

## Frequently Asked Questions

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- **How is the Plan Administered?**

A Board of Trustees, evenly divided between Union and Management representatives, administers the Plan under a Trust Agreement which set forth the rules and regulations adopted for the Plan's operation.

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- **To What Earning Period Will My Vacation Benefit Check Apply?**

WORK PERFORMED	CHECKS DISBURSED
Sept.-Oct.-Nov.	February
Dec.-Jan.-Feb.	May
Mar.-Apr.-May	August
June-July-Aug.	November

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- **When May I Apply For Vacation Benefits?**

Application for benefits will be available in Local Union Offices, or the Fund Office. You may file an application any time after you commence work. If no application is made for benefits within a 12-month period following the first disbursement for which the Ironworker was entitled to benefits, it will be considered, under the terms of the Trust Agreement, that the Ironworker has chosen to contribute his benefits to the expense of operating the California Field Ironworkers Vacation Trust Fund.

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- **When Are Benefits Paid To Participating Ironworkers?**

During the 12-month period on or after February 1st of any year covering the September through November Vacation Plan Work Period, May 1st of any year covering the December through February Vacation Plan Work Period, August 1st of any year covering the March through May Vacation Plan Work Period, November 1st of any year covering the June through August Vacation Plan Work Period.

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- **Is There a Limit on the Time in Which I May Cash My Vacation Benefit Check?**

**Yes.** Vacation benefit checks should be cashed as soon as possible after the payment is made, but in any event **NOT LATER THAN SIX (6) MONTHS** from date of issue. If checks are not cashed within 6 months from date of issue, it will be considered, under the terms of the Trust Agreement, which Ironworkers have chosen to contribute their benefit to the expense of operating the California Field Ironworkers Vacation Trust Fund.

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- **What if an Ironworker Dies Prior to the Benefit Payment Date?**

The Vacation Benefits will be payable, upon application, to the beneficiary named by the participant, or if there is no beneficiary named by the participant, or if there is no beneficiary named or surviving, the benefit may be paid to the person or persons entitled thereto by law. An application for benefits must be filed together with a certified copy of the death certificate, with the Fund Office no later than the end of May immediately succeeding the calendar year in which the Ironworker died. The Fund Office can assist the beneficiary in this filing.

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- **What if an Employer Fails to Contribute for Work Performed by an Ironworker?**

Vacation benefits will be paid to each Ironworker only to the extent that contributions have been received by the Trust for him. If Employer contributions are **NOT** received by the Vacation Trust, **NO BENEFITS WILL BE PAID** for those particular hours.

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- **May I Receive My Vacation Benefits Directly From an Employer?**

**NO.** Section 11 of the master labor agreement requires Contributing Employers to pay vacation benefits to the California Field Ironworkers Vacation Trust. If an Employer attempts to pay you in lieu of the deducted benefit, notify your Union Business Representative and the Fund Office. Direct payments to Ironworkers of Vacation Plan contributions frequently are a sign that the Employer may not be reporting your benefits correctly to the other Trust Funds.

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- **How May I Avoid a Shortage in My Vacation Benefit Due to Failure of an Employer to Contribute for Hours Worked?**

Every employer must, under State Law, provide a check stub or a statement indicating deductions taken from the pay check. It is the Ironworkers responsibility to make certain that Vacation Plan contributions and deductions thereon are included in your check stub information. If not, notify the employer and/or Union Business Representative involved. Upon notification, the Fund Office will make every effort to collect monies from employers who fail to make proper contributions.

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- **What Proof Do I Have That My Employer Has Failed to Contribute?**

The best proof of improper contributions is shown on your pay check stub. **SAVE YOUR CHECK STUBS** as they provide the Fund Office with the necessary evidence should collection efforts be required. The Labor Commissioner and the Courts will accept testimony and other documents proving hours worked such as W-2 forms, but check stubs provide the best evidence.

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- **Can Any Creditor Reach My Vacation Benefits Prior to a Pay-out?**

Article V, Section 5 of the Trust Agreement makes the monies held in vacation accounts unavailable to general creditors. However, certain creditors (i.e. taxing authorities, recipients of spousal and child support and any other qualified domestic orders) may withhold funds at the time of a pay-out. These exceptions are created by statute and are subject to an administrative charge.

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- **How Are the Expenses for Operation of the Plan Paid?**

Expenses for the operation of the Vacation Plan are initially paid out of interest and other income accumulated upon contributions received from contributing employers. If that source is insufficient to pay the cost of the administration of the Vacation Plan, monies which may have accumulated under Article V, Section 6 of the Trust Agreement shall be utilized. If interest, income and unclaimed funds are insufficient to pay for the administrative costs, the Trustees shall charge, pro-rata, each participant's account from the balance of expenses.

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- **How do Supplemental Dues Assignments Affect My Vacation Benefits?**

The Vacation Trustees act as agent for the participant and the Union in collection and disbursing supplemental dues for those participants who elect to have these dues deducted for their Vacation checks. Should these deductions be insufficient to satisfy the participants obligation to the Union, the balance must be submitted to the Union by the participant.

For those participants who sign an authorization card to have supplemental dues deducted from their Vacation benefits, the dues are sent to the District Council for distribution to the Local Unions after each disbursement. Dues are deducted first and then the levy amount is taken.

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- **Can My Vacation Check be Automatically Deposited to the Account of My Choice?**

**Yes.** The Electronic Deposit Authorization Vacation Form should be requested from the Employer Accounts Department. You and your bank must complete the form and submit to the Trust, along with a void check or deposit slip, at least sixty (60) days prior to the vacation payout. [Click HERE for the form.](#)