Bricklayers
& Trowel Trades
International Pension Fund

BAC

IPF RETIREMENT
Blueprint

A Publication of the Bricklayers & Trowel Trades International Pension Fund • Special Issue Spring 2014

Notice: This is not a cut in your existing benefits.

Dear Participant:

This special issue of the IPF Retirement Blueprint focuses on the Pension Protection Act of 2006 (PPA) and the annual notice that law requires. The PPA has been discussed in annual mailings from the Fund Office to participants, employers and local unions. This notice is also being sent to employers, pensioners and inactive participants. Please keep in mind that recent changes in the International Pension Fund ("IPF" or "Plan") do not affect monthly benefits already being paid, or benefits already accrued, but not yet paid. Given the continued challenges of the economic environment, we wanted to again take a minute to explain what the Trustees are doing to continue to help protect the pension benefits that you have earned, and that participants continue to earn every day.

The first notice concerns the PPA and can be found on page 2. In the Plan Year effective January 1, 2014, the Plan was once again considered in "endangered" status under the tests set out in the PPA. As noted in the box below, the Plan is certainly solvent, and remains in relatively strong financial position. The investment markets have rebounded from 2008, but the slump in the construction industry continues to lead to fewer work opportunities for IPF participants and therefore fewer contributions to the IPF as a whole, so prudence dictates certain precautions. For that reason, and pursuant to the PPA requirements for endangered plan status, the Trustees instituted a Funding Improvement Plan, which was first provided to Locals and employers in a notice dated December 3, 2010. We have listed the key features of IPF's Funding Improvement Plan (FIP) on page 2. The FIP includes different contribution schedules starting this year with resulting varying accrual rates. Bargaining parties essentially have chosen between two schedules (3% or 4%), with a third that applies automatically as a default if they do not reach agreement. The "default" should be avoided because of its severe impact on participants and employers. The other two schedules are meant to improve Plan funding roughly equally, but the 3% option trades lower contribution increases for a further cut in accruals. At the same time, participating Locals should continue their 15% IPF PPA rates until further notice.

The second notice starts on page 2 and relates to the Plan funding in 2013. The second notice also provides information on Plan assets, participants and its investment policy. You will also note sections on the Pension Benefit Guaranty Corporation (PBGC) and additional information available from the Fund office as noted in previous issues of the IPF Summary Plan Description Booklet and Annual Reports. Despite the difficult economic realities that continue to face us, be assured that your Trustees are committed to the sound administration of your Plan so as to provide you with the pension benefits that you earned. The Plan has always paid its benefit obligations timely and remains committed to doing so in the future.

If you have any questions about this notice, or any other questions regarding your pension benefits under the Plan, please do not hesitate to contact the Fund office at 1-888-880-8222, via email at dstupar@ipfweb.org or write to David F. Stupar, Executive Director, Bricklayers and Trowel Trades International Pension Fund, 620 F Street, N.W., Suite 700, Washington, DC 20004.

Sincerely yours,

David F. Stupar

Executive Director

International Pension Fund Projected Solvent for 30 Years

Despite flagging construction activity and a resulting drop in contributions, the actuary to the International Pension Fund (IPF) has confirmed that IPF is able to pay expected benefits and meet expected expenditures over a thirty year period commencing January 1, 2013 and running through December 31, 2042. The actuary made the 30-year projections using plan provisions, participant data, IPF financial information and expectations of industry performance to project plan solvency.

Attention Contributing Employers

Please see the most recent Notice of Summary Plan Information on pages 5 and 6.

BRICKLAYERS & TROWEL TRADES INTERNATIONAL PENSION FUND

EIN: 52-6127746

PN: 001

This notice is provided pursuant to section 432 (b) (3) of the Internal Revenue Code ("Code") and Section 305(b) (3) of the Employee Retirement Income Security Act of 1974 ("ERISA") to inform you of the status of the plan for the plan year beginning on January 1, 2014. The notice is being provided to participants and beneficiaries, the bargaining parties, the Pension Benefit Guaranty Corporation, and the Secretary of Labor.

The plan's actuary certified that the plan was in endangered status in 2014 because its funding percentage on January 1, 2014 was projected to be less than 80%. The funding percentage compares the value of the assets to the value of benefits accrued at that time.

Federal law requires pension plans in endangered status to adopt a funding improvement plan aimed at restoring the financial health of the plan. The law permits pension plans to reduce, or even eliminate, certain benefits and increase contributions as part of a funding improvement plan. If the Trustees of the Plan determine that benefit reductions or modifications are necessary, you will receive a separate notice in the future identifying and explaining the effect of those reductions. In addition, any such reductions or modifications would only apply to participants and beneficiaries whose benefit commencement date is on or after April 30, 2014.

If you wish to obtain more information about this notice, you may contact Mr. David F. Stupar, at 1-888-880-8222, or in writing at 620 F Street, NW Suite 700, Washington DC, 20004.

IPF Funding Improvement Plan Highlights

- No changes in Plan benefits paid or already earned
- Accrual rates unchanged through 2013
- Additional 3% or 4% IPF PPA rate increases started in 2013
- Current accrual rates remain in place for Locals which negotiate initial 4% IPF PPA contribution rates in 2013, and specified increases in later years
- Ten year IPF Funding Improvement Plan will be reviewed annually and improve as conditions warrant
- If neither 3% nor 4% PPA rate increases achieved, all future accruals will cease

For a copy of the current IPF Funding Improvement Plan please contact the Fund office.

ANNUAL FUNDING NOTICE

For Bricklayers and Trowel Trades International Pension Fund

Introduction

This notice includes important funding information about your pension plan ("the Plan"). This notice also provides a summary of federal rules governing multiemployer plans in reorganization and insolvent plans and benefit payments guaranteed by the PBGC, a federal agency. This notice is for the plan year beginning January 1, 2013 and ending December 31, 2013 (referred to hereafter as "Plan Year").

Funded Percentage

The funded percentage of a plan is a measure of how well that plan is funded. This percentage is obtained by dividing the Plan's assets by its liabilities on the valuation date for the plan year. In general, the higher the percentage, the better funded the plan. The Plan's funded percentage for the Plan Year and 2 preceding plan years is set forth in the chart on page 3, along with a statement of the value of the Plan's assets and liabilities for the same period.

Fair Market Value of Assets

Asset values in the chart are actuarial values, not market values. Market values tend to show a clearer picture of a plan's funded status as of a given point in time. However, because market values can fluctuate daily based on factors in the marketplace, such as changes in the stock market, pension law allows plans to use actuarial values for funding purposes. While actuarial values fluctuate less than market values, they are estimates. As of December 31, 2013, the estimated fair market value of the Plan's assets was $1,424,024,510. As of December 31, 2012, the fair market value of the Plan's assets was $1,296,679,311. As of December 31, 2011, the fair market value of the Plan's assets was $1,247,198,823. These market values exclude the value of receivable employer withdrawal liability payments.

Participant Information

The total number of participants in the Plan as of the Plan's valuation date was 76,745. Of this number, 27,924 were active participants, 24,781 were retired or separated from service and receiving benefits, and 24,040 were retired or separated from service and entitled to future benefits.

	2013	2012	2011
Valuation Date	1/1/2013	1/1/2012	1/1/2011
Funded Percentage	58.2%	62.7%	68.9%
Value of Assets	$ 1,300,666,406	$ 1,385,382,165	$ 1,470,115,924
Value of Liabilities	$ 2,234,881,532	$ 2,209,075,182	$ 2,133,571,467

Funding & Investment Policies

The law requires that every pension plan have a procedure for establishing a funding policy to carry out the plan objectives. A funding policy relates to the level of contributions needed to pay for benefits promised under the plan currently and over the years. The funding policy of the Plan is to comply with the funding requirements of the Internal Revenue Code, as amended from time to time. The Board of Trustees monitors the level of funding with the assistance of the Plan's enrolled actuary and the Plan's independent fiduciary.

Once money is contributed to the Plan, the money is invested by Plan officials called fiduciaries. Specific investments are made in accordance with the Plan's investment policy. Generally speaking, an investment policy is a written statement that provides the fiduciaries, who are responsible for Plan investments, with guidelines or general instructions concerning various types or categories of investment management decisions. The investment policy of the Plan is as follows:

The Board of Trustees has appointed The Marco Consulting Group as independent fiduciaries to be responsible for the investment of the Plan's assets. This means that The Marco Consulting Group is responsible for creating the Statement of Investment Policy and for selecting investment managers, allocating assets among these managers, and monitoring the activity and performance of these managers.

The investment managers are responsible for the management of the assets assigned to them by the Marco Consulting Group that include allocations among allowable asset classes, selection and disposal of individual securities, and diversifying portfolio assets under the managers' control.

Commingled investment vehicles, including mutual funds, may be used. To the extent assets are placed in commingled funds, it is understood that the practices of such commingled funds will be in accordance with the funds' prospectus or investment guidelines.

The Marco Consulting Group Management Committee will be responsible for selecting asset classes that are appropriate for "The Fund" and determining optimal weights. The Committee will utilize information and research provided by the Marco Research Group in order to achieve the most efficient and optimal asset mix for "The Fund" while limiting risk.

Asset classes that may be included are:

- *Equities*
- *Fixed Income*
- *Real Estate Equity*
- *Private Equity*
- *Fund of Hedge Funds including portable alpha strategies*
- *Other Alternatives including, but not limited to—Diversified Beta, Commodities, Derivatives, Infrastructure*

The Marco Consulting Group shall be responsible for voting the proxies of all securities held by the Fund and for providing the Board of Trustees with an annual report of all such proxy votes cast on behalf of the Fund.

In accordance with the Plan's investment policy, the Plan's assets were allocated among the following categories of investments, (see page 4) as of the end of the Plan Year. These allocations are percentages of total assets.

Critical or Endangered Status

Under federal pension law a plan generally will be considered to be in "endangered" status if, at the beginning of the plan year, the funded percentage of the plan is less than 80 percent or in "critical" status if the percentage is less than 65 percent (other factors may also apply). If a pension plan enters endangered status, the trustees of the plan are required to adopt a funding improvement plan. Similarly, if a pension plan enters critical status, the trustees of the plan are required to adopt a rehabilitation plan. Rehabilitation and funding improvement plans establish steps and benchmarks for pension plans to improve their funding status over a specified period of time. The Plan was certified as in endangered status for 2013.

Right to Request a Copy of the Annual Report

A pension plan is required to file with the US Department of Labor an annual report (i.e., Form 5500) containing financial and other information about the plan. Copies of the

Continued on page 4 ➤

annual report are available from the US Department of Labor, Employee Benefits Security Administration's Public Disclosure Room at 200 Constitution Avenue, NW, Room N-1513, Washington, DC 20210, or by calling 202-693-8673. Or you may obtain a copy of the Plan's annual report by making a written request to the plan administrator.

Summary of Rules Governing Plans in Reorganization and Insolvent Plans

Federal law has a number of special rules that apply to financially troubled multiemployer plans. Under so-called "plan reorganization rules," a plan with adverse financial experience may need to increase required contributions and may, under certain circumstances, reduce benefits that are not eligible for the PBGC's guarantee (generally, benefits that have been in effect for less than 60 months). If a plan is in reorganization status, it must provide notification that the plan is in reorganization status and that, if contributions are not increased, accrued benefits under the plan may be reduced or an excise tax may be imposed (or both). The law requires the plan to furnish this notification to each contributing employer and the labor organization.

Despite the special plan reorganization rules, a plan in reorganization nevertheless could become insolvent. A plan is insolvent for a plan year if its available financial resources are not sufficient to pay benefits when due for the plan year. An insolvent plan must reduce benefit payments to the highest level that can be paid from the plan's available financial resources. If such resources are not enough to pay benefits at a level specified by law (see Benefit Payments Guaranteed by the PBGC, below), the plan must apply to the PBGC for financial assistance. The PBGC, by law, will loan the plan the amount necessary to pay benefits at the guaranteed level. Reduced benefits may be restored if the plan's financial condition improves.

A plan that becomes insolvent must provide prompt notification of the insolvency to participants and beneficiaries, contributing employers, labor unions representing participants, and PBGC. In addition, participants and beneficiaries also must receive information regarding whether, and how, their benefits will be reduced or affected as a result of the insolvency, including loss of a lump sum option. This information will be provided for each year the plan is insolvent.

Benefit Payments Guaranteed by the PBGC

The maximum benefit that the PBGC guarantees is set by law. Only vested benefits are guaranteed. Specifically, the PBGC guarantees a monthly benefit payment equal to 100 percent of the first $11 of the Plan's monthly benefit accrual rate, plus 75 percent of the next $33 of the accrual rate, times each year of credited service. The PBGC's maximum guarantee, therefore, is $35.75 per month times a participant's years of credited service.

Example 1: If a participant with 10 years of credited service has an accrued monthly benefit of $500, the accrual rate for purposes of determining the PBGC guarantee would be determined by dividing the monthly benefit by the participant's years of service ($500/10), which equals $50. The guaranteed amount for a $50 monthly accrual rate is equal to the sum of $11 plus $24.75 (.75 x $33), or $35.75. Thus, the participant's guaranteed monthly benefit is $357.50 ($35.75 x 10).

Example 2: If the participant in Example 1 has an accrued monthly benefit of $200, the accrual rate for purposes of determining the guarantee would be $20 (or $200/10). The guaranteed amount for a $20 monthly accrual rate is equal to the sum of $11 plus $6.75 (.75 x $9), or $17.75. Thus, the participant's guaranteed monthly benefit would be $177.50 ($17.75 x 10).

Asset Allocations		Percentage
1	Interest Bearing Cash	1.20%
2	US Govt. Securities	0.00%
3	Corporate Debt- All other	0.00%
4a	Corp Stocks- Preferred	0.00%
4b	Corp Stocks- Common	29.90%
5	Partnership/Joint Venture	4.60%
6	Value of interest in common/collective trusts	29.90%
7	Value of interest in pooled separate accounts	0.00%
8	Value of interest in 103-12 investment entities	22.90%
9	Value of interest in registered investment companies	0.00%
10	Value of funds held in insurance co	0.00%
11	Buildings and other property	0.00%
12	Other Investment	8.70%
13	Mutual Fund	0.00%
14	Real Estate	2.80%

Bricklayers & Trowel Trades International Pension Fund

620 F Street, N.W. Suite 700 • Washington, DC 20004
Phone (888) 880-8222 Fax: (202) 347-7339 http://www.ipfihf.org

NAME:____

SSN ☐☐☐ – ☐☐ – ☐☐☐☐

ADDRESS: ____

CITY: ____________________ **STATE:** ____ **ZIP:** ____________________

EMAIL:________________________________ ☐ **Check Box If Your Address Has Changed**

Name of Bank or Credit Union ____

ABA Routing #☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

Checking ☐

Acct# __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __

Savings ☐

If you intend to deposit your benefit to your checking account, the Fund recommends that you include a <u>VOIDED</u> personal check to ensure accuracy and hasten the processing of your application.

I request that the Bricklayers and Trowel Trades International Pension Fund electronically deposit my monthly benefit to my bank account. I agree to direct my bank, executors, or next of kin to refund any electronic transfer payments made after my death. I understand that any benefits payable to my spouse or beneficiary will be paid to them in their name.

________________________________ ____________________

(*Signature of Pensioner*) **(*Date Signed*)**

AN EXAMPLE OF HOW TO FIND YOUR ACCOUNT AND ABA NUMBERS ON YOUR PERSONAL CHECK

John or Mary Doe
100 Main St. Anytown, USA 12345

0501

_____ 20 __

PAY TO THE
ORDER OF ________________________________ $ ☐

_______________________________________ *Dollars*

Tape Voided Check Here

FIRST NATIONAL BANK
Anytown, USA For _____________ ____________________

|: 123456789 :| || 9876 4321 || 0501

Routing # **(always 9 digits)** Your account number The individual check # (<u>Do not include</u>)

IF YOU HAVE ANY QUESTION CALL US AT 1-(888) 880-8222 AND ASK FOR THE IPF PENSION PAYROLL DEPT.

The PBGC guarantees pension benefits payable at normal retirement age and some early retirement benefits. In calculating a person's monthly payment, the PBGC will disregard any benefit increases that were made under the plan within 60 months before the earlier of the plan's termination or insolvency (or benefits that were in effect for less than 60 months at the time of termination or insolvency). Similarly, the PBGC does not guarantee pre-retirement death benefits to a spouse or beneficiary (e.g., a qualified pre-retirement survivor annuity) if the participant dies after the plan terminates, benefits above the normal retirement benefit, disability benefits not in pay status, or non-pension benefits, such as health insurance, life insurance, death benefits, vacation pay, or severance pay.

Where to Get More Information

For more information about this notice, you may contact Mr. David F. Stupar at 1-888-880-8222, or in writing at 620 F Street, NW Suite 700, Washington DC, 20004. For identification purposes, the official plan number is 001 and the plan sponsor's employer identification number or "EIN" is 52-6127746. For more information about the PBGC and benefit guarantees, go to PBGC's website, www.pbgc.gov, or call the PBGC toll-free at 1-800-400-7242 (TTY/TDD users may call the Federal relay service toll free at 1-800-877-8339 and ask to be connected to 1-800-400-7242).

Notice of Summary Plan Information

Bricklayers & Trowel Trades International Pension Fund

TO: All Bricklayers & Trowel Trades International Pension Fund Participating Employers and Employee Organizations

DATE: 2 October 2013

FROM: David F. Stupar, Executive Director

This notice from the Bricklayers and Trowel Trades International Pension Fund, EIN 52-6127746, Plan 001 ("IPF" or the "Plan") is for the 2012 Plan Year. On October 1, 2012 the Plan filed its 2012 Plan Year Form 5500 (Annual Return/Report of Employee Benefit Plan) with the Department of Labor. This notice is being issued in accordance with Section 104(d) of the Employee Retirement Income Security Act ("ERISA") and provides a summary of the information contained in the IPF's Annual Return/Report.

(A) Contribution Schedules and Benefit Formulas: IPF participating employers make contributions to the IPF at various hourly contribution rates established in collective bargaining agreements negotiated between Local Unions and Union contractor associations and employers. Employer contribution rates range between $.10 per hour to $7.95 per hour.

For Years of Credited Service accrued through March 31, 2009: The monthly benefit accrued per Year of Credited Service accrued through March 31, 2009 is related to the level of the employer contribution rate as follows:

$2.77 for each $.10 of contribution rate up to $.30 per hour plus

$2.31 for each $.10 of contribution rate over $.30 through $.60 per hour plus

$2.08 for each $.10 of contribution rate over $.60 through $.80 per hour plus

$1.85 for each $.10 of contribution over $.80 through $1.50 per hour plus

$4.62 for each $.10 of contribution rate over $1.50 per hour.

For Years of Credited service accrued on and after April 1, 2009: Effective April 1, 2009, each $.10 per hour contributed to the Plan results in a future benefit accrual rate of $1.40 per month for each Year of Credited service (1500 hours) accrued. IPF pension benefits accrued as of March 31, 2009 were not reduced or eliminated. In addition IPF participating employers are required to remit an extra fifteen percent (15%) of their respective IPF contribution rates in order to retain the post April 2009 accrual rates as referenced above. This extra fifteen percent (15%) contribution rate is not recognized for benefit accrual under the Plan. If an IPF participating employer does not remit the extra fifteen percent (15%) contribution, its employees will accrue benefits under the IPF equal to fifty percent (50%) of the reduced accrual rate or $.70 per month for each $.10 in the

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IPF contribution rate for each Year of Credited Service accrued beginning with the first date after April 1, 2009. During the plan year there were no modifications to the contribution schedules and associated level of benefit accrual other than the changes described in Section E, Status Under ERISA §305, below.

(B) Contributing Employers: The total number of employers obligated to contribute to the IPF for the 2012 Plan Year was three thousand six hundred forty two.

(C) Employers contributing more than five percent (5%) of total Plan contributions: There was no single employer that contributed more than five percent (5%) of the Plan's total contributions for the Plan Year. Employer contributions to the Plan total $72,941,541 for 2012.

(D) Number of Participants on whose behalf no contributions were made because Employers had withdrawn from the Plan:

Plan Year	No. of Participants
2011	694
2010	694
2009	352

Bricklayers & Trowel Trades International Pension Fund

E) Status under ERISA §305: The Plan's actuary certified that the Plan was in "endangered" or "yellow zone" status for 2012 per Pension Protection Act requirements. Accordingly, the Plan has adopted a funding improvement plan effective December 3, 2010 containing three schedules of benefit reductions and contribution increases designed to improve the funding of the plan. A copy of the funding improvement and supporting actuarial and financial data can be obtained by contacting the fund's Executive Director. The three schedules are summarized in the chart below.

(F) Employers Withdrawing from the Plan: Five (5) participating employers withdrew from the Plan during the preceding Plan Year. The aggregate amount of withdrawal liability assessed against these employers was $8,114,826

(G) Merger Activity: There were no plan mergers during the Plan Year.

(H) Variations to Funding Standard Account: The Plan applied for and received a five (5) year extension of the Fund's amortization period under Section 431(d)(1) of the Internal Revenue Code beginning with the 2009 Plan Year. The Plan did not use the shortfall funding method (as such term is used In ERISA §305) for the Plan Year.

(I) Right to Receive a Copy of the Annual Report: You have the right to receive a copy of the full annual report for the 2012 Plan Year, the Plan's Summary Plan Description and any Summary of Material Modification, at no cost, by making a written request to the office of David F. Stupar, Executive Director, at 620 F Street, N.W., Suite 700, Washington, D.C. 20004. Please note that you are entitled to receive only one (1) copy of the above-referenced documents during any one (1) twelve month period.

Schedule:	Preferred	Default	Statutory Alternative
Contribution Increases:	3% per year in 2013, 2015 and annually through 2021	All contracts must pay the 15% increase	4% annually 2013 2016, and 6% annually 2017 through 2021
Benefit if 2009 15% contribution increase adopted	$0.85 per $0.10	No accrual	$1.40 per $0.10
Benefit if 2009 15% contribution not adopted	$0.40 per $0.10	Not applicable	$0.70 per $0.10

Benefit Statement Notice

This is to remind you that you have the right to request a statement of your benefit accrued under the plan. You may apply for a statement once every 12 months, and we will furnish a calculation of your accrued benefit and tell you if you have enough service to be vested in your benefit. We will provide this calculation within 30 days of our receipt of your written request. If you wish to request a benefit statement you should write to:

David F. Stupar, Executive Director
Bricklayers & Trowel Trades
International Pension Fund
620 F. Street, N.W., Suite 700
Washington, DC 20004

Healthcare Costs, Quality, Effectiveness and You

The percentage of Gross Domestic Product for healthcare spending in the United States has reached 17.9% of total GDP for the period of 2009 - 2013 (Health expenditure, total (% of GDP), 2014); this is topped only by Sierra Leone according to the World Bank. In addition, the overall out of pocket cost of medical services has also risen dramatically for BAC members. This has become a problem for many Americans, as "an estimated 1 in 3 Americans report having difficulty paying their medical bills – that is, they have had problems affording medical bills within the past year, or they are gradually paying past bills over time, or they have bills they can't afford to pay at all. Medical debt – and a host of related problems – can result when people can't afford to pay their medical bills" (Politz, Cox, Lucia, & Keith, 2014).

In addition to an increasing larger percentage of GDP, medical trend, which is the combination of the change in cost of a medical service or product times the rate of utilization or consumption of the service or product, has steadily increased. For example, medical trend increased from 8% in 2011 to 8.5% in 2012 (Behind the Numbers, Medical cost trends for 2012, 2011). While the IHF has been able to keep overall medical trend at significantly lower than medical trend of 8.5%, many funds have struggled with containing the costs of rising medical trend. This, coupled with the requirements to comply with the Affordable Care Act (ACA), has caused some funds to bear double digit increases. One such fund was the Bricklayers of Indiana/Kentucky Welfare Fund; to combat the increases required by implementing many of the changes required by the ACA, the Welfare Fund joined forces with the IHF this April, providing participants with better benefits and no increase in their contribution rates.

Regardless of what plan members belong to, one way to help contain overall costs as well as members' out of pocket costs is for individuals to have knowledge of the costs of a procedure. In fact, members should be fully aware of costs of a service before the procedure is done. Commonly, the participant is not aware until the participant receives an explanation of benefits. With the increasing transparency of cost and quality data as required by Medicare, there are many tools that are available for patients to gauge not only the cost, but also the quality of care. Using quality, cost-effective providers helps to eliminate waste. According to the Institute of Medicine, healthcare quality is the extent to which health services provided to individuals and patient populations improve desired health outcomes" (McGregor & Stuart, 2014). The American Medical Association states that appropriateness presents an expectation that all services will be delivered on a quality basis and will conform to established guidelines" (McGregor & Stuart, 2014). When an individual is faced with a catastrophic illness, it is even more important that they are engaged as "recent AHRQ research revealed that the use of health care services is highly concentrated -- just 1 percent of the population accounts for 27 percent of all health care expenditures" (Agency for Heathcare Research and Quality, 2014).

Using available cost estimator tools can assist members in researching what a typical physician charge for a service is and allow them to estimate their out of pocket costs (Gelburd, 2014). One such tool is fairhealthconsumer.org. This site allows you to look up medical or dental costs by zip code and allows you to input whether you are insured or not.

Many insurers have special networks that designate quality providers. The IHF's partner, United Healthcare, has developed "the UnitedHealth Premium® designation program. The program evaluates physicians using evidence-based, medical society, and national industry standards with transparent methodology and robust data sources to evaluate physicians across 25 specialties to advance safe, timely, effective, efficient, equitable and patient-centered care" (UnitedHealth Premium® Designation Program, 2014). If you are not covered by the IHF, you should inquire as to whether your plan offers a similar feature. By using available cost and quality data, you are able to contain your out of pocket costs, drive better health outcomes, and assist your plan in keeping healthcare affordable. It is a win-win for all.

IPF Retirement Blueprint
A Quarterly Publication of the . . .

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The *Blueprint* Wants to Hear From You

Are you involved in your community? Do you have hobbies or special interests you'd like to share with the readers of the *Blueprint*? Are you active in a Local Union retiree club? Perhaps you have some tips about making the transition to retired life a little easier? If so, please contact the ***Blueprint*** at:

Bricklayers & Trowel Trades
International Pension Fund
ATTN: ***Blueprint***
620 F Street, N.W.
Suite 700
Washington, DC 20004

You can also reach us electronically at:
cweir@ipfweb.org