

# **LABORERS VACATION TRUST FUND OF UTAH**

## **SUMMARY PLAN DESCRIPTION OF THE VACATION PLAN RULES AND REGULATIONS**

**2016 Edition**

# **LABORERS VACATION TRUST FUND OF UTAH**

**2156 West 2200 South  
Salt Lake City, Utah 84119-1376  
Telephone: (801) 973-1010**

## **BOARD OF TRUSTEES**

### **EMPLOYER TRUSTEES**

Richard Thorn  
Andy Anderson  
Judd Jones

### **UNION TRUSTEES**

Diane Lewis  
Brandie Morris  
Flavio Pena

## **LEGAL COUNSEL**

David L. Niederdeppe  
Ryan Rapp & Underwood PLC

## **ADMINISTRATIVE OFFICE**

CompuSys of Utah, Inc.  
2156 West 2200 South  
Salt Lake City, Utah 84119-1376  
(801) 973-1010

**A MESSAGE FROM THE BOARD OF TRUSTEES OF  
LABORERS VACATION TRUST FUND OF UTAH**

TO: ALL EMPLOYEE/PARTICIPANTS

We are pleased to provide you with this booklet describing the Vacation Plan, effective December 1, 2016.

This booklet provides a summary description of the Rules and Regulations of the Vacation Plan. It explains how and when the contributions are made, and the procedures you are required to follow in order to obtain Vacation benefits.

Also included in the second half of the booklet is important information as required by the Employee Retirement Income Security Act of 1974, as amended (“ERISA”).

We request you read this booklet carefully so you will fully understand the rules and regulations contained in this booklet in order that you will understand the operation of the Vacation Plan. You are encouraged to keep this booklet for future reference.

If you have any questions, or if you need assistance, the staff at the Administrative Office will be happy to assist you.

Sincerely,

BOARD OF TRUSTEES



## IMPORTANT INFORMATION

This booklet is a summary description of the Rules and Regulations of the Vacation Plan. Nothing in this booklet is meant to interpret or to extend or change in any way the express provisions of the Agreement and Declaration of Trust establishing the Laborers Vacation Trust Fund of Utah, including the Rules and Regulations of the Vacation Plan therein.

**The Board of Trustees reserves the right to amend, modify, or to discontinue all or part of this Vacation Plan whenever in its judgment conditions so warrant.**

None of the Vacation benefits provided in this booklet are guaranteed by the Board of Trustees, the Employer, the Union, or any other entity or person. The Vacation benefits shall only be provided from assets in the Fund collected and available for such purpose.

Only the Board of Trustees is authorized to interpret the Vacation Plan of benefits described in this booklet. No Employer, or Union Representative, or individual Trustee, or any other person is authorized to interpret this Vacation Plan, not can any such person act as an agent of the Board of Trustees.

**All questions or controversies of whatsoever character arising in any manner or between any parties or persons in connection with this Vacation Plan or its operation, whether as to any claim for benefits, as to the construction of the language of this Vacation Plan, or any rules and regulations adopted by the Trustees, or as to any writing, decision, instrument or account in connection with the operation of the Vacation Plan or otherwise, shall be submitted to the Trustees or to their delegates for decision. In the event a claim for benefits has been denied, no lawsuit or other action against the Fund or its Trustees may be filed until the matter has been submitted for review under the ERISA-mandated review procedure set forth on page 7, entitled "Right of Appeal and Determination of Disputes." The decision on review shall be binding upon all persons dealing with the Fund and/or the Vacation Plan or claiming any benefit hereunder, except to the extent that such decision may be determined to be arbitrary or capricious by a court or an arbitrator having jurisdiction over such matter.**

**NO EMPLOYEE PARTICIPANT, BENEFICIARY, OR ANY OTHER PERSON SHALL HAVE ANY VESTED RIGHT TO ANY BENEFIT(S) EXCEPT AS EXPRESSLY PROVIDED BY THE TRUST AGREEMENT AND THE VACATION PLAN.**

If you desire any information regarding the Vacation Plan, such requested information must be communicated to you, in writing, signed on behalf of the full Board of Trustees, or expressly authorized by the Board of Trustees, in writing, and signed by an individual or entity acting as the Fund Administrator.

## VACATION PLAN DEFINITIONS

Listed in alphabetical order are the following definitions used in explaining the Vacation Plan.

### ADMINISTRATIVE OFFICE

The office to which all communications about the Vacation Plan should be addressed. This includes inquiries concerning participation, eligibility, Vacation benefits, and the applications that are required to be provided to the Board of Trustees.

The address is:	Board of Trustees Laborers Vacation Trust Fund of Utah CompuSys of Utah, Inc. 2156 West 2200 South Salt Lake City, Utah 84119-1376
-----------------	--

Telephone Number:	(801) 973-1010
-------------------	----------------

### BOARD OF TRUSTEES

**Board of Trustees or Board** shall mean the Board of Trustees established by the Trust Agreement, including any successor Trustees.

### EMPLOYER

**Employer** includes and shall mean any employer, whether individual, partnership, firm, corporation, or limited liability company, who is required by a Written Agreement with the Union or the Trust Agreement to make contributions to the Fund. The term Employer shall also include the Union, if said Union makes contributions to the Fund on behalf of its employees.

### EMPLOYEE

**Employee** shall mean any person, Union or non-union, in the employment of an Employer, whose work or classification is covered by a Written Agreement; or any person on whose behalf an Employer otherwise makes contributions to the Fund as herein provided or all regularly employed officers or representatives of the Union on whose behalf contributions are made to this Fund pursuant to regulation adopted by the Board of Trustees.

### FUND

**Fund** shall mean the Laborers Vacation Trust Fund of Utah established by the Trust Agreement.

### TRUST AGREEMENT

**Trust Agreement** shall mean the Agreement and Declaration of Trust establishing the Laborers Vacation Trust Fund of Utah dated August 5, 1992, and any modification, amendment,

extension, change or renewal thereof.

## **TRUSTEES**

**Trustee(s)** shall mean and include those Employer and Union representatives designated to serve on the Board of Trustees, including any successor Trustees.

## **UNION**

**Union** shall mean and include Local Union No. 295 of the Laborers International Union of North America, and any other union authorized by the Board of Trustees to participate in the Fund, as provided by the Trust Agreement.

## **VACATION ACCOUNT**

**Vacation Account** means the account established and maintained by the Fund to which Vacation contributions made by an Employer are credited for and on behalf of an Employee.

## **VACATION PLAN**

**Vacation Plan** shall mean the Vacation Plan of the Fund adopted by the Board of Trustees, and any modification, amendment, extension, change, or renewal thereof.

## **VACATION PLAN WORK YEAR**

**Vacation Plan Work Year** shall mean a 12-month period starting on October 1, and ending on September 30, of the following year.

## **WRITTEN AGREEMENT**

**Written Agreement** shall mean the Agreement between the Union and an Employer; any other written agreement providing for Employer contributions into this Fund; and any extension of, renewal of, or amendment or supplement to any of the above-described agreements.

## **CONTRIBUTIONS**

The current Written Agreement requires Employers to withhold from each Employee's paycheck a certain amount per hour for each hour worked or paid and to remit the same into the Fund. These remittances made by each Employer of the Vacation amounts withheld must be received at the Administrative Office by the 20<sup>th</sup> day of each month for the hours worked during the preceding month.

All contributions received by the Fund for each Employee are credited to his/her respective Vacation Account. Each Employee should keep a record of the hours he/she worked for an Employer; along with his/her check stubs. This information may be used to assist in establishing eligibility in the event of any discrepancy.

## **VACATION PAY-OUT DATES**

Contributions received by the Fund and credited to an Employee's Vacation Account for covered work performed during a Vacation Plan Work Year shall automatically be paid out to such Employee on December 1, of the following Vacation Plan Work Year.

**For example:** If an amount of \$500.00 is credited to an Employee's Vacation Account for covered work performed during the Vacation Plan Work Year of October 1, 2010, through September 30, 2011, then this amount is automatically paid out on December 1, 2011.

The payment of the dollar amount credited to an Employee's Vacation Account for each Vacation Plan Work Year shall be made by check and mailed to such Employee at the home address reflected on the Vacation Plan Beneficiary Designation Card described below.

An Employee shall be entitled to additional withdrawals during a Vacation Plan Work Year prior to the automatic payout on December 1<sup>st</sup>, subject to the following:

1. The dollar amount credited to the Employee's Vacation Account must be at least \$200.00;
2. The Employee must complete a written application for a withdrawal of a dollar amount credited to his Vacation Account, which application must be received by the Trust prior to the end of the Vacation Plan Work Year; that is, by September 30<sup>th</sup>;
3. Interest shall not be credited and/or paid on any early withdrawal amount, nor upon any balance remaining in the Vacation Account of the Employee at the end of the Vacation Plan Work Year during which the withdrawal was made;
4. A \$100.00 administrative charge shall be deducted from the dollar amount of the early withdrawal.

Except as hereinabove set forth, any request for additional payments during the Vacation Plan Work Year will be denied.

## **VACATION PLAN BENEFICIARY DESIGNATION CARD**

The Vacation Plan Beneficiary Designation Card is used to designate the beneficiary or person to whom the amount credited to an Employee's Vacation Account shall be paid in the event of the Employee's death. Vacation Plan Beneficiary Designation Cards can be obtained from the Administrative Office or from the Union office. The Board of Trustees requests that each Employee complete a Vacation Plan Beneficiary Designation Card and that such card be placed on file at the Administrative Office. This card shall not be effective or binding unless it is received by the Administrative office prior to the date of death of the Employee. An Employee may change a beneficiary at any time by completing a new Vacation Plan Beneficiary Designation Card and delivering the same to the Administrative Office.

The Vacation Plan Beneficiary Designation Card is also used to provide the address to which an Employee desires his annual Vacation check to be sent. Therefore, if an Employee moves from the address furnished on a previously filed Vacation Plan Beneficiary Designation Card, such Employee must notify the Administrative Office of his/her new address by completing and signing a new Vacation Plan Beneficiary Designation Card and forwarding it to the Administrative Office.

### **CASHING VACATION CHECKS**

A Vacation check should be cashed as soon as possible after the check is received, and must be cashed no later than six (6) months after the date of issue.

### **PROCEDURE TO BE USED WHEN NO VACATION CHECK IS RECEIVED**

If for any reason an Employee does not receive a Vacation check in payment of the authorized Vacation allowance within sixty (60) calendar days from the December 1<sup>st</sup> pay-out date, such Employee (in order to avoid a loss or forfeiture of such allowance), must within two (2) years from the December 1<sup>st</sup> pay-out date, deliver a written application to the Administrative Office requesting distribution of any authorized Vacation allowance which may be due to such Employee. The written application forms are available at the Administrative Office.

### **IN THE EVENT OF DEATH**

In the event of an Employee's death, the amount credited to the Employee's Vacation Account shall be paid to the beneficiary designated by the Employee on his/her Vacation Plan Beneficiary Designation Card on file at the Administrative Office. If no such card is on file at the Administrative Office, or if the designated beneficiary is dead, the amount shall be paid to the spouse of the Employee, if then living, or if no spouse is then alive, the amount may be paid to any other person who is an object of natural bounty of the Employee, or to his/her estate, as the Board of Trustee, in its sole discretion, may designate. The person(s) claiming any such payment shall file with the Administrative Office a certified death certificate, and a signed application for the payment verifying the right of the applicant(s) to receive such payment.

The application may be filed at any time after an Employee's death, but no later than two years following the December 1<sup>st</sup> payout date for the Vacation Plan Work Year in which the Employee's death occurs. If such proof of death and application are not filed within such time, it shall be considered that the person or persons entitled to any such Vacation payment elected to contribute such amount to the administrative account of the Fund to assist in the payment of the costs of administration.

The amount credited to a deceased Employee's Vacation Account shall be paid to the person or persons entitled thereto as soon as the above-described application has been processed by the staff of the Administrative Office.

**CIRCUMSTANCES WHICH MAY RESULT IN  
LOSS OF VACATION BENEFITS**

The dollar amounts credited to an Employee's Vacation Account, unless otherwise determined by the Board of Trustees, are not cumulative from one Vacation Plan Work Year to another. Therefore, if an Employee fails to receive his/her Vacation check within sixty (60) days from the December 1<sup>st</sup> pay-out date, and fails to apply for his/her authorized Vacation allowance within two (2) years from the December 1<sup>st</sup> pay-out date, (see Procedure To Be Used When No Vacation Check Is Received on preceding page 5 of this booklet) such Employee shall be considered to have elected to contribute such amount to the administrative account of the Fund to assist in payment of the costs of administration of the Fund. Any balance remaining after the payment of the costs of administration shall be utilized or disbursed as may be determined by the Trustees, in their sole discretion.

**NO TRANSFER, ASSIGNMENT, OR PLEDGE**

It is the intent and purpose of the Fund that the Vacation moneys accumulated in each Employee's Vacation Account shall be received by the Employee personally, or his/her designated beneficiary. Therefore, no contributions due to the Fund and no Vacation moneys accumulated in Vacation Accounts shall be subject in any manner to anticipation, alienation, sale, transfer, assignment, pledge, encumbrance, garnishment, or charge by any Employee or other persons, and any such anticipation, alienation, sale, transfer, assignment, pledge, encumbrance, garnishment, or charge shall be void and ineffective. Notwithstanding the foregoing, an Employee may direct payment of all or a portion of the vacation benefits to which the Employee is entitled to the LIUNA PAC on forms made available for that purpose.

**GENDER**

When used in this booklet, works in the masculine shall be read as in the feminine, or neuter, and words in the singular shall be read as in the plural, in all cases where such construction would so apply.

**IF YOU NEED ASSISTANCE**

If you need any information regarding the Vacation Plan, such requested information must be communicated to you, in writing, signed on behalf of the full Board of Trustees, or expressly authorized by the Board of Trustees, in writing, and signed by an individual or entity acting as the Fund Administrator. All correspondence should be addressed to:

**BOARD OF TRUSTEES  
LABORERS VACATION TRUST FUND OF UTAH  
COMPUSYS OF UTAH, INC.  
2156 West 2200 South  
Salt Lake City, Utah 84119-1376**

## **RIGHT OF APPEAL AND DETERMINATION OF DISPUTES**

### Initial Determination – Notice

Vacation Plan Applications are required to be initially determined by the Administrative Office, and notice of any decision given to the Applicant within a reasonable period of time, but not later than 90 days after receipt of the Application. This period may be extended one time by the Fund for up to 90 days, provided that the Administrative Office both: (1) determines that special circumstances require the extension, and (2) notifies the Applicant prior to the expiration of the initial 90-day period, of the circumstances requiring the extension of time and the date by which the Fund expects to make the determination.

### Form of Notice of Initial Determination

If an adverse determination is made by the Fund with respect to a Vacation Plan Application, the Fund is required to provide written notification to the Applicant setting forth, in a manner calculated to be understood by the Applicant:

- (1) The specific reason(s) for the determination;
- (2) Reference to the specific plan provision(s) on which the determination is based;
- (3) A description of any additional material or information necessary to perfect the claim and an explanation of why the additional material is necessary; and
- (4) A description of the Fund's review/appeal procedures and the time limits applicable to such procedures, including a statement of the Applicant's right to sue under section 502(a) of ERISA.

### Time Frame to Request Review

An Applicant has 60 days following receipt of notification of an adverse benefit determination on a Vacation Plan Application to file a request for review. Any request for review received by the Fund after this time frame is untimely and subject to denial on review on that basis alone.

### Request for Review

An Applicant may request review of an adverse benefit determination on a Vacation Plan Application by filing a written review request with the Board of Trustees.

### Review

An Applicant will be given the opportunity to submit written comments, documents, records and other information relating to the claim. The review of the claim will take into account all comments, documents, records and other information submitted by the Applicant relating to the

claim, without regard to whether such information was submitted or considered in the initial benefit determination.

#### Determination on Review – Notice

A determination on formal review of a Vacation Plan Application is required to be made by the Board of Trustees no later than the date of the meeting of the Board of Trustees that immediately follows receipt of the request for review, unless the request for review was filed within 30 days preceding the date of such meeting. In such a case, a benefit determination may be made by no later than the date of the second meeting following the receipt of the request for review. If special circumstances require a further extension of time for processing, a benefit determination shall be rendered not later than the third meeting of the Board of Trustees following the receipt of the request for review. If special circumstances require such an extension, the Fund will notify the Applicant in writing of the extension, describing the special circumstances and the date on which the benefit determination will be made. If the extension is due to the Applicant's failure to submit information necessary to decide the claim, the period for making the determination on review will be tolled from the date on which the notification of extension is sent to the Applicant until the date on which the Applicant responds to the request for additional information. Notice of the benefit determination on formal review will be given not later than 5 days after such determination is made.

#### Form of Notice of Determination on Review

The Fund will provide an Applicant with written notification of the determination on review. If the determination is adverse, the Fund is required to provide written notice to the Applicant setting forth, in a manner calculated to be understood by the Applicant:

- (1) The specific reason(s) for the determination;
- (2) Reference to the specific plan provision(s) on which the determination is based;
- (3) A statement that the Applicant is entitled to receive, upon request and free of charge, reasonable access to and copies of all documents, records and other information related to the claim; and
- (4) A statement of the Applicant's right to sue under Section 502(a) of ERISA.

#### **OTHER IMPORTANT INFORMATION AS REQUIRED BY THE EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974**

1. **Name of Plan.** This Plan is known as the Laborers Vacation Trust Fund of Utah.
2. **Board of Trustees.** The Board of Trustees is responsible for the operation of this Vacation Plan, and consists of an equal number of Employer and Union representatives, who are selected by the Employers and the Unions which have entered into Written Agreements relating to this Vacation Plan. The Trustees of this Fund and Vacation Plan are:

**Employer Trustees**

Richard Thorn  
Associated General Contractors of UT  
2207 South 1070 West  
Salt Lake City, UT 84119

Andy Anderson  
Ames Construction, Inc.  
3737 West 2100 South  
West Valley City, UT 84120

Judd Jones  
Judd Jones Refractory  
P.O. Box 9329  
Salt Lake City, UT 84109

**Union Trustees**

Diane Lewis  
Laborers Local Union No. 295  
P.O. Box 26827  
Salt Lake City, UT 84126

Brandie Morris  
Laborers Local Union No. 295  
P.O.Box 26827  
Salt Lake City, UT 84126

Flavio Pena  
Laborers Local Union No. 295  
P.O. Box 26827  
Salt Lake City, UT 84126

3. **Address and Telephone Number.** If you wish to contact the Board of Trustees, you may use the following address and telephone number:

Board of Trustees  
Laborers Vacation Trust Fund of Utah  
2156 West 2200 South  
Salt Lake City, Utah 84119-1376  
Telephone: (801) 973-1010

4. **Plan Administrator.** The Board of Trustees is the Plan Administrator. This means that the Board of Trustees is responsible for seeing that information regarding the Plan is reported to government agencies and disclosed to Plan Participants and Beneficiaries in accordance with the requirements of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). The Board of Trustees has engaged the contract administrator named below to provide administrative services to the Plan:

CompuSys of Utah, Inc.  
2156 West 2200 South  
Salt Lake City, Utah 84119-1376  
Telephone: (801) 973-1010

5. **Identification Numbers.** The Employer Identification Number assigned to the Fund and issued to the Board of Trustees is 87-0354485. The Plan Number assigned to the Plan by the Board of Trustees is 001.

6. **Agent for Service of Legal Process.** Legal counsel to the Fund is, generally, the Fund’s agent for the service of legal process. Accordingly, when legal disputes involving the Plan or Fund arise, any legal document may be served upon:

David L. Niederdeppe  
Ryan Rapp & Underwood, PLC  
3200 North Central Avenue, Suite 1600  
Phoenix, Arizona 85012-2424  
Telephone: (602) 280-1000

Legal documents may also be served upon:

W. Joel France  
CompuSys of Utah, Inc.  
2156 West 2200 South  
Salt Lake City, Utah 84119-1376  
Telephone: (801) 973-1010

7. **Written Agreements.** All Vacation contributions to this Fund are made by Employers in accordance with their Written Agreement with the Union. Employees/Participants and Beneficiaries may examine these Written Agreements and may obtain a copy of any such Agreement for a reasonable charge by writing to the Board of Trustees at the address listed in paragraph 3 above.

8. **Source of Financing of the Fund.** All contributions to the Fund are made by Employers in accordance with the Written Agreements. The Written Agreements require contributions to the Fund at fixed rates per hour worked. Vacation allowances are provided from Fund assets which are accumulated under the provisions of the Trust Agreement and held in a Trust Fund for the purpose of providing Vacation Allowances to Employee/Participants and Beneficiaries and fraying reasonable administrative expenses. The Fund's assets and reserves are held by various banking and/or financial institutions.

9. **Record Keeping Period.** The record keeping period is October 1 of any year, through September 30 of the following year.

10. **Eligibility and Benefits.** Only the Board of Trustees or personnel of the Administrative Office, as authorized by the Board of Trustees, are allowed to respond to questions regarding eligibility or Vacation benefits.

11. **Description of Circumstances Which May Result in Loss of Vacation Benefits.** The dollar amounts credited to an Employee's Vacation Account, unless otherwise determined by the Board of Trustees, are not cumulative from one Vacation Plan Work Year to another. Therefore, if an Employee fails to receive his/her Vacation check within sixty (60) days from the December 1<sup>st</sup> pay-out date, and fails to apply for his/her authorized Vacation allowance within two (2) years from the December 1<sup>st</sup> pay-out date, such Employee shall be considered to have elected to contribute such amount to the administrative account of the Fund to assist in payment of the costs of administration of the Fund. Any balance remaining after the payment of the costs of administration shall be utilized or disbursed as may be determined by the Trustees, in their sole discretion.

## STATEMENT OF ERISA RIGHTS

As an Employee/Participant in the Vacation Plan under the Laborers Vacation Trust Fund of Utah, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (“ERISA”). ERISA provides that all Plan Participants shall be entitled to:

### Receive Information About Your Plan and Benefits

Examine, without charge, at the plan administrator’s office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Pension and Welfare Benefit Administration.

Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.

Receive a summary of the plan’s annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.

### Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called “fiduciaries” of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

### Enforce Your Rights

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the plan’s decision or lack thereof concerning the qualified status of a domestic relations order or a medical child

support order, you may file suit in Federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

#### Assistance with Your Questions

If you have any questions about your plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.