Collectively bargained multiemployer retirement, medical and other benefit plans help create a stable, reliable workforce. These benefit plans allow employers to provide full coverage to employees by doing little more than contributing to the plan, the trust fund does the rest.

Multiemployer benefit plans create economies of scale cost-savings to both large and small employers and provide comprehensive coverage to employees and their families.

- **Health & Welfare** coverage allows workers to receive routine exams up to comprehensive medical treatments to help keep laborers healthy while off the job.
- **Defined-Benefit Pension** plans provide income security in retirement years.
- **Vacation Funds** offer a little extra income when taking a well-earned break from construction work.
- **Benefit Portability** allows laborers who change employers to continue working without losing coverage.
- **Annual Audits** ensure the assets of these labor-management funds are providing the most value for each dollar contributed.

Contractors who work with LIUNA get well-trained, highly skilled laborers plus cost effective and comprehensive benefits that help retain employees.

*That’s the LIUNA advantage.*

**Affiliated Trust Fund Offices**
- Northern California Laborers’Trust Funds - 800.244.4530
- Southern California Laborers’Trust Funds - 800.887.5679
- Local 345 Gunite Workers Pension Trust (So CA) - 818.846.1303
- San Diego Laborers’Trust Funds - 800.522.1002
- Arizona & New Mexico Laborers’ Multi-Craft - 800.432.6636