

**INTERNATIONAL RECIPROCAL AGREEMENT  
BAC Health and Welfare Funds**

**IUBAC Reciprocal Clearinghouse**  
**620 F Street N.W., Suite 700**  
**Washington, DC 20004**  
**Ph: 1-888-880-8222**  
**Fax: 202-628-4824**  
**E-mail: [reciprocityclearinghouse@ipfweb.org](mailto:reciprocityclearinghouse@ipfweb.org)**

**MultiEmployer.com**  
**1843 Bancroft Way**  
**Berkeley, CA 94703**  
**Ph: 510-204-0606**  
**Email: [info@multiemployer.com](mailto:info@multiemployer.com)**

NAME OF FUND	JURISDICTION	H&W CONTRIB. RATE	SIGNATORY TO APPENDIX 1	DATE SIGNED AGMT.
BAC International Health Fund 620 F Street, N.W. Suite 900 Washington, DC 20004 Attn: Robin Donovick Ph: 1-888-880-8222 Fax: (202) 383-3905 Email: <a href="mailto:rdonovick@bacweb.org">rdonovick@bacweb.org</a>	18&23MO, 6&7CO, 1&5LA,1,7,13,20,5,11,2, 16,9&25TX, 11&1AL, 14&74IL, 5TN & 33GA, 5OK/AR, 6 LA/MS/AL & 3AZ,4IN/KY,1FL,1UT, 4IN/KY Chapter 5 (Terre Haute), 1MO	By location/plan  See BACRecip for rates	Yes	7/1/01
BACFLEX 620 F Street, N.W. Suite 900 Washington, DC 20004 Attn: Robin Donovick Ph: 1-888-880-8222 Fax: (202) 383-3905 Email: <a href="mailto:rdonovick@bacweb.org">rdonovick@bacweb.org</a>	23 MO	See BACRecip for rates	Yes	6/1/01
Alaska Carpenters Health & Welfare Plan Labor Trust Services P O Box 34203 Seattle, WA 98124 ATTN: Karen Bernett Ph: 1-800-531-5357 Ext 3300 Email: <a href="mailto:akblpt@alaska.net">akblpt@alaska.net</a>	01 AK	See BACRecip for rates	Yes	4/29/04
Local 3 Arizona H&W Trust Fund C/o BAC International Health Fund 620 F Street, N.W. Suite 900 Washington, DC 20004 Attn: Robin Donovick Ph: 1-888-880-8222 Fax: (202) 383-3905 Email: <a href="mailto:rdonovick@bacweb.org">rdonovick@bacweb.org</a>	03 AZ <b>Merged with IHF</b> <b>Eff. 10/1/10</b>	See BACRecip for rates	No	6/1/01
BAC Local 03 H&W Trust c/o BeneSys Administrators, Inc. 2610 Crow Canyon Road, #200 San Ramon, CA 94583 Attn: Lisa Ng Ph: 925-208-9999x8633 E-mail: <a href="mailto:lisa.ng@benesysinc.com">lisa.ng@benesysinc.com</a>	03 CA	See BACRecip for rates	No	7/1/01

Brick Masons Health and Welfare Trust Fund c/o BeneSys Administrators P.O. Box 60750 Los Angeles, CA 90060-0750 Attn: Lisa Ng Phone: (626) 646-1075, ext. 8636 Fax: (626) 931-1368 E-mail: <a href="mailto:lisa.ng@benesysinc.com">lisa.ng@benesysinc.com</a>	04 CA 20 CA	See BACRecip for rates	No	6/1/01
BAC Local Union No. 11 of California H&W Trust (San Diego & Imperial Counties) 7171 Alvarado Road, #201 LaMesa, CA 91942 Attn: Brenda L. Moore Ph: & Fax: (619) 698-8604 E-mail: <a href="mailto:bac11trusts@sbcglobal.net">bac11trusts@sbcglobal.net</a>	04 CA	See BACRecip for rates	No	6/1/01
Santa Barbara Masonry Local #5 P.O. Box 380 Solvang, CA 93464 Attn: Roxanne Russell Ph: (805) 686-1677 Fax: (805) 686-1677 E-mail: <a href="mailto:rox_Russell@earthlink.net">rox_Russell@earthlink.net</a>	Brick Local 04 CA (Old Locals 5 & 6 CA, Santa Barbara, San Luis, Obispo & Ventura Counties)  Tile 18 CA (Santa Barbara, San Luis, Obispo, Kern, Mono and Inyo Counties)	See BACRecip for rates	Yes	6/23/04
Tile Insurance Trust Fund c/o BeneSys Administrators, Inc. P.O. Box 512313 -Terminal Annex Los Angeles, CA 90051-0313 Attn: Lisa Ng Ph: 925-208-9999x8633 Fax: 925-362-8749 E-mail: <a href="mailto:lisa.ng@benesysinc.com">lisa.ng@benesysinc.com</a>	18 CA	See BACRecip for rates	Yes	6/1/01
Northern California Tile Industry Trust Fund C/O BeneSys 7180 Koll Center Pkwy, Suite 200 Pleasanton, CA 94566 Ph: 925-398-7060 E-mail: <a href="mailto:desiree.eaton@benesys.com">desiree.eaton@benesys.com</a>	19 CA (3 CA) Tile layer & Finisher Terrazzo Finisher	See BACRecip for rates	No	4/1/01
BAC Local 1 CT H&W Fund c/o Zenith American Solutions 10 Technology Drive P.O. Box 5817 Wallingford, CT 06492 Attn: Gale Whitney Ph: 203-949-3208 Fax: 203-774-9716 Email: <a href="mailto:gwhitney@zenith-american.com">gwhitney@zenith-american.com</a>	1 CT	See BACRecip for rates	Yes	1/1/01

Bricklayers Local 1 of DE/PA Welfare Fund 2706 Black Lake Place Philadelphia, PA 19154 Attn: Maria Morris Ph: (215) 856-9663 Fax : (215) 856-9522 E-mail: <a href="mailto:mmorris@bac-1.org">mmorris@bac-1.org</a>	1 DE	See BACRecip for rates	No	5/1/01
Florida Trowel Trades H&W Fund c/o BAC International Health Fund 620 F Street, N.W. Suite 900 Washington, DC 20004 Attn: Robin Donovanick Ph: 1-888-880-8222 Fax: (202) 383-3905 Email: <a href="mailto:rdonovick@bacweb.org">rdonovick@bacweb.org</a>	1 FL  <b>MERGED WITH IHF EFF. 02/01/2015</b>	See BACRecip for rates	No	6/1/01
Hawaii Masons Health and Welfare Trust Fund 2251 North School Street Honolulu, HI 96819 Attn: Stacey Tomasa Ph: (808) 845-3901 Fax: (808) 842-4899 E-mail: <a href="mailto:staceyt@hawaiimasons.com">staceyt@hawaiimasons.com</a>	1 HI	See BACRecip for rates	No	08/08/05
Iowa Laborers District Council H&W Trust Fund c/o Benefits Management Group, Inc. 150 First Avenue N.E. Suite 450 Cedar Rapids, IA 52401 Ph: 319-365-2810 x403 Fax: 319-365-1043 Email: <a href="mailto:dwachal@bmgweb.com">dwachal@bmgweb.com</a> Attn: Denise Wachal	3 IA	See BACRecip for rates		12/12/12
Chicago Plastering Health and Welfare Trust 5611 West 120 <sup>th</sup> Street Alsip, IL 60803 Attn: Ernestine Cibor Ph: 708-371-3100 Fax: 708-371-8290 E-mail: <a href="mailto:EC_CPI@hotmail.com">EC_CPI@hotmail.com</a>	5 IL - OPCMIA	Call Fund Office for Rate Info	Yes	5/18/06
Construction Industry H&W Fund of Rockford c/o Group Administrators, Ltd. P.O. Box 33770 Detroit, MI 48323-3770 Ph: (815) 397-4267 Fax: (815) 969-9770 Attn: Cindy Peterson E-mail: <a href="mailto:david@groupadministrators.com">david@groupadministrators.com</a>	6 IL Rock Island Chapter Kankakee Chapter Rockford Chapter Bloomington Chapter Peoria Chapter	See BACRecip for rates	Yes	6/1/01

Southwest Illinois Bricklayers Local 8 Belleville Chapter H&W Fund c/o Zenith Administrators 502 Earth City Expressway Suite 203 Earth City, MO 63045 Ph : (855-881-6488)	8 IL Belleville Chapter (2 & 65)	See BACRecip for rates	Yes	1/1/01
Construction Industry Welfare Fund of Central Illinois 34 E Springfield Ave Champaign, IL 61820 Ph: (217) 352-5269 Fax: (217) 352-5297 Attn: Jill Kunkel E-mail: <a href="mailto:bac8il@egix.net">bac8il@egix.net</a>	8 IL – Chapter 17 & 54	See BACRecip for rates	Yes	5/1/01
Central Illinois Bricklayers H&W Fund P.O. Box 40 East Alton, IL 62024 Ph: (618) 258-1866 Fax: (618) 258-7413 Attn: Jack Hughey E-mail: <a href="mailto:bac8il@egix.net">bac8il@egix.net</a>	8IL –Chapter (4, 5, 13, 32 & 72)	See BACRecip for rates	Yes	5/1/01
Bricklayers H&W Fund of Springfield P.O. Box 40 East Alton, IL 62024 Ph: (618) 259-3899 Fax: (618) 258-7413 Attn: Jack Hughey E-mail : <a href="mailto:bac8il@egix.net">bac8il@egix.net</a>	8 IL – Chapter 32 <b>Merged with Central IL H&amp;W Fund 5/03</b>	See BACRecip for rates	Yes	12/15/00
BAC Local 20 Welfare Fund c/o ADC 1 Welfare Fund 660 N. Industrial Drive, Suite 100 Elmhurst, IL 60126 Ph: 630-617-8640 Fax: 630-617-8601	20 IL <b>Merged into ADC 1 Welfare Fund 1/1/10</b>	See BACRecip for rates	Yes	6/1/01
Lake County Illinois Plasterers & Cement Masons Welfare Fund C/o Independent Employee Benefits Corp. Attn: Michael Kucharski P.O. Box 92871 Chicago, IL 60675-2871 Ph: (630) 845-3563 Fax: (630) 232-7182	362 IL (OPCMIA) (Northern Illinois)	Contact Fund Office for Rate Info	Yes	9/24/03
Masonry Institute Welfare Fund c/o ADC 1 Welfare Fund 660 N. Industrial Drive, Suite 100 Elmhurst, IL 60126 Ph: 630-617-8640 Fax: 630-617-8601	21IL <b>Merged into ADC 1 Welfare Fund 1/1/10</b>	See BACRecip for rates	No	02/07/03

<p>Fox Valley &amp; Vicinity Construction  Workers Welfare Fund  c/o <b>Group Administrators, Ltd.</b>  75 Remittance Drive, Ste. 3163  Chicago, IL 60675-3163  Attn: Staci Coleman  Ph: 888-770-9297  Email :  <a href="mailto:scoleman@groupadministrators.com">scoleman@groupadministrators.com</a></p>	<p>27 IL (District Council)  6 IL – LaSalle Chapter</p> <p><b>27 IL Merged into  ADC 1 Welfare Fund</b></p>	<p>See BACRecip for  rates</p>	<p>Yes</p>	<p>06/01/01</p>
--	---	------------------------------------	------------	-----------------

Tuckpointers Local 52 Fringe Benefit Funds P.O. Box 71767 Chicago, IL 60694-1767 or 660 N. Industrial Drive, Suite 101 Elmhurst, IL 60126 Attn: Terry Rocco or Denise Ph: (630) 516-8008 Fax: (630) 516-8018 E-mail: <a href="mailto:terryrocco@hotmail.com">terryrocco@hotmail.com</a>	52 IL	See BACRecip for rates	Yes	6/1/01
Masons & Plasterers Fringe Benefit Funds 660 N. Industrial Drive, Suite 100 Elmhurst, IL 60126 Ph: 630-617-8640 Fax: 630-617-8601	56 IL Northern DuPage County  <b>Merged into ADC 1 Welfare Fund 1/1/10</b>	See BACRecip for rates	No	6/1/01
Chicago Tile Institute Welfare Fund 660 N. Industrial Drive, Suite 102 Elmhurst, IL 60126 Attn: Ann Wydra Ph : (630) 924-4990 Fax : (630) 924-4991 Email : <a href="mailto:ann@chicagotileinstitute.org">ann@chicagotileinstitute.org</a>	67IL	See BACRecip for rates	No Eff. 1/1/13	6/1/01
BAC Local 74 of Dupage County Welfare Fund c/o ADC 1 Welfare Fund 660 N. Industrial Drive, Suite 100 Elmhurst, IL 60126 Ph: 630-617-8640 Fax: 630-617-8601	IL 74 & 14  <b>Merged into ADC 1 Welfare Fund 1/1/10</b>	See BACRecip for rates	No	10/13/00
Marble Finishers & Polishers H&W Fund P.O. Box 11102 Chicago, IL 60611 Attn: Virginia James Ph: (312) 329-7979 Fax: (312) 329-7904	87 IL <b>Merged into ADC 1 Welfare Fund</b>	See BACRecip for rates	No	5/1/01
Administrative District Council #1 Welfare Fund 660 N. Industrial Drive, Suite 100 Elmhurst, IL 60126 Attn : Milan Diklich Ph: 630-617-8680 Fax: 630-617-8601 E-mail: <a href="mailto:mdiklich@bacadcfunds.org">mdiklich@bacadcfunds.org</a> <b>Payments payable and sent to: Bricklayers Northern Trust PO Box 92305 Chicago, IL 60675</b>	14IL 20IL 21IL 27IL 56IL 74IL	See BACRecip for rates	No	1/1/10

BAC H&W Fund of Indiana c/o BAC International Health Fund 620 F Street, N.W. Suite 900 Washington, DC 20004 Attn: Robin Donovick Ph: 1-888-880-8222 Fax: (202) 383-3905 Email: <a href="mailto:rdonovick@bacweb.org">rdonovick@bacweb.org</a>	<b>Chapter 5 IN (merged with IHF 2017)</b>  Chapter 25 IN Chapter 3 IN	See BACRecip for rates	Yes	4/1/01
Bricklayers of Indiana Welfare Fund c/o BAC International Health Fund 620 F Street, N.W. Suite 900 Washington, DC 20004 Attn: Robin Donovick Ph: 1-888-880-8222 Fax: (202) 383-3905 Email: <a href="mailto:rdonovick@bacweb.org">rdonovick@bacweb.org</a>	<b>MERGED WITH IHF 4/1/14</b>  Local 4 IN:  Chapter 1 (Evansville) Chapter 1 (Louisville) Chapter 2 (Fort Wayne) Chapter 11 (Lafayette) Chapter 18 (South Bend) Chapter 19 (Muncie)  Local 1 KY	See BACRecip for rates	Yes	12/13/00
Indiana Bricklayers Local 6 Welfare Fund 7985 Marshall Street Merrillville, IN 46410 Attn: Mary Vangel or Yvonne Klootwyk Ph: (219) 769-3376 Fax: (219) 736-6629 E-mail: <a href="mailto:yklootwyk@sbcglobal.net">yklootwyk@sbcglobal.net</a>	Local 4 IN/KY <b>[Merrillville Chapter (old 6 IN) only]</b>	See BACRecip for rates	No	6/1/01
Indiana State Council of Plasterers and Cement Masons H&W Fund c/o HealthSCOPE Benefits P.O. Box 50440 Indianapolis, IN 46250-0440 Ph: 317-554-9000 E-mail: <a href="mailto:mel.cox@healthscopebenefits.com">mel.cox@healthscopebenefits.com</a>	692 IN (OPCMIA)	Contact Fund Office for Rate Info	Yes	6/21/17
Kansas Building Trades Open End H&W Fund PO Box 88510 Milwaukee, WI 53288-8510 Attn: Gary Muckenthaler or Michelle Henry Ph: (785) 267-0140 Fax: (785) 267-9514 Email: <a href="mailto:mhenry@kansasbuildingtrades.com">mhenry@kansasbuildingtrades.com</a>	15 KS (Topeka, Salina & Wichita, KS)	See BACRecip for rates	Yes	3/5/01
Construction Industry H&W Fund c/o Fiserv Health 333 W. Vine Street, Suite 500 Lexington, KY 40507 Ph: (859) 226-1701 Fax: (859) 226-1726 Attn: Jewell Kirby E-mail: <a href="mailto:Jewell.Kirby@umr.com">Jewell.Kirby@umr.com</a>	7 KY 17 KY  <b>* Merged with Ohio Bricklayers eff. 9/1/09</b>	See BACRecip for rates	Yes	6/1/01

Bricklayers Local 4 Benefit Fund 3000 Hwy 90 East, Suite A Lake Charles, LA 70615 Ph: (337)474-2298 Fax: (337)474-2287 Attn: Stephanie Stricklin E-mail : <a href="mailto:stefanie@1124BenefitFunds.com">stefanie@1124BenefitFunds.com</a>	4,6,7 LA	See BACRecip for rates	Yes	6/1/01
BAC Local #1, Chapter 6 Worcester, MA 340 Main Street, Room 502 Worcester, MA 01608-1602 Attn: Robin Caron Ph: (508) 756-2398 Fax: (508) 797-0168 E-mail: <a href="mailto:becketmarvin@aol.com">becketmarvin@aol.com</a>	01 MA, Chapter 6 <b>Merged with Local 3MA 4/1/07</b>	See BACRecip for rates	No	12/17/97
Massachusetts Bricklayers & Masons Health Fund 645 Morrissey Blvd. Boston, MA 02122 Attn: Charles Raso, II Ph: (617) 436-5500 x725 Fax: (617) 436-7414 Email: <a href="mailto:cmr@mabtf.com">cmr@mabtf.com</a> Or Joan <a href="mailto:jes@mabtf.com">jes@mabtf.com</a>	1,3,7,12,15,32,35,39,51, 52 MA, 6NH, 2&7ME 1RI	See BACRecip for rates	Yes	6/1/01
Stone and Marble Masons of Metropolitan Washington D.C. Trust Fund c/o Carday Associates 7130 Columbia Gateway Dr., Suite A Columbia, MD 21046 Attn: Sharon Whitelow-Irick Ph : (410) 872-9500 Fax : (410) 872-1275 E-mail : <a href="mailto:sirick@cardayassociates.com">sirick@cardayassociates.com</a>	01 MD,VA,DC	See BACRecip for rates	No	6/1/01
BAC Local 1 MD, VA, DC Baltimore Chapter 8600 LaSalle Road, Suite 600 Towson, MD 21286 Ph: (410) 828-5282 Fax: (410) 828-5464 Attn: Gloria Drews E-mail: <a href="mailto:gdrews@zenith-american.com">gdrews@zenith-american.com</a>	01 MD,VA,DC Baltimore <b>Merged with Marble,Tile Terrazzo Fund and BAC Local 2 of Virginia H&amp;W Fund to create BAC Local 1MD/VA/DC H&amp;W Fund 11/09</b>	See BACRecip for rates	Yes	4/1/01
Bricklayers Local 1 MD/VA and DC Health and Welfare Fund c/o Zenith American Solutions 6009 Oxon Hill Road #416 Oxon Hill, MD 20745 Attn: Kathy Cole Ph: (301) 839-8800 x803 Fax: (301) 839-8812 Email : <a href="mailto:kcole@zenith-american.com">kcole@zenith-american.com</a>	1 MD,VA,DC 3,31 & 6 DC 02 VA 01 VA	See BACRecip for rates	Yes	6/1/01



Detroit Trowel Trades H&W Fund P.O. Box 99490 Troy, MI 48099-9490 700 Tower Drive, Suite 220 Troy, MI 48098 Attn: Brenda O'Malley Ph: (248) 828-6000 Fax: (248) 828-6001 E-mail: <a href="mailto:Brenda.omalley@bricklayers.org">Brenda.omalley@bricklayers.org</a>	1 MI	See BACRecip for rates	No	6/1/01
--	------	------------------------	----	--------

Michigan BAC Health Care Fund 6525 Centurion Drive Lansing, MI 48917 Attn: Millie Fox Email: <a href="mailto:mfox@tici.com">mfox@tici.com</a> Ph: (517) 321-7502 Fax: (517) 321-7508	9 MI 6 MI	See BACRecip for rates	Yes	5/1/01
BAC Local 32 Insurance Fund c/o BeneSys Inc. P.O. Box 1218 Troy, MI 48099-1218 Attn: Sheila Taylor Ph: (248) 641-4944 Fax: (248) 813-9479 E-mail: <a href="mailto:Dawn.hanley@benesysinc.com">Dawn.hanley@benesysinc.com</a>	32 MI (Tile Marble Terrazzo)	See BACRecip for rates	Yes	12/13/00
Minnesota and North Dakota BAC Health Fund (Twin City) C/o Zenith Administrators 2520 Pilot Knob Road, Suite 325 Mendota Heights, MN 55120 or P.O. Box 257 Minneapolis, MN 55440-0257 Attn: Betty Van Ryswyk Ph: (651) 256-1905 Fax: (651) 256-1903 E-mail: <a href="mailto:bvanryswyk@zenith-american.com">bvanryswyk@zenith-american.com</a>	1 MN	See BACRecip for rates	Yes	1/1/01

Duluth Building Trades Welfare Fund C/o Zenith Administrators 2520 Pilot Knob Road, Suite 325 Mendota Heights, MN 55120 or P.O. Box 257 Minneapolis, MN 55440-0257 Attn: Rhonda Anderson Ph: (651) 256-1924 Fax: (651) 256-1901 E-mail: <a href="mailto:randerson@zenithadmin.com">randerson@zenithadmin.com</a>	3 MN <b>Participants covered under 1MN eff. 01/01/01</b>	See BACRecip for rates	No	
Rochester Bricklayers H&W Fund C/o Zenith Administrators 2520 Pilot Knob Road, Suite 325 Mendota Heights, MN 55120 or P.O. Box 257 Minneapolis, MN 55440-0257 Attn: Rhonda Anderson Ph: (651) 256-1924 Fax: (651) 256-1901 E-mail: <a href="mailto:randerson@zenithtpa.com">randerson@zenithtpa.com</a>	7,8,10,17,21 MN <b>MERGED WITH 1MN</b>	See BACRecip for rates	No	
Welfare Fund BAC Local 1 MO 2000 Market Street St. Louis, MO 63103 Attn: Stacey Harris or Teresa Gerecke Ph: (314) 241-7661 Fax: (314) 241-0356 E-mail: <a href="mailto:teresag@wfbrick1.org">teresag@wfbrick1.org</a> Or <a href="mailto:staceyh@wfbrick1.org">staceyh@wfbrick1.org</a>	1 MO <b>MERGED W/ IHF 05/1/2018</b>	See BACRecip for rates	Yes	6/1/01
BAC Local Union No.15 MO/KS Welfare Fund c/o Wilson-McShane Corp. 3100 Broadway Street, Suite 805 Kansas City, MO 64111 Carolyn Papuga Ph: (816) 777-2668 or (833) 479-9428 E-mail: <a href="mailto:cpapuga@wilson-mcshane.com">cpapuga@wilson-mcshane.com</a>	03 MO 04 MO 05 MO 10 MO 11 MO 18 KS (Kansas City, MO) 1 NE	See BACRecip for rates	Yes	4/1/97
Omaha Construction Industry H&W Fund 11414 West Center Road, #247 Omaha, NE 68144 Attn: Deborah Morris Ph: (402) 330-2060 Fax: (402) 330-2797 E-mail : <a href="mailto:dhuffman@ociplans.com">dhuffman@ociplans.com</a>	1 NE <b>Terminated 12/31/2014 Transitioned to 15MO/KS Welfare Fund</b>	See BACRecip for rates	Yes	1/11/01
New Jersey BAC Health Fund 14 Plog Road, Suite 3 Fairfield, NJ 07004 Attn: Ken Crandall Ph: (973) 808-7358 or (973) 808-6860 Fax: (973) 808-7312 E-mail: Dolores: <a href="mailto:dlopez@njbac.com">dlopez@njbac.com</a> Ken: <a href="mailto:kcrandall@njbac.com">kcrandall@njbac.com</a>	4, 5 NJ & 2DE/NJ	See BACRecip for rates	Yes	6/1/01

Bricklayers & Allied Craftworkers Local 13 Trust Fund c/o Zenith –American Solutions 2250 South Rancho Drive #295 Las Vegas, NV 89102 Attn: Debbie Soto Ph: 702.835.9375 VOIP 419375 Fax: 702.473.8117 Email: <a href="mailto:dsoto@zenith-american.com">dsoto@zenith-american.com</a>	13 NV (3NV) (1NV)	See BACRecip for rates	Yes	5/1/01
Bricklayers Local 1 Insurance & Welfare Fund 66-05 Woodhaven Boulevard Rego Park, NY 11374 Attn: Santo Lanzafame Ph: (718) 459-5800 Fax: (718) 459-7033 E-mail: <a href="mailto:sandi@bricklayers1ny.org">sandi@bricklayers1ny.org</a>	01 NY	See BACRecip for rates	Yes	04/26/01
Pointers, Cleaners & Caulkers Welfare Fund 66-05 Woodhaven Blvd. Rego Park, NY 11374 Attn: Jerry Sullivan Ph: (718) 896-6266 Fax: (718) 896-7341 E-mail: <a href="mailto:cpesiri@pcclocal1.org">cpesiri@pcclocal1.org</a>	1NY	See BACRecip for rates	Yes	9/24/03
BAC Local 2 Albany NY Benefit Funds 300 Centre Drive Albany, NY 12203 Attn: Steve O’Sick Ph: (518) 456-0259 x5 Fax: (518) 456-4431 Email: <a href="mailto:sosick@baclocal2ny.com">sosick@baclocal2ny.com</a>	2 NY 56 NY, 81 NY & 92 NY	See BACRecip for rates	Yes	6/1/01
Southern Tier Building Trades Benefit Plan 1175 William Street Buffalo, NY 14206 Ph: 716-636-4600 Fax: 716-636-1166 E-mail: <a href="mailto:cmurphy@baclocal3ny.com">cmurphy@baclocal3ny.com</a>	3 NY Chpt. 8 Jamestown  **Merged with BAC Local #3 NY Niagara Falls/Buffalo Chapter Health and Welfare Fund	See BACRecip for rates	Yes	4/15/01
BAC Local #3 NY Niagara Falls/Buffalo Chapter Health and Welfare Fund 1175 William Street Buffalo, NY 14206 Attn: Carmen O’Neal Ph: 716-636-4600 Fax: 716-636-1166 E-mail: <a href="mailto:concal@baclocal3ny.com">concal@baclocal3ny.com</a>	3 NY Niagara Falls/Buffalo area	See BACRecip for rates	Yes	6/1/04

BAC Local #3 (Rochester Chapter) Welfare Fund 3750 Monroe Avenue Pittsford, NY 14534 Attn: Nikki Hilger Ph: (585) 385-1160 Fax: (585) 385-9119 E-mail: <a href="mailto:nhilger@baclocal3ny.com">nhilger@baclocal3ny.com</a>	3 NY Rochester (11NY)	See BACRecip for rates	Yes	05/01/02
BAC Local 3 NY Corning Chapter Health Fund P.O. Box 226 Coopers Plains, NY 14827 Attn: Jennie Doody Ph: 607-962-1850 Fax: 607-962-1850	3 NY Corning Chapter (12 NY) <b>Merged with 3NY Rochester</b>	See BACRecip for rates	Yes	7/29/05
Marble Industry Trust Fund c/o Daniel H. Cook Associates, Inc. 253 West 35 <sup>th</sup> Street, 12 <sup>th</sup> Floor New York, NY 10001-1907 Attn: Magi Plunkett Ph: (212) 505-5050x222 Fax: (646) 381-8821 E-mail: <a href="mailto:mplunkett@dhcook.com">mplunkett@dhcook.com</a>	4NY 20NY 24NY 24M NY	See BACRecip for rates	Yes	6/1/01
Hudson Valley District Council Welfare Fund 825 East Gate Blvd., Ste 102 Garden City, NY 11530 Attn: Patti Sacks Phone: 516-740-5321 Fax: 516-740-5322 E-mail: <a href="mailto:pbs@dickinsongrp.com">pbs@dickinsongrp.com</a>	5 NY	See BACRecip for rates	No	6/1/01
Mosaic & Terrazzo Welfare Fund 45-34 Court Square Long Island City, NY 11101 Attn: Rosemarie Toneatto Ph: 718-729-4416 Fax: 718-729-4417	7NY/NJ	See BACRecip for rates	No	8/25/03
Local 7 Tile Industry Welfare Fund C/o Daniel H Cook & Associates, Inc. 253 West 35 <sup>th</sup> Street, 12 <sup>th</sup> Floor New York, NY 10001 Attn: Magi Plunkett Ph: (212) 505-5050x222 Fax: (646) 381-8821 E-mail: <a href="mailto:mplunkett@dhcook.com">mplunkett@dhcook.com</a>	7 NY/NJ 52NY/NJ 52NY Upstate 52 South NJ 77NJ 77 South NJ 88NY Upstate 88NY 88,77 NY/NJ Residential 52NY/NJ Residential	See BACRecip for rates	Yes	08/25/03

Bricklayers Local 42 Welfare Fund 50 Avenue B Endwell, NY 13760 Attn: Kathy Sedlak Ph: (607) 786-3230 Fax : (607) 786-3230 Email : <a href="mailto:local42nys@stny.rr.com">local42nys@stny.rr.com</a>	42 NY 3 NY <b>Merged with 17NY 1/1/11</b>	See BACRecip for rates	Yes	12/9/00
Bricklayers Local 17 NY Health & Welfare Fund 701 West State Street Ithaca, NY 14850 Attn: Ashley Tilebein Ph: (607) 272-3853 Fax: (607) 272-2966 Email: <a href="mailto:ATilebein@baclocal3ny.com">ATilebein@baclocal3ny.com</a>	17 NY	See BACRecip for rates	Yes	11/15/07
BAC Local 45 H&W Fund 2350 N. Forest Road, Suite 17A Getzville, NY 14068-1296 Ph: & Fax: (716) 873-0109 E-mail: <a href="mailto:danbac3@aol.com">danbac3@aol.com</a>	45 NY <b>LOCAL MERGED W/ 3NY</b>	See BACRecip for rates	Yes	6/1/01
Union Construction Workers Health Plan c/o Northwestern Ohio Administrators, Inc. P.O. Box 1330 Holland, OH 43528 Attn: Nick Madden Ph: (419) 248-2401x112 Fax: (419) 255-7136 E-mail: <a href="mailto:nick@nwoadm.com">nick@nwoadm.com</a>	1,3 OH	See BACRecip for rates	No	01/1/06
Bricklayers & Masons' Local Union 05 Ohio H&W Fund 6200 Rockside Woods Blvd. N, Ste 210 Independence, OH 44131 Ph: (216) 520-1644 Fax: (216) 361-2508 Attn: Laurel Nielsen E-mail: <a href="mailto:laurel.nielsen@bac5ohiobenefits.org">laurel.nielsen@bac5ohiobenefits.org</a>	05 OH	See BACRecip for rates	Yes	5/1/01
Bricklayers Local 6 H&W Fund 1201 30 <sup>th</sup> Street NW Canton, OH 44709 Ph: (330) 492-4422 Fax: (330) 492-8987 Attn: Paula Bellamy E-mail: <a href="mailto:pbellamy@swallenlawhun.com">pbellamy@swallenlawhun.com</a> and/or Justin Gartrell (BA) <a href="mailto:jgartrell@oadc.net">jgartrell@oadc.net</a>	6 OH	See BACRecip for rates	Yes	12/13/00

<p>Mahoning &amp; Trumbull County Building Trades Insurance Fund C/o Compensation Programs of Ohio 33 Fitch Boulevard Austintown, OH 44515 Ph: (330) 270-0453 Fax: (330) 270-0912 E-mail: <a href="mailto:compgcpi@aol.com">compgcpi@aol.com</a></p>	<p>8 &amp; 43 OH</p>	<p>See BACRecip for rates</p>	<p>Yes</p>	<p>11/12/03</p>
<p>Greater Cincinnati Bricklayers Welfare Fund c/o Stoner &amp; Associates 205 W. 4<sup>th</sup> Street #225 Cincinnati OH 45202 Attn: Bob Voegeli Ph: (800) 832-7113 (513) 381-6886 Fax: (513) 381-0238 E-mail: <a href="mailto:bob@findcare.com">bob@findcare.com</a></p>	<p>18 OH 2 KY  <b>Merge w/ Ohio Bricklayer Fund 1/1/08</b></p>	<p>See BACRecip for rates</p>	<p>Yes</p>	<p>10/30/00</p>
<p>Brick Masons 22 Ohio Health Plan C/o BeneSys P.O. Box 1530 Troy, MI 48099-1530 Attn: Sheila Taylor, Dawn Hanley, or Cornelia Barbee Ph: 1-866-822-7036 or (248) 641-4922 Fax: (248) 813-9479 E-mail: <a href="mailto:Sheila.taylor@benesysinc.com">Sheila.taylor@benesysinc.com</a> <a href="mailto:Dawn.hanley@benesysinc.com">Dawn.hanley@benesysinc.com</a> <a href="mailto:Cornelia.barbee@benesysinc.com">Cornelia.barbee@benesysinc.com</a></p>	<p>22OH <b>Merged with OH Bricklayers 5/1/09</b></p>	<p>See BACRecip for rates</p>	<p>Yes</p>	<p>5/1/01</p>
<p>Ohio Bricklayers' Health Supplemental Plan C/o BeneSys P.O. Box 645652 Cincinnati, OH 45264-5652 Attn: Dawn Hanley Ph: 248-813-9800x3226 Fax: 248-721-9679 Email: <a href="mailto:D.hanley@benesys.com">D.hanley@benesys.com</a></p>	<p>22 OH</p>	<p>See BACRecip for rates</p>	<p>Yes</p>	<p>01/012015</p>

<p>Ohio Bricklayers H&amp;W Fund  C/o BeneSys  P.O. Box 645652  Cincinnati, OH 45264-5652  Attn: Dawn Hanley  Ph: 248-813-9800x3226  Fax: 248-721-9679  Email: <a href="mailto:D.hanley@benesys.com">D.hanley@benesys.com</a></p>	<p>55 OH Brick  55 OH Tile, Terrazzo  52 OH  32 OH  36 OH  14 OH (merged with  10OH)   46 OH  45 OH  44 OH  22 OH  16 OH  15 OH (merged with  52OH)   40 OH  39 OH  35 OH (merged w/ 3OH)  9 OH  7 OH  10 OH  1 WV  5 WV  6 WV  9 WV  11WV  15WV  17KY  17KY Residential  State Wide Heavy &amp;  Highway  18 OH/2KY</p>	<p>See BACRecip for  rates</p>	<p>Yes</p>	<p>12/14/00</p>
<p>Bricklayers Local #55 VEBA Fund  (Voluntary Employers' Beneficiary  Association Plan)  C/o American Benefit Corporation  205 W. 4<sup>th</sup> Street #225  Cincinnati OH 45202  Attn: Diane Passero  Ph: (800) 832-7113  (513) 381-6886  Fax: (513) 381-0238  Email: <a href="mailto:dpassero@abchldg.com">dpassero@abchldg.com</a></p>	<p>44 OH  52 OH  55 OH   <b>CLOSED</b></p>	<p>See BACRecip for  rates</p>	<p>Yes</p>	<p>12/10/03</p>
<p>Masonry Welfare Trust Fund  9848 East Burnside  Portland, OR 97216  Attn: Mary Jane  Ph: (503) 254-4022  Fax: (503) 254-4119  E-mail: <a href="mailto:trudy@masonry-trusts.com">trudy@masonry-trusts.com</a></p>	<p>01 OR  03 WA/ID  01 MT  3 MT  6 MT  7 MT  10 MT  12 MT</p>	<p>See BACRecip for  rates</p>	<p>Yes</p>	<p>6/1/01</p>



BAC Local 1PA/DE H&W Fund 2704 Black Lake Place Philadelphia, PA 19154 Attn: Maria Morris Ph: (215) 856-9663 Fax : (215) 856-9522 E-mail: <a href="mailto:mmorris@bac-1.org">mmorris@bac-1.org</a>	01 PA/DE	See BACRecip for rates	No	4/1/01
Union Trowel Trades Benefit Funds of Central PA c/o BeneSys P O Box 97 Troy MI 48099-0097 Ph: 248-813-9800 Attn: Amanda Hall ext. 3292 Email: <a href="mailto:Amanda.hall@benesys.com">Amanda.hall@benesys.com</a> or Jenn Welch ext. 3329 Email: <a href="mailto:jennifer.welch@benesys.com">jennifer.welch@benesys.com</a> or Richard Muir ext. 3196 Email: <a href="mailto:Richard.muir@benesys.com">Richard.muir@benesys.com</a> or Dawn Hanley ext. 3226 Email: <a href="mailto:dawn.hanley@benesys.com">dawn.hanley@benesys.com</a>	5 PA (16,71,19,21,46,47,55,18, 30 & 31)	See BACRecip for rates	Yes	10/13/00
Bricklayers, Plasterers & Associates Welfare Fund c/o D.H. Evans Assoc. P.O. Box 6480 Harrisburg, PA 17112 Ph: (717) 671-8551 Fax: (717) 671-8602 c/o BAC Local 5PA Benefits Fund c/o BAC Local 5 PA Benefits Fund 733 Firehouse Lane Harrisburg, PA 17111 717-564-5555 Ext 1001 Lester Ext 1002 Gail Fax : (717) 564-8379 E-mail : <a href="mailto:gail@bac5pa.com">gail@bac5pa.com</a>	5 PA (8,15,52) <b>Merged with Union Trowel Trades Benefit Funds of Central PA in 2003</b>	See BACRecip for rates	Yes	2/1/04
Bricklayers Masons & Roofers Welfare Fund of Western PA 1200 #3 Gateway Center Pittsburgh, PA 15222 Attn :William Clair Ph:412-471-2885 Fax: 412-471-2891 Email: <a href="mailto:wclair@zenith-american.com">wclair@zenith-american.com</a>	9 PA (2,4,10,17,20,24,28, 33,75)	See BACRecip for rates	Yes	6/1/01
Rhode Island Bricklayers H&W Fund 200 Midway Road, #169 Cranston, RI 02920 Attn: Donald Lavin Ph: (401) 942-8690 Fax: (401) 943-4837 E-mail: <a href="mailto:baclri@aol.com">baclri@aol.com</a>	1 RI <b>Merged with Mass H&amp;W Fund</b>	See BACRecip for rates	No	5/1/01

Plasterers & Cement Masons H&W Fund 200 Midway Road, #177 Cranston, RI 02920 Attn: Valerie Campana Ph: (401) 942-8690 Fax: (401) 943-4837 Email: <a href="mailto:vcampana@admin-services.com">vcampana@admin-services.com</a>	40 RI OPCMIA	Contact Fund Office for Rate Info	No	6/1/01
Bricklayers Local 1&5 H&W Fund 2613 S. Elmwood Sioux Falls, SD 57105 Attn: Marlin Merry Ph: (605) 334-2226 Fax: (605) 334-2226	01 SD 05 SD  <b>** 7/08 termination**</b>	See BACRecip for rates	Yes	5/1/01
New Mexico & West Texas Multi-Craft H&W Fund c/o Southwest Services Administrators 2300 Buena Vista SE, Suite 127 Albuquerque, NM 87106 Attn : Sandy Orlando Ph: (602) 249-3582 ext 2111 Email: <a href="mailto:AZEligTeam@ssatpa.net">AZEligTeam@ssatpa.net</a> OR <a href="mailto:nmelig@ssatpa.net">nmelig@ssatpa.net</a>	3 AZ/NM/TX	See BACRecip for rates	Yes	6/1/01
BAC Local No. 1 Utah Health and Welfare Fund C/o BAC International Health Fund 620 F Street, N.W. Suite 900 Washington, DC 20004 Attn: Robin Donovick Ph: 1-888-880-8222 Fax: (202) 383-3905 Email: <a href="mailto:rdonovick@bacweb.org">rdonovick@bacweb.org</a>	1 UT REFRACTORY BRICKLAYER TILESETTER  <b>MERGED WITH IHF 04/01/2016</b>	See BACRecip for rates	No	6/1/01
BAC Local 2 of Virginia H&W Fund c/o GEM Group 6009 Oxon Hill Road #416 Oxon Hill, MD 20745 Attn: Aileen Williams Ph: (301) 839-8800 Fax : (301) 839-8812 Email : <a href="mailto:awilliams@zenith-american.com">awilliams@zenith-american.com</a>	01 MD/VA/DC 02 VA 01 VA  <b>Merged with Marble, Tile Terrazzo Fund and Baltimore Fund to create BAC Local 1MD/VA/DC H&amp;W Fund 11/09</b>	See BACRecip for rates	Yes	6/1/01
Masonry Security Plan of Washington c/o Northwest Administrators 2323 Eastlake Avenue East Seattle, WA 98102 Attn: Garth Fisher Ph: (206) 329-4900 Fax: (206) 726-3209 E-mail: <a href="mailto:gfisher@nwadmin.com">gfisher@nwadmin.com</a>	1 WA	See BACRecip for rates	Yes	5/1/01

Wisconsin Masons Health Care Fund c/o Benefit Plan Administration 2901 W. Beltline Hwy., Ste. 100 Madison, WI 53713 Attn: Mark Traino Ph: (608) 278-9500 Fax: (608) 278-9505 E-mail: <a href="mailto:beckyw@bpalja.com">beckyw@bpalja.com</a>	1,2,3,4,5,6,7,9,11,13,19,2 1,34 WI OPCMIA Local 599, Areas 204, 257 & 845	See BACRecip for rates	Yes	12/14/01
Masons' No. 8 Health Fund PO Box 50 Pewaukee, WI 53072-0500 Attn: Mary Jane DeBattista Ph: (262) 549-9190 x145 Fax: (262) 549-3549 Email: <a href="mailto:maryjaned@iuoe139.org">maryjaned@iuoe139.org</a>	8 WI  <b>*Merged w/ Wisconsin Masons Health Care Fund 10/1/09</b>	See BACRecip for rates	Yes	01/01/04
Construction Industry Health and Welfare Plan and Trust C/o Fiserv 333 W. Vine Street, Suite 500 Lexington, KY 40507 Attn: Jewell Kirby Ph: (859) 226-1700 Fax: (859) 226-1770 E-mail: <a href="mailto:Jewell.Kirby@fiserv.com">Jewell.Kirby@fiserv.com</a>	5WV  <b>** BEGINNING JANUARY 1, 2008 BENEFITS ARE WITH OHIO BRICKLAYERS HEALTH FUND**</b>	See BACRecip for rates	Yes	01/19/05
Construction Industry Health and Welfare Plan and Trust C/o Fiserv 333 W. Vine Street, Suite 500 Lexington, KY 40507 Attn: Jewell Kirby Ph: (859) 226-1700 Fax: (859) 226-1770 E-mail: <a href="mailto:Jewell.Kirby@fiserv.com">Jewell.Kirby@fiserv.com</a>	9WV  <b>** BEGINNING JANUARY 1, 2008 BENEFITS ARE WITH OHIO BRICKLAYERS HEALTH FUND**</b>	See BACRecip for rates	Yes	01/07/05

**CANADIAN RECIPROCAL AGREEMENT**  
**Health & Welfare Funds**

NAME OF FUND	LOCALS	H&W CONTRIB. RATE	EFFECTIVE DATE
Bricklayers and Allied Craftworkers International Health Fund-Canada 620 F Street, N.W. Suite 900 Washington, DC 20004 Attn: Robin Donovanick Ph : 1-888-880-8222 Fax : (202) 383-3905 Email : <a href="mailto:rdonovick@bacweb.org">rdonovick@bacweb.org</a>	4 AB 8 NB 1 NF 1, 2 NS 1 PEI	Contact Fund Office for Rate Info	9/1/95
BAC International Health Fund-US 620 F Street, N.W. Suite 900 Washington, DC 20004 Attn: Robin Donovanick Ph : 1-888-880-8222 Fax : (202) 383-3905 Email : <a href="mailto:rdonovick@bacweb.org">rdonovick@bacweb.org</a>	18&23MO, 24NJ, 6&7CO, 1&5LA,1,7,13,20,5,11,2,16, 9&25TX, 11&1AL, 14&74IL, 5TN & 33GA, 5OK/AR, 6 LA/MS/AL	By Location  See BACRecip for rates	7/1/01
BACFLEX 620 F Street, N.W. Suite 900 Washington, DC 20004 Ph: 1-888-880-8222 Fax : (202) 383-3905 Attn: Robin Donovanick Email : <a href="mailto:rdonovick@bacweb.org">rdonovick@bacweb.org</a>	23MO	See BACRecip for rates	7/1/01
Bricklayers & Masons Welfare Plan c/o D.A. Townley & Assoc. 160-4400 Dominion Street Burnaby, BC V5G 4G3 Ph: (604) 299-7482 x331 Fax: (604) 299-8136 E-mail: <a href="mailto:jshen@datownley.com">jshen@datownley.com</a>	2 BC (1 & 3 BC merged w/ 2 BC)	Contact Fund Office for Rate Info	3/5/14
BAC Local 1 CT H&W Fund 60 North Main Street Wallingford CT 06492 Attn: Gale Whitney Ph: 1-800-446-8646 Fax: (203) 284-8656 Email: <a href="mailto:gwhitney@insuranceprogrammers.com">gwhitney@insuranceprogrammers.com</a>	1CT	See BACRecip for rates	1/1/01
Manitoba Multiple Trade Health & Welfare Trust Fund C/o Coughlin & Associates 100-175 Hargrave Street Winnipeg, MB R3C 3R8 ATTN: Frank Krauthaker Ph: (204) 694-0135	1 MB	Contact Fund Office for Rate Info	6/1/81

BAC Local 2 Albany NY Joint Benefit Funds 300 Centre Drive Albany, NY 12203 Ph: (518) 456-0259 Fax: (518) 456-4431 Attn: Dave Capone, Administrator	2 NY	See BACRecip for rates	4/1/97
Ohio Bricklayers H&W Fund C/o Stoner & Associates 205 W. 4 <sup>th</sup> Street, #225 Cincinnati, OH 45202 Ph: 1-800-832-7113 Fax: (513) 381-0238 E-mail: bobofindcare.com	50 OH, 32 OH, 14 OH, 46 OH, 44 OH, 16 OH, 15 OH 40 OH, 39 OH, 35 OH, 10 OH, 6 WV	See BACRecip for rates	12/14/00
Bricklayers and Masons Local 1 ON Welfare Trust Fund c/o Global Benefits 360 James Street North, Suite 101 Hamilton, ON L8L 1H5 Ph: 905-528-2092 Email: <a href="mailto:bricklayers@bellnet.ca">bricklayers@bellnet.ca</a> Attn: Tony DiMaria	1 ON	Contact Fund Office for Rate Info	10/08/2015
Bricklayers Local No. 6 Trust Fund 3453 Sandwich Street Windsor, ON N9C 1B3 Tel : (519) 256-3070 Fax : (519) 256-3070 Attn: Michele Gagliano Email: <a href="mailto:mgagliano.local6@bellnet.ca">mgagliano.local6@bellnet.ca</a>	6 ON	Contact Fund Office for Rate Info	3/1/81
Local 7 IUBAC Insurance Trust Fund C/o Lee Power & Associates 616 Cooper Street Ottawa, ON K1R5J2 Ph: (613)236-9007 Fax: (613) 236-0329 Attn: Andrew Power Email: <a href="mailto:andrew@lee-power.ca">andrew@lee-power.ca</a>	07 ON	Contact Fund Office for Rate Info	12/1/95 & 1/20/96
Trustees of BAC Local 25 Employee Benefit Trust 1095 Barton Street Thunder Bay, ON P7B 5N3 ATTN: David Kubinec Ph: (807) 625-4444 Fax: (807) 623-8460 Email: <a href="mailto:dkubinec@bdo.ca">dkubinec@bdo.ca</a>	25 ON Appendix 1	Contact Fund Office for Rate Info	12/18/01
Commission de la Construction du Quebec 3530 Jean-Talon Ouest Montreal, QC H3R 2G3 Attn: Cynthia Guimond Ph: 514.341.7740 x6271 Fax: 514.736.6725 E-mail: <a href="mailto:Ententes_de_reciprocite_CCQ@ccq.org">Ententes_de_reciprocite_CCQ@ccq.org</a>	4 PQ	Contact Fund Office for Rate Info	12/1/95

**OTHER RECIPROCAL AGREEMENTS with BAC IHF:**

Iowa Laborers' District Council H&W Fund 5806 Meredith Drive, Suite A Des Moines IA 50322 Ph : (515) 262-7445	3 IA	Contact Fund Office for Rate Info	11/20/00
Bricklayers' & Masons' Union No. 1 Welfare Trust Fund 360 James St. North, Suite 101 Hamilton, ON L82 1H5 CANADA Ph:905-528-2092 Fax: 905-528-8886 Email: <a href="mailto:bricklayers@bellnet.ca">bricklayers@bellnet.ca</a>	1 ON County of Wentworth, Halton, Lincoln, Haldimand	Contact Fund Office for Rate Info	10/08/2015 Signatory to Appendix 1
BAC Insurance Benefit Trust Fund of AB & SK, c/o FAS Benefit Adm.Ltd. 9707 110 <sup>th</sup> Street Edmonton, AB, T5K3T4 Ph: (780) 453-9706 Fax: (780) 452-5388 Attn: Doreen Profit E-mail: <a href="mailto:local1@telusplanet.net">local1@telusplanet.net</a>	1, 2, AB 1 SK	Contact Fund Office for Rate Info	09/01/2012

