



A conversation with Larry...

The discussion no one wants to have.

Just the other day, I was talking to one of my fellow Laborers' whose spouse had passed away. He was trying to get the funeral arrangements made and get all the paperwork completed and filed for the life insurance benefit. It reminded me of a conversation at work years ago about how often we forget to update our beneficiaries after we experience a life changing event. It is important to update the information to ensure our loved ones receive any benefits available if something happens to us. For example, you must update your beneficiary if you were to experience one of the following events:

- Marriage
- Divorce
- Death of named beneficiary or spouse

Keep in mind, you do not have to experience one of the above events to change your beneficiary. You may update your beneficiary at any time by completing a new form, which may be found online on our website. Please note that if you are married, your spouse is automatically your designated beneficiary for pension. However, you may assign someone else as your designated beneficiary to the welfare and/or vacation fund.

For more details on your life insurance benefits, please refer to your Summary Plan Description (SPD) or call the Benefit Office.

See you next month!



On a lighter note...Happy Thanksgiving!



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.