

A conversation with Larry...it's a girl!!

We're covering all the bases in our discussion about your benefits. The last several months, we've discussed important terms and details about your pension plan. Now, I'd like to focus on our families and discuss how your benefits cover your loved ones.

Back in the spring of 1977, Susan gave birth to a healthy baby girl, and we named her Kimberly. She weighed 8lbs and 2oz and was the exact image of my lovely wife. This was a life changing moment for me, and I didn't know the first thing about babies, let alone how expensive it was to raise a child.

I still remember getting the hospital bill. It was a shocker! Nothing had been paid on Kimberly because she wasn't yet covered on my plan. I called the Benefit Office to discuss my situation. The ladies told me what I needed to do to add Kimberly to my coverage.

- Complete a Change Request Form within 31 days from her date of birth.
- Provide a copy of her birth certificate within 90 days.
- Provide a copy of her social security card within 90 days.

I did exactly what they told me. Kimberly was quickly added to the Plan. The next time I received a bill it was a lot less and easier to pay.

If there is one thing I've learned over the years about our Plan, it's "**call the Benefit Office** when you don't understand something or have a question, they will point you in the right direction."



'til next month!



Larry the Laborer' is a brief summary of your benefits. The Plan Document has final authority in the case of any conflicts or confusion to Plan benefits.