your retirement process. If at any time you have questions regarding your retirement, please feel free to call us and we'll be happy to assist you. Please check off the steps as they are completed:

Complete a Retirement Application

When you wish to retire, you must complete a Retirement application in order to receive retirement benefits. Applications are available from the Administration Office, your Cement Masons and Plasterers Local 528 Union Office or you may print one from the website at www.cementmasonstrust.com. Please allow at least 30 days from receipt of your original application by the Administration Office for your retirement to be processed. You must follow all instructions on the application and submit the original to the Administration Office, along with the following documents applicable to you:

- A photocopy of a Birth or Baptismal Certificate
- A complete copy of any and all Divorce/Legal separation decree(s) with property settlement agreements, and Qualified Domestic Relation Orders (if applicable)

Complete an Application for Individual Account Benefits

Applications are available from the Administration Office, your Cement Masons and Plasterers Local 528 Union Office or you may print one from the website at www.cementmasonstrust.com.

Receive your Election Packet

Once your applications are received by the Administration office, you will be sent a packet of paperwork personalized for you (and your spouse if applicable). This packet will include your Election form for your Retirement and Individual Account Benefits (which quotes your monthly benefit amount with all options available to you), Tax form and Bank form.

Complete and Return your Election Packet Forms

Election Form

Your Election form must clearly indicate the retirement option you wish to receive. Both you and your spouse (if applicable) must make your Election and sign the form **in front of a Notary Public**. If you elect to receive one of the Survivor Options, you must also send:

- A photocopy of a Birth or Baptismal Certificate your spouse
- A copy of your Marriage Certificate
- If either you or your spouse have changed your name due to marriage, divorce, or any other reason, it is necessary that you submit supporting documents such as Marriage Certificate(s), or other legal documents pertaining to the name change.

Tax Form

All of your retirement is subject to Income Tax. Federal Income Tax will be withheld based upon your instructions.

Bank Form

We recommend you have your monthly retirement payment sent electronically to your bank each month. Payments are sent to your bank for a deposit on the 1st of each month.

Retirement Benefits approved

When your completed retirement paperwork has been received, processed and approved by the Administration Office, you will receive a letter advising when your retirement benefit payments will begin. If late hours are received from your employer following your retirement, your benefits will be increased retroactive to your retirement date once all hours are received.

Individual Account Benefits approved

Once all your hours worked prior to retirement have been received by the Administration Office, your Individual Account benefit will be paid based upon your election (i.e. either in a Lump Sum payment or added to your pension benefits).

Congratulations!

If all the steps are checked above you have completed the retirement process. Thank you for all your years of service with the Cement Masons & Plasterers Retirement Plan.

← See Website
Retirement
Information

Retired and considering re-employment?

- ▶ If you are retired and have a question as to whether any employment you are contemplating would count toward the suspension of your Retirement Benefit, you should request a determination in writing from the Administration Office.
- ▶ You must submit a detailed job description to the Administration Office.
- ▶ The information will be reviewed to determine if your employment would cause your retirement income to be suspended.

Will my retirement benefits increase if I return to work after retirement?

- ▶ Any Plan year (04/01 - 03/31) you earn Covered hours of employment; your benefits will increase.
- ▶ The increase will be effective the 1st of the month following your termination of employment.

Post Retirement Service

Working after Retirement - Regular Suspension Rules

- If you work in Washington or Alaska, your retirement benefits will be suspended for work in “post retirement service” as follows:
- If you are age 63 or older, you can work 350 hours of “post retirement service” in a Plan Year (04/01 - 03/31) and up to 40 1/2 hours in each month remaining. Any hours exceeding these limits will cause your benefits to be suspended.
- If you are under age 63, you can work 500 hours of “post retirement service” in a Plan Year (04/01 - 03/31). *If you go over the 500-hour limit, your benefits will be suspended for an additional six months.*
 - If you contact the Administration Office to suspend your retirement before working 500 hours in a Plan Year (04/01 - 03/31), you will not be penalized the additional 6 months. This option is only available once in your lifetime.
- The 350 / 500-hour maximums stated above, are increased by 250 hours if you are employed as an Apprentice Instructor for an Apprenticeship Trust sponsored by Local 528.
- The term "Post-Retirement Service" shall mean all employment:
 - (1) within the State of Washington or Alaska;
 - (2) in an industry in which Employees earning Credited Service are employed, whether or not such employment is under the terms of the Collective Bargaining Agreement or associate agreement, or in a supervisory capacity over such job classifications; and
 - (3) in a trade or craft in which the Employee was employed while earning Credited Service, or in a supervisory capacity over such trade or craft.
- *You must notify the Administration Office of your return to work **immediately**.*

Contact the Administration Office

- ▶ Claims - Medical/Vision - Shawn ext. 3564
- ▶ Claims - Dental - Gordon ext. 3524
- ▶ Eligibility - Option 4
- ▶ Retiree H & W - Chase K. - ext. 3345
- ▶ Pension - Thao Ly - ext. 3219

Pin Request Form

Cement Masons & Plasterers Trust Funds

Physical Address: 7525 SE 24th Street, Suite 200, Mercer Island, WA 98040 • Mailing Address: PO Box 34203, Seattle, WA 98124
Phone: (877) 367-0528 • Fax: (206) 505-9727 • Website: www.cementmasonstrust.com
Administered by
Welfare & Pension Administration Service, Inc.

Pin Request Form (Member Only)

Please provide me with a personal identification number (PIN), which I understand when used in combination with my social security number or WPAS ID# will allow me access to "Member Login" information via the Cement Masons & Plasterers Trust Funds.

Member Name *(First, Middle Initial, Last)*: _____

Member Social Security No. or Member WPAS ID#: _____

Mailing Address: _____

City: _____ **State**: _____ **Zip Code**: _____

Home Phone: _____ **Mobile Phone**: _____

Email Address: _____

Member Signature: _____ **Date**: _____
(Must be signed by participating member)

You may return this form to the Administration Office in one of the following ways:

1. Mail:
Cement Masons & Plasterers Trust Funds
PO Box 34203
Seattle, WA 98124-1203
2. Fax: (206) 505-9727
3. Email: forms@wpas-inc.com

← [See Website](#)



Website - www.cementmasonstrust.com



Cement Masons and Plasterers Trust Funds

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Welcome!

The Cement Masons and Plasterers Trust Funds was established to provide medical, retirement, and individual account benefits for their eligible members and their dependents through the collective bargaining process.

This site provides general benefit information, forms and other Trust related items. [Summary of Benefits and Coverage \(SBC\)](#) and [Glossary of Terms](#) can be reviewed here.



Announcements

📅 OCTOBER 2021 - MEMBER ASSISTANCE PROGRAM

Did you know the Trust has a member assistance program through First Choice Health? Please see [this brochure](#) for more information.

📅 TEMPORARY PLAN CHANGES DUE TO COVID-19

Effective March 1, 2020, the Board of Trustees has adopted the following changes to the Plan's Medical Benefits:

The following changes will stay in effect until the COVID-19 emergency orders are lifted:

Login to your account

[Member Login](#)

[Admin Login](#)

[Trustee Login](#)

Your personal information can be accessed by logging into the secure [Member website](#). To access your personal benefits you must have a PIN. If you do not have a PIN, please complete a [PIN Request Form](#).

NOTE: Dependents age 13 and older need to complete a [Dependent PIN Request Form](#) for online access. (Dependents use the Member Login option to login to their account.)

Cement Masons and Plasterers Retirement Trust

- ▶ Questions?
- ▶ Comments?

Thank you for coming!

Welfare & Pension
Administration Service, Inc.