Massachusetts Laborers’ Has a New and Improved Website!

Effective January 1, 2016:
The Fund office street is being renamed to:

1400 District Avenue, Suite 200
Burlington, MA 01803

Our mailing address and our physical address will not change, only the name of our street.

La revista está disponible en el sitio de web en español.
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On the Cover

Massachusetts Laborers’ Has a New and Improved Website!

This newsletter contains information regarding the Massachusetts Laborers’ Pension, Health and Welfare and Annuity Funds. The actual Fund provisions may be found in the Funds’ Plan documents which include the actual Plan and Trust Agreement. In the event of a conflict between the wording in this newsletter and the Plan documents that govern the Plans, the Plan documents shall govern.

Please keep this newsletter with your Summary Plan Description ( SPD) booklet and other benefit materials for future reference.

Send address changes and newsletter questions, comments and ideas to:

Massachusetts Laborers’ Benefit Funds
Post Office Box 3005
1400 District Avenue, Suite 200
Burlington, MA 01803
or call: (800) 342-3792
www.mlbf.org

Mass. Laborer is published by the Massachusetts Laborers’ Health and Welfare, Pension and Annuity Funds. Trustees of the three Funds are listed alphabetically:

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Winter 2015–2016
Executive Director’s Report

The Fund office wants to welcome four new employees to our Health and Welfare Department. Gail Bagni, Patricia Hagler, Judy Shapiro and Emelyn Ortolaza, all of whom bring a wealth of experience in the Health and Welfare customer service area as well as experience in the Taft-Hartley world. We welcome Tricia, Emy, Gail and Judy knowing they will be valuable assets to our Health and Welfare Department and are eager to assist our members with any questions concerning their eligibility or health and welfare issues. Any questions you have regarding medical claims issues can be answered by calling 781-272-1000 or 800-342-3792 and ask for the Medical Claims Department.

Not since the Big Dig has the Massachusetts Laborers’ Benefit Funds’ work hours been this good with the Fund on pace to reach over 14 million work hours for the year. Almost every local Union is experiencing record employment led by the building boom in Boston. The projections for work over the next three years is bright and the Benefit Funds will continue to assist our contributing employers and local unions with any assistance we can in encouraging our investment managers to look for qualified investments in real estate and infrastructure that give us a good rate of return while also providing work for our signatory contractors and laborers. You will see an example of some of our investments that are employing many laborers as well as our contributing contractors who are working on these projects in this issue. This great use of our Funds’ investment dollars has added to our record work hours as well as provided a stable return on investment for each Fund. We wish everyone a Happy and Healthy New Year!
What an up and down year 2015 has been for the Massachusetts Laborers’ Pension Fund. For the good news, we are on pace to working over 14 million hours for 2015. Quite an accomplishment from where we were a few years ago. On the down side, investment rates have been stagnant most of the year from being negative through the first 9 months to having a very good October that has pushed the investment return to an estimated positive return of 1.2% through October 2015. We are happy that with the good economic news on jobs, with unemployment nationwide falling to 5%, with the stock market having a good rate of return in October, all of which will allow us to get back in positive investment returns for the year. We are excited about the work projected in 2016, and I wish everyone a Happy and Healthy New Year!

The article below talks about one of our real estate investment firms that is providing good investment returns for the Pension Fund while also looking at projects in Boston for our contributing employers and laborers.

Ullico’s history is rooted in the labor movement, and it continues to serve unions today with its various investment products, like Separate Account J (“J for Jobs”) and Separate Account W (“WorkAmerica”), which has 12 million dollars in investment with the Massachusetts Laborers’ Pension Fund. Through its Real Estate Investment Group, Ullico, Inc. is constantly seeking sound investment opportunities across the country. In fact, Ullico recently committed to providing up to $78.1 million to finance construction of a multi-family rental project in East Boston through its J for Jobs fund. Investments like the one in East Boston not only seek to deliver competitive returns for investors, they create local union jobs. Those jobs provide work hours and wages for union members, projects for partnering contractors and needed tax revenues for cities and states. These collateral benefits are both tangible and significant. It’s an approach to investing that promotes a “double bottom line.”

“We’re putting union members and contractors to work, rebuilding communities, and spurring economic development, all while providing a solid rate of return for the union funds that invest in us,” says Ed Smith, President and CEO of Ullico, Inc.
The Annuity Fund has experienced the same roller coaster ride as the Pension Fund; great work hours but shaky investment returns. The Annuity Fund is on target to surpass 14 million work hours and get close to 15 million hours for 2015! Quite an accomplishment.

I know the last issue of the Massachusetts Laborer had an article from our Executive Director on the quality of return and modest administrative fees for the Annuity Fund when compared to similar private investment Funds. I encourage all laborers to compare the rates and fees of our Annuity Fund to alternatives you may be considering moving your money to when you are getting ready to retire. I believe that as the article stated, we have a very good track record of investment returns with low administrative fees compared to other investment firms. We will continue to look for great investments in real estate and infrastructure from firms that provide a good rate of return while getting work for our members and signatory contractors. One of these firms is highlighted below. I wish everyone a Happy and Healthy Holiday Season!

In the last 12 months, the Multi-Employer Property Trust (MEPT) has committed over $478 million to the Boston market. In December 2014, MEPT purchased a portfolio of medical office buildings from Boston Medical Center in the South End as well as a 2.5 acre development parcel which is comprised of the block between Harrison Avenue and Albany Street, and East Dedham Street and East Canton Street. MEPT, in partnership with Leggat McCall, is working with the Boston Redevelopment Authority to gain approval for a mixed-use development on the Albany Street site. The plans filed with the BRA contemplate 2 apartment towers totaling approximately 700 units, 10,000 square feet of street-level retail space, and an underground parking garage; total project cost is estimated to exceed $300 million. The project team hopes to break ground in early 2017.

Earlier this year, MEPT also purchased 6 office buildings and 3 garages in the Seaport district. All in all, MEPT owns 430,000 square feet of creative office space in this booming sub-market, which is currently 93% leased to technology and creative tenants including software, digital media, architectural and design firms, and marketing firms. In addition, MEPT acquired the development rights to construct an additional 50,000 square feet on one of the office buildings. “We have been pursuing investments in the Boston area because we have a very positive view of market fundamentals that include a diverse workforce and strong economic growth,” stated David Antonelli, MEPT Portfolio Manager. “These fundamentals should help drive competitive risk-adjusted returns, and MEPT’s investments should provide an economic boost to the Boston market that includes workforce housing, job creation and green building.”

MEPT is an open-end core fund with $7.3 billion in gross assets. The Massachusetts Laborers Annuity Fund has allocated $20 million to the Fund. MEPT’s strategy includes a commitment to Responsible Property Investing, which includes a responsible contractor policy that requires that all work be done 100% by signatory contractors and union labor. This policy applies not only to base building construction but also to tenant improvements and capital expenditures paid for by MEPT. Over its 33-year history, MEPT has created over 81 million job hours across the U.S., including 2.5 million in the Boston market. The Fund also maintains a commitment to sustainability, and new development projects are targeted to achieve LEED Silver certification or better.
On November 2, 2015, the Massachusetts Laborers’ Benefit Funds implemented a new website as part of an overall conversion to ISSI, our new software provider. Our new website allows registered members to keep their email address, name, P-Number and challenge question content. For security reasons members were assigned new initial passwords.

Anyone can go to the website and easily sign up, so you can access all your important benefit information. All you need is your P-Number (located on the back of every member’s photo ID card) and new password.

We kept the look and feel of the old website to minimize confusion to our members. The same sections that were in our old website are in the new website. However, we also listened to our members and made many improvements to give you the information you want and need to see. For example, in Medical Claims, the EOBs are now displayed in a readable format.
In Annuity, you are now able to see the rate you earned, so you can be sure you received the annuity contributions based on the zone you worked in.

This new system is now up and running and ready to serve all of our participants. We urge you to go take a look at www.mlbf.org—sign up to receive access to your personal health and welfare, pension and annuity accounts. Look at the latest news and go to the Frequently Asked Question section for each Fund to help you understand issues that we hear about from your fellow laborers.

There is a difference between the Registration Email Address and the Benefit Funds Alternate Email Address. You may, of course, keep them identical.

**You will find these under: Additional Information on the Dashboard.**

- **Website Profile and Password**
  For your website profile information, including password, email address, and security question/answer: This email address is for general announcements sent to all account holders.

- **Personal Information (and Dependents)**
  For your personal information, and to update a mailing address: The email address here is an Alternate Email Address for emails sent from the Benefit Funds Office, usually in response to requests you have made. Think of this as being an additional email address that you want the Benefits office to have on file.

We are excited about this great new website and encourage everyone to get set up and access your account. Remember, the earlier you let us know of contributions you worked for but were not reported to the Fund, the better chance we have of getting the contributions from the delinquent contractors. We hope you find the new website to be a great benefit to you and your family.

**If you had an account prior to Nov 1st 2015, use the Login button.**

- Your MLBF number is found on the MA Laborers’ Photo ID Card.

- The password has been reset for all registered members on the updated website to: Last 4 Digits of your Social Security Number, first letter of first name and full last name. Please note that **all letters must be capitalized** (For example, John Doe 123-45-6789 would be 6789JDOE).

- Your new password must include at least one (1) special character (# @ $ % ! etc.), one (1) upper case letter, and one (1) numeral. It also must be at least eight (8) characters long.

**If you are creating an account for the first time, then use the Register button.**

- When the account is created, an activation code will be sent to your email. Check your Spam/Junk folder if it is not found with your regular email.

- In that email there is a link that takes you directly to the activation page; use that activation code in the email to fill in the “Activation Code” field, along with your username and selected password.

- At that point you are logged into the site, and on future site visits, go to LOGIN directly—you will not need to register or activate your account again.
Good news and bad news—seems like that is always the case in life. Our good news is that work has been tremendous—up 1,232,399 hours from 2014, on a par to hit over 14 million work hours—the bad news—investments have been down all year, and we are about even for the entire year. Here’s hoping for a good November and December.

On a positive note, I am excited that our retirees have the opportunity to sign up with a Medex program through Blue Cross Blue Shield to all retirees over age 65, surviving spouses over 65 or members on disability. I have worked hard for a number of years at bringing a quality program at an affordable cost to retirees of Massachusetts Laborers’. The program is new; we expect the program this year to start slowly, but as our members talk to their friends and experience the great results, we believe they will join the Blue Cross Blue Shield Medex program.

One of the important benefits available to our members is our MAP program. When life issues arise, as they do for almost all families, the MAP program is there for you. The article below highlights when you or a family member may need help with substance abuse issues. I wish everyone a great Holiday Season and Happy and Healthy New Year!

Substance Abuse: The Road to Recovery Is Through Our Member Assistance Program

Contact The Laborers’ dedicated Help Line at 1-800-522-6763

The Board of Trustees is extremely concerned with the growing opiate addiction epidemic. If you or a family member needs an addiction treatment program, help is available. Be sure to contact E4 Healthcare to arrange for treatment. All Inpatient, Intensive outpatient and Partial Hospitalization Programs must be approved by the MAP program prior to admission. A MAP clinician will assist you and your family with finding a treatment program to meet your needs.

The MAP program has an extensive network of contracted facilities. If treatment arrangements are made without contacting the MAP program, you may end up responsible for all or part of your care. Be sure to utilize E4 Healthcare’s services to avoid large out of pocket costs.
INFORMATION REGARDING CHILD SUPPORT AND THE MASSACHUSETTS DEPARTMENT OF REVENUE

If you have been ordered to pay child support in the Commonwealth of Massachusetts, the Court will order that payments be made via the Massachusetts Department of Revenue (“DOR”). Unless both parties agree to direct payments without DOR involvement, a wage assignment will be put into place. If a wage assignment is ordered, DOR notifies your employer to withhold the appropriate amount from your paycheck. This payment is then forwarded to DOR, recorded by DOR, and then forwarded to the custodial parent. Wage assignments can take several weeks to implement. You are responsible for mailing the payments to DOR until you see the money being deducted from your paycheck. This method of mailing payments to DOR is also used in the event a wage assignment is not possible, i.e. multiple employers or inconsistent employment.

Payment Methods and Record Keeping

If the court orders child support to be paid via DOR, do not send payments to the custodial parent. DOR will have no records of these payments and will take enforcement actions to collect the arrears.

You must maintain careful records. Retain all cancelled checks, copies of money orders, pay stubs, etc. Most importantly, never pay child support to the custodial parent in cash. You will not be given credit for any cash payments. Due to the volume of cases handled by DOR, errors occur often. Remember, the burden is always on you to prove payments if DOR or the custodial parent allege that payments have not been made.

REMINDER

You must have 300 hours reported in an eligibility period to be eligible for services. Each member is entitled to three (3) cases per calendar year and unlimited advice and consultation per year. Please contact our office as soon as possible when you are in need of an Attorney but certainly before you decide to retain a lawyer. Our office cannot represent you in a case in which you have previously retained an outside attorney. Please call us at 781-273-3939.
New England Laborers’ Training Center, Hopkinton, MA

2015 was a banner year for the New England Laborers’ Training Trust Fund. It makes me proud that our Training Facility has had such a positive impact on the booming construction industry for over 5,000 of our members. As a training institution it is imperative that we, as educators, are at the forefront with issues and requirements that affect our Laborers.

Apprenticeship was a major issue in 2015 and Local Unions interviewed over 1,600 people with our Apprentice Coordinators. New member programs started in February and continued until early December. The newest members of our Union are put to the test and evaluated by instructors to ensure our Local Unions and Signatory Contractors are getting the most qualified people to help strengthen our ‘rank and file’. Many new members come from our Pre Apprenticeship programs such as: AFL-CIO SkillsBuild Program, DOT MassCCD Vocational Schools Transportation Program, The Building Trades Community Works Programs, Construction Craft Laborers’ Program, Medford Vocational Technical High School, and the Tri-County Regional Vocational Technical High School Valley Collaborative Alternative High School.

Combined, these programs allow NELTA to see over 400 potential laborers and screen young men and women for potential Apprenticeship application. These partnerships include the Massachusetts Department of Transportation; Massachusetts Department of Labor; AFL-CIO; Massachusetts Building Trades; as well as 22 Vocational High Schools.

As 2016 approaches, I am ever confident that our Training Center is positioned well for all that may come our way. Instructors and staff members continue to have their fingers on the pulse of all that is happening in the construction industry and more importantly what issues affect our membership. We will continue to strengthen our Union with new, qualified people, all the while taking care of our existing members’ needs.

January 2016 Training Center Schedule

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<tr>
<td>Jan. 4-8</td>
<td>OSHA 30</td>
<td>Jan. 18-20</td>
<td>Confined Space</td>
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<tr>
<td>Jan. 4-8</td>
<td>Pipeline Operator Qualification (OQ)</td>
<td>Jan. 19-20</td>
<td>OSHA 10</td>
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<td>Jan. 5-6</td>
<td>Scaffold User/Builder</td>
<td>Jan. 19</td>
<td>8 Hr. Hazardous Waste Worker Refresher</td>
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<td>Jan. 7-8</td>
<td>Forklift (Rough Terrain)</td>
<td>Jan. 19</td>
<td>8 Hr. Hazardous Waste Worker Refresher (Sp.)</td>
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<td>Jan. 9</td>
<td>2A/1C Hoisting License Continuing Education</td>
<td>Jan. 20</td>
<td>8 Hr. Asbestos Worker Refresher</td>
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<td>Jan. 11-15</td>
<td>Hoisting &amp; Rigging</td>
<td>Jan. 20</td>
<td>8 Hr. Asbestos Worker Refresher (Sp.)</td>
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<tr>
<td>Jan. 12</td>
<td>8 Hr. Hazardous Waste Worker Refresher (Full)</td>
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<td>Mason Tending</td>
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<td>Jan. 13-14</td>
<td>CPR/First Aid/Flagging</td>
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Just a reminder from New England Laborers’ Training Academy that all members should please contact their Local Unions to schedule classes for this upcoming season. The Training Center is well prepared to train our members in all aspects of the construction industry. Each year, the Training Center becomes busier, meeting the needs of our contractors and more importantly, our members. Please call early to ensure a spot in whichever program would best benefit you.
Massachusetts Laborer: Don, can you give us a little background on yourself?

Donald Cook: I come from a union family. My paternal grandfather was a Teamster for over 35 years, and my father was also a teamster for approximately 15 years before joining the Boston Carmen's union. I was a trade's person working in the field for 15 years and worked my way up through the ranks to become a superintendent. I have had the good fortune to work on some of Boston's wonderful college campuses, a few of which were deep excavations for parking garages. Eventually, I was offered a management position here at Lee Kennedy Co. Currently, I manage the field operations for Lee Kennedy as a Vice President of Construction. My only son is a member of Laborers' Local Union #22 continuing in the tradition of working under the conditions of a CBA.

ML: How did you get into construction work?

DC: I attended a technical high school in Lexington, Massachusetts. Upon graduation, I worked for a year or so for a local home improvement contractor in Somerville, where I grew up. I joined the union in 1983, and began my career with Lee Kennedy Co.

ML: What is your goal as a Management Trustee on the Health and Welfare Fund?

DC: The goal along with our attorneys, actuaries, accountants, and fund managers, is to protect the fund from any losses and at the same time make sound investments to grow the fund. Our primary duties are to the members and their families, to provide the best medical, prescription drug, dental, and vision coverage.

ML: What is it like working with the other Trustees?

DC: This is very collaborative group of professionals. Many of the trustees have worked together for years in their careers in the Boston Construction industry. I have formed friendships with many in the group outside of my business dealings with them.

ML: Don, thank you for your time.

DC: It was my pleasure.

Editor’s Note: In each issue, the Massachusetts Laborer will introduce one of our Trustees from both Labor and Management. The Trustees are the people responsible for monitoring all of our Benefit Funds. We hope that this brief introduction will give you a background on all of our dedicated Trustees.
Instructor Terry Camara assists a Trainee in the Hazardous Waste Worker class.