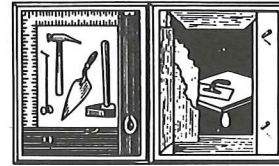


# QUARTERLY UPDATE

- Bricklayers
- Stone Masons
- Tile Layers
- Marble Masons
- Pointers - Cleaners - Caulkers • Concrete Products Specialists
- Blocklayers
- Finishers
- Shopmen
- Cement Masons



VOLUME 7, NUMBER 1

MARCH 1999

## Health plan trustees announce new retiree plan

Trustees of the Twin City Bricklayer Health and Welfare Plan have adopted a new Medicare Retiree Supplement program to replace the old plan design, along with terminating the Plan's relationship with Medica Senior Primary and Select. This new plan design greatly enhances the medical coverage available to retired bricklayers, while ensuring that the trust fund, and not a third party, is responsible for the care of the membership.

Medica recently announced that it would be terminating Medica Senior products for those living in Dakota, Carver, Scott and Goodhue counties. This was in response to the loss that it had suffered providing this Medicare supplement product at the low per diem reimbursements that have been available through Medicare.

Medica's announcement, which came without warning, prompted trustees of the Health and Welfare Plan to revisit issues surrounding the provision of quality health care to retired bricklayers. The trustees requested that their consultants design a program which would allow the Board to control the scope of coverage and the cost, while ensuring that the relationship between retired bricklayers and their health plan would not be susceptible to interruption due to fluctuations of the health market.

The new plan design greatly increases the insurance available to retired bricklayers. For example:

- The physician benefit, which used to have an annual \$2,500 limit, now will have no annual limit.
- A preventive dental benefit has been added.

*Please turn to HEALTH on Page 7*

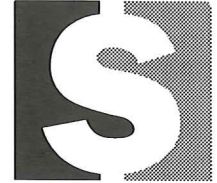
### Among the added benefits...



**Preventive dental provided...**



**Drug coverage up to \$3,000...**



**A/B deductibles paid in full...**

## Vacation Plan interest payments will total \$130,000

Trustees of the Twin City Bricklayers Vacation Plan are pleased to announce a \$130,000 interest payment to the membership. All members who meet the minimum participation standards of the plan are to receive an interest payment, with checks to be mailed March 15.

The vacation fund is paid in two installments each year, in addition to any declared interest payment. Seventy percent is paid in May of each year, representing a vacation benefit, and the remaining 30 % is paid in November as a holiday benefit.

Interest payments are declared in January of each year and are paid in March, when earnings have been sufficient. Participants who do not receive their checks by April 1 should call Lisa Adolphson at Zenith Administrators, 612-835-7035.

*Please turn to VACATION on Page 7*

### KEEP IN TOUCH

**LOCAL TELEPHONES**  
612-379-2966 AND 612-379-4230  
**OUTSTATE TELEPHONE**  
1-800-257-8636  
**FAX**  
612-379-8754

### INSIDE QUARTERLY UPDATE

**GARY GOBLIRSCH:** Be assured: Health care needs will be met/**2**  
**PEOPLE:** First-year apprentices welcomed/**3**  
**REPORTS FROM TRUSTEES:** Read and be informed/**4 & 5**  
**BRIEFLY:** It's scholarship time again/**6**



COMMENTARY

**N**OTHING IS MORE important to a dignified and secure retirement than knowing that your health care needs will be properly met. All the experts tell us we will live longer, be healthier and, at the same time, use more sophisticated medical technology and medicines than ever before.



GARY GOBLIRSCH SAYS...

## Be assured: Your health care needs will be met

Trustees of the Twin City Bricklayer Health and Welfare Fund, mindful of this, have taken action to raise the benefits payable under the pre-funded retiree health care supplement program.

Originally, trustees were able to offer two benefits — first a benefit of \$10 per year of service with a 30-year (or \$300/month maximum) cap for pre-Medicare retirees, then a \$5 per year of service (\$150/month maximum) benefit for Medicare-eligible retirees. Both are an "offset" to the premium charged for retiree health care.

**E**FFECTIVE APRIL 1, THESE BENEFITS WILL BE RAISED TO \$12.50 per year of service for pre-Medicare retirees and \$6.25 per year of service for Medicare-eligible retirees. This gives new maximum benefits under the plan of \$375 per month pre-Medicare, and \$188 for the Medicare-eligible.

Each bricklayer's health insurance premium is calculated based on Medicare eligibility and the cost of health care to the fund.

New premium rates to be published by trustees will address each combination of factors determining individual premiums. A retiree with 30 years of bricklaying service who retired after Jan. 1, 1998, for example,

would pay nothing toward the cost of health care, assuming single coverage (not husband and wife) and assuming that the cost of health care remains stable. A husband and wife not covered by Medicare would pay about \$325 per quarter.

**T**HESE NEW RATES CORRESPOND WITH AN INCREASE IN the contribution rate for this portion of the Health and Welfare Fund of \$.05 per hour of work.

Trustees will continue to monitor any increase in health care costs, with the goal of providing bricklayers with 30 years' experience substantially all their health care costs prefunded.

This will ensure that career bricklayers retire with substantial financial security, knowing that their Health and Welfare Fund has established savings sufficient to guarantee lifetime health care premium dollars for them and their families.

Trustees are committed to seeing that career bricklayers enjoy their retirement years, free of the stress of not knowing whether they'll be able to afford the doctors and medicines they and their families might need. ■



Trustees will continue to monitor any increase in health care costs, with the goal of providing bricklayers with 30 years' experience substantially all their health care costs prefunded.



PEOPLE



First-year apprentices were sworn into the Bricklayers and Allied Craftworkers Local Union No. 1 of Minnesota at the Dec. 14, 1998, union meeting. Seated left to right are Roger Buirge, Jarmon Foley, Brian Meyer, Josh Fox, Patrick Sandstrom, Michael Nelson and Scott Ratike. Standing L-R are

Apprenticeship Coordinator Michael Cook, Bob Julkowski, Jason Hofstede, Marc Medland, Robin Jobs, Ben Colarich, Todd Thomas, Gary Dudley, Mike Wolff, Pat Cameron, Kevin Rutherford, Dennis Peterson, Keshaunda Arcoren, Eric Schirmers, Ted Schaghy, Sergey Kosuk and Dick Kentzelman.

**New members**

We welcome the 33 new members who have joined Local 1 since September 1998.

Congratulations to:

- SHAWN ANDERSON
- GLENN BAKER
- WILLIAM BEHNKE
- RYAN BORSTAD
- PATRICK CAMERON
- DEAN CHESTER
- SCOTT CHRISTENSEN
- PHILLIP DEMRY
- KENNETH DEVOE
- ROBBIE DOWD
- ROBERT GARDING
- DAVID GUENTHER
- JOHN HASE
- FIKRET HASIC
- JOHN HOPKINS
- RYAN IBBERSON
- GREGORY JOHNSON

**MILESTONES NOTED**

- GEORGE KINZEL
- DARRIN KNIGHT
- STEVEN LINDQUIST
- JAMES MADSEN
- PETER MANSFIELD
- MICHAEL MASTEL

**Deceased members**

We are sorry to report these deaths and extend our deepest sympathy to their families and friends.

- |                            |                          |
|----------------------------|--------------------------|
| Wesley Barrette...No. 1    | Gustav Neumann...No. 18  |
| Fred Braun...No. 1         | Robert Oberg...No. 1     |
| Ralph Callander...No. 2    | Elmer H. Olson...No. 2   |
| Robert Carroll...No. 18    | David Petrofski...No. 2  |
| Richard Dwyer...No. 6      | David Richardson...No. 1 |
| Michael Fischer No. 18     | John Spanjers...No. 1    |
| Merl Frantz...No. 2        | Jacob Verkennes...No. 2  |
| Raymond Lockridge...No. 2  | Richard Wallace...No. 2  |
| William Moter...No. 18     | Albert Whitley...No. 2   |
| Wallace Nardinger...No. 18 | Alvin Winter...No. 6     |

**New Constitution Mailed**

The new constitution for Bricklayers and Allied Craftworkers Local No. 1 has been approved and mailed out to all members. If you haven't received yours, call our Minneapolis office at 612-379-2966 or 1-800-257-8636. ■

**R E P O R T S F R O M T R U S T E E S**

December 1998

Twin City Bricklayers Fringe Benefit Funds  
c/o Zenith Administrators  
7645 Metro Boulevard  
Minneapolis, Minnesota 55439-3060  
(612) 835-7035

Dear Participant:

The Trustees of the Twin City Bricklayers Health and Welfare Fund are very happy to announce the following benefit improvements:

**EFFECTIVE JAN. 1, 1999**

**Physical Examination Benefit - Class A Participants**

The Physical Examination Benefit, which is currently \$75.00 per calendar year per individual, will be increased to \$150.00.

**Out-of-Pocket Maximum - Class A and B Participants**

The out-of-pocket maximum is being reduced from \$2,000 to \$1,000 per individual per calendar year. In addition, a family out-of-pocket maximum of \$2,500 is being added. This means that after an individual has paid \$1,000 (\$1,200 including the deductible) or a family has paid \$2,500 (\$2,800 including the deductible) for Covered Expenses in a calendar year, the Fund will pay 100% of Covered Expenses for the remainder of that calendar year.

**Well Baby Care Benefit - Class A and B Participants**

This benefit is currently limited to covered children until they reach their second birthday. The benefit will be expanded to cover children up to their sixth birthday.

Please keep this Summary of Material Modifications with your benefit plan booklet so that you will have an up-to-date description of the Fund's benefits. If you have any questions about these improved medical benefits, please contact the Fund Office at the address or telephone number shown above.

**Notice on Breast Reconstructive Surgery**

Under federal law, group health plans must provide medical and surgical benefits in connection with a mastectomy for certain reconstructive surgery. Federal law requires coverage in a manner determined in consultation with the attending physician and the patient for:

- Reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

This coverage has always been provided by the Fund. This notice is being made to comply with the notification requirements of federal law.

Sincerely,

Board of Trustees  
Twin City Bricklayers Health and Welfare Fund



## REPORTS FROM TRUSTEES

### Bricklayers and Allied Craftworkers Local No. 1, Minnesota Mutual Relief Association

To All Participants:

This is a summary Annual Report of the Bricklayers and Allied Craftworkers Local No. 1, Minnesota Mutual Relief Association (Employer Identification Number 41-0164670) for the calendar year 1998. The annual report has been filed with the Internal Revenue Service as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Bricklayers and Allied Craftworkers Local No. 1, Minnesota Mutual Relief Association has committed itself to pay certain death, accident and sickness claims incurred under the terms of the plan.

#### Basic Financial Statement

The value of the plan assets was \$235,479 as of December 31, 1998, compared to \$223,412 as of January 1, 1998. During the plan year the plan experienced an increase in its net assets of \$12,067 consisting of a transfer of \$46,800 from Bricklayers and Allied Craftworkers Local Union No. 1 Minnesota and \$12,330 in earnings from investments. Plan expenses were \$47,063. These expenses included \$40,860 in benefits paid to participants and \$6,203 in other expenses.

#### Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. To obtain a copy of the full annual report, or any part thereof, write or call the office of Mr. Gary Goblirsch, who is President-Secretary Treasurer of Bricklayers and Allied Craftworkers Local Union No. 1 Minnesota, who the Board of Trustees rely upon to handle the day-to-day administrative duties in connection with the Fund. You should address your request as follows: Board of Trustees, Mutual Relief Association, Attention: Mr. Gary Goblirsch, United Labor Centre, Suite 328, 312 Central Avenue, Minneapolis, Minnesota 55414, Telephone (612)379-2966. The charge to cover copying costs will be \$.90 for the full report or \$.10 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as a part of that report. The charge to cover copying costs given above does not include a charge for the copying of those portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan, 328 United Labor Centre, 312 Central Avenue, Minneapolis, Minnesota 55414, and at the U.S. Department of Labor upon payment of copying costs. Requests to the Department of Labor should be addressed to Public Disclosure Room, N4677, Pension and Welfare Benefit Programs, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington DC 20216.

We look forward to another year of progress and service to our members.

Sincerely,

Board of Trustees

Robert Julkowski  
Gary Goblirsch  
Jim Lundquist  
Richard Kentzelman  
Dallas Smith  
Doug Schroeder

**B R I E F L Y**

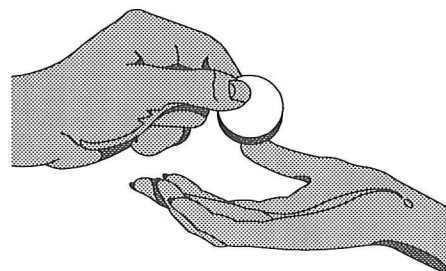
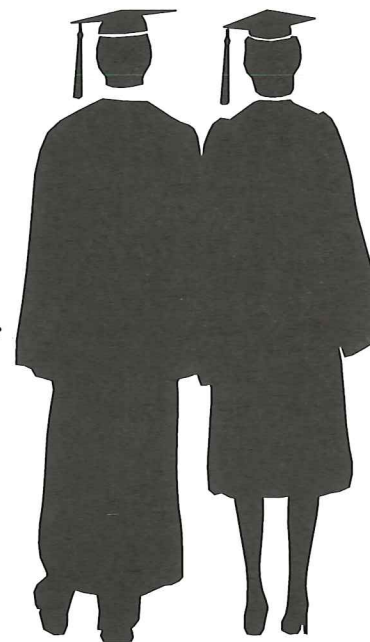
**IT'S SCHOLARSHIP TIME AGAIN** for Local 1 members and their sons and daughters. The Minnesota AFL-CIO is offering eight \$1,000 scholarships – some for vocational-technical education, others for college – and four \$500 Martin Duffy Adult Learner Scholarships for use at any post-secondary educational institution.

Winners (who must plan to enroll at a Minnesota school) will be chosen by lot from among academically-qualified applicants who are union members or their dependents.

For this year only, the state federation is also offering five \$1,000 scholarships for use by graduating seniors at the University of Minnesota. In addition to qualifying academically, applicants will be asked to write 500-word essays on some event in Minnesota labor history that has had an impact on their lives or the lives of their families. The scholarships are sponsored by American Income Life Insurance Co.

Postmark deadlines are April 20 for Minnesota AFL-CIO and the new U of M scholarship applications, and April 30 for Martin Duffy Scholarship applications.

Contact the state AFL-CIO, 651-227-7647, for information and application forms.



**Dues increased effective Jan. 1**

As of Jan. 1, 1999, our over-the-counter dues have increased. The following is the amount you should be paying when you send in your union dues:

|                       |         |
|-----------------------|---------|
| All Journeymen        | \$27.00 |
| Apprentices           | 17.00   |
| Contractors           | 55.00   |
| Retired               | 12.00   |
| Unrelated             | 17.00   |
| Improvers             | 27.00   |
| Tilelayers            | 24.00   |
| Shop                  | 19.00   |
| Tilelayer-Contractors | 50.00   |

Disabled or retired – If you were previously paying \$10.50, your dues are now \$12.00.

If you were previously paying \$5.00, your dues are now \$6.00.

**Answers on Funds**

We have had many phone calls to our office with questions on different funds. Following is a list of people at Zenith Administrators to contact with those questions:

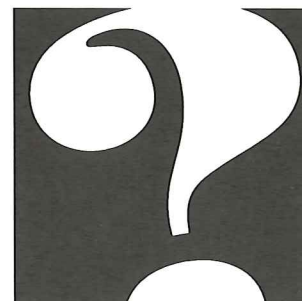
**Health and Welfare** – If your name starts with A-J, contact Lisa Voegele at 612-832-4019. Last initial K-Z, call Leslie Scott, 612-832-4064.

**Dental Claims** – Teri Kaasa, 612-832-4068

**Vacation checks and Health and Welfare eligibility** – Lisa Adolphson or Tracy Brenning, 612-832-5047

**Pension** – Lora Lessard, 612-832-4059

If you are a Tile Layer or Tile Helper, call Nancy at American Benefit Plan Administrators, 651-645-8641.



**Join Retirees Club at Jax Cafe**



If you are a retired member of Local 1, we hope you will join our Retirees Club. The next meeting is at 9 a.m. Thursday, March 25, at Jax Cafe in Minneapolis. The meetings are a great way to visit with old friends and meet new ones.



**A reminder**

With the start of the new Year, it's important that we update our member records. Please notify Local 1 in writing if you have had a change in address or phone number. Also, if you have been recently married or divorced, welcomed a new child or had a death in the family, we must be notified so that your designated beneficiaries can be changed. ■



FROM THE FRONT PAGE

# HEALTH: New retiree program announced by trustees

*Continued From Page 1*

- Medicare Part A and B deductibles will be paid in full.
- Medicare co-insurance generally will be paid in full, including coverage for hospital care, skilled nursing facility care, and Part B expenses not paid by Medicare.
- Prescription drug benefits will provide up to \$3,000 coverage for qualifying individuals.

This vastly improved health care plan, coupled with the ability to pre-fund retirement costs, provides a powerful promise of financial security to all bricklayers. Retirees who retired before Jan. 1, 1998, will still have their health care costs partially subsidized by the earnings of the health plan, and will have access to this comprehensive new health plan.

Information regarding the new plan is available from Zenith Administrators or at the Local union office. In planning your retirement, remember that your union membership and participation in the fringe benefit



This vastly improved health care plan, coupled with the ability to pre-fund retirement costs, provides a powerful promise of financial security to all bricklayers.

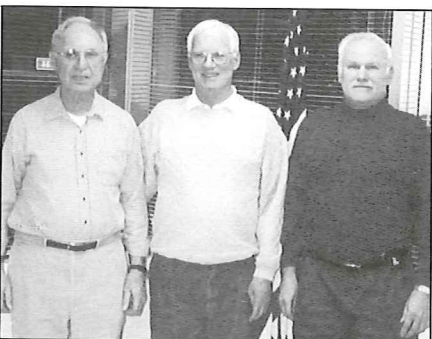
plan provide you with considerable lifetime security, based on your work in employment covered by our collective bargaining agreements. ■

## VACATION: Interest totals \$130,000

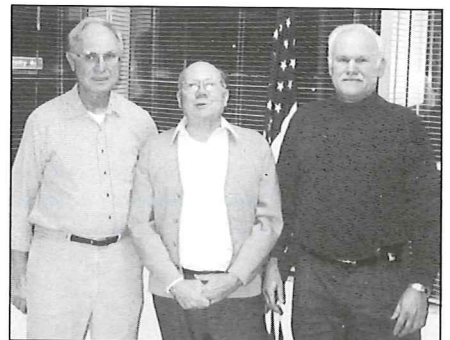
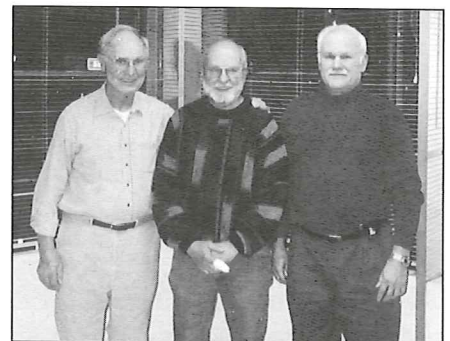
*Continued From Page 1*

Vacation fund earnings pay first for administration, with the balance going as an interest dividend to the membership. Trustees strive to keep administrative costs low, so as to maximize the interest payments. ■

## VETERAN MEMBERS CITED FOR THEIR LONG SERVICE



Members of Tile Layers Local 18 who celebrated membership anniversaries (center in each photo) during 1998 were honored at a December Christmas party by Chairman Matt Etten (left in each photo) and Business Agent Ron Almborg (right in each photo). Receiving a 50-year gold card was Robert Holmstrom (upper left). Forty-year pins went to members Richard Cassidy (lower left), John Kollar (upper right) and Steward Leonard (lower right).





**K E E P I N G U P**



**CHECK YOUR CALENDAR FOR IMPORTANT DATES**

Please clip the calendar and post it in a convenient spot so it's handy when you want to check meetings and events.

**Retirees Club Meetings**

9 a.m. Jax Cafe, Minneapolis,  
March 25, June 24, Sept. 23,  
Dec. 2.



**Chapter 11 - Mankato**  
7 p.m.  
Teamsters Hall

May 4, June 1, July cancelled, Aug. 3, Sept. 7, Nov. 2, Dec. 7.

**Chapter 4 - St. Cloud**

8 p.m. Basement, 1903 4th St. N.  
May 5, June 2, July cancelled, Aug. 4, Sept. 1, Nov. 3, Dec. 1.

**Chapter 6 - Springfield**

8 p.m. American Legion Hall  
June 3, Aug. 5, Nov. 4.

**Chapter 6 - New Ulm**

8 p.m. American Legion Club,  
13 South Minnesota  
May 6, July cancelled, Sept. 2,  
Dec. 2.

**Bricklayers and Allied**

**Craftworkers Golf Tournament**  
Saturday, July 31

**Note**/There will be no chapter meetings in April, July and October.

**Executive Committee Meetings**

April 1, Sept. 30 - 10 a.m.

**Chapter 1&2 - Minneapolis**

7 p.m. Second Floor, 312 Central Ave. SE,  
June 14, Aug. 9, Sept. 13, Dec. 13

**Chapter 1&2 - St. Paul**

7 p.m. Labor Centre, 411 Main St.  
May 13, July cancelled, Sept. 9,  
Nov. 11.

**Chapter 18 - Tile Layers**

7 p.m. Second Floor, 312 Central Ave. SE,  
May 11, June 8, July cancelled,  
Aug. 10, Sept. 14, Nov. 9, Dec.14.

**Other Events**

**Semi-Annual meetings for Chapters 1, 2, 4, 6, 11, 18**

10 a.m. Second Floor  
312 Central Ave. SE, Minneapolis  
April 3, Oct. 2.

**Gold Card Dinners**

(cards will be mailed)

Chapters 1&2 Only - June 18  
Thunderbird Hotel Bloomington.



Chapter 6 Only -  
April 24  
Springfield Legion,  
Springfield, MN.

Chapter 4 Only -  
March 6  
St. Cloud Eagles  
Club - St. Cloud

Chapter 18 Only - Dec. 14  
312 Central, Minneapolis - 2nd  
Floor



Ave., Minneapolis

**Children's Christmas Party**

9:45 a.m.,  
Dec. 4,  
Second Floor  
312 Central

**Apprenticeship Banquet**

Thursday, April 22



Quarterly Update is published four times a year by Bricklayers & Allied Craftworkers Local #1 of Minnesota to communicate with its members.

**Postmaster:** Send address corrections to Bricklayers & Allied Craftworkers Local #1 of Minnesota, 312 Central Avenue, Suite 328, Minneapolis, MN. 55414.

**President**..... Gary Goblirsch  
**Editor**..... Merrily Helgeson  
**Design & Production**..... W. F. Cento

**QUARTERLY UPDATE**

Bricklayers & Allied Craftworkers  
Local #1 of Minnesota  
312 Central Avenue, Suite 328  
Minneapolis, MN 55414



BULK RATE  
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**PAGE 1: Trustees announce new retiree health plan**