

Benefits Online and on the Road

When you travel for work, the only things you should have to carry along are your tools and your suitcase. Your pension and health and welfare benefits should follow you automatically, with no weight, no burden, and no hassle. Thanks to electronic reciprocity, as a BAC member you will soon have the ability to take your pension and health benefits with you wherever you travel for work at the simple click of a computer mouse.

For many years, attempts to implement portable, universal, automatic benefits for members, who often travel to work, faced formidable challenges. In recent years, we are pleased to report that BAC has made consistent progress towards improving portability through the adoption of International Reciprocal Agreements, approved at the 2000 International Convention. These agreements brought us closer to our goal, and have now been signed by 126 BAC pension or annuity funds and 106 health and welfare funds. For a complete list of signatory funds to date, see page 8 of this report.

Because of these and other actions, reciprocal benefits are becoming the rule rather than the exception for BAC members. Even the soundest agreement, however, is no defense against the age-old administrative dilemmas of excessive paperwork, needless delays, and occasional human errors in processing forms. But state-of-the-art technology can successfully tackle many of these problems once and for all. The new Electronic Reciprocity Transfer System (ERTS) has the capacity to transform benefits administration — for the better. ERTS is a private, secure, web-based computer network, which will be used by temporary employees (travelers) to register for reciprocity of benefits when working outside of their home Local Union plans.

As you will read in this year's Annual Report, once your home fund and the fund covering the jurisdiction in which you are traveling have signed up for ERTS, all you have to do is register at a Local Union hall. From that point on, whenever you travel for work, you can start and stop the transfer of money and credits back to your home funds in full security just by using the Internet.

ERTS represents a major step forward for our traveling employees designed to save time, paperwork and hassles for BAC members and fund administrators alike. ERTS is already in use by the IBEW and under development with several other building trades unions. At this time, local pension and welfare funds are receiving information to review and comment on our ERTS system.

Implementing ERTS is one of many ways we have sought to meet your needs over the past year. While a declining stock market, lower interest rates paid by bonds, and skyrocketing health care costs made 2002 one of the most challenging years for both the International Pension Fund (IPF) and International Health Fund (IHF), both Funds were able to maintain benefits. We also were able to continue using pension power to fight for your needs, both by investing in construction projects employing BAC members, and by exercising our proxy power to make large corporations more responsive to the needs of their investors, union members, and working families.

Given the adversity we faced in 2002, to be able to maintain your benefits while working to achieve the breakthrough of electronic reciprocity is a source of great pride to us. Rest assured, in the years to come, the IPF and IHF will continue to be an irreplaceable and unmatched source of benefits security for you and your family — throughout your time in the trowel trades and every one of your well-earned retirement years.



John J. Flynn

*Co-Chair, Boards of Trustees
Bricklayers and Trowel Trades
International Pension Fund and
International Health Fund;
President, International Union of
Bricklayers and Allied Craftworkers*



Eugene George

*Co-Chair, Boards of Trustees
Bricklayers and Trowel Trades
International Pension Fund and
International Health Fund;
President, International Council of Employers
of Bricklayers and Allied Craftworkers*

Beneficios en línea y en el camino

Cuando ustedes viajan para trabajar, las únicas cosas que deben tener que llevar consigo son sus herramientas y su maleta. Los beneficios de sus fondos de jubilación y plan de salud y asistencia social debieran seguirles automáticamente, sin peso, sin cargas y sin problemas.

Gracias a la reciprocidad electrónica, como miembros del BAC ustedes pronto podrán llevar consigo los beneficios de su fondo de jubilación y plan de salud cada vez que viajen para trabajar, y todo lo que tendrán que hacer es un clic con el ratón de una computadora.

Durante muchos años, los esfuerzos por instituir beneficios móviles, universales y automáticos para los miembros, que con frecuencia deben viajar al trabajo, enfrentaban grandes retos. Nos place informarles que, en años recientes el BAC ha registrado grandes avances hacia su meta de mejorar la movilidad mediante la adopción de Acuerdos Internacionales Recíprocos, aprobados durante la Convención Internacional de 2000. Estos acuerdos nos han acercado más hacia el logro de nuestra meta, habiendo sido suscritos por 126 fondos de pensión o de anualidades del BAC y 106 fondos de salud y asistencia social. Para una lista completa de los fondos signatarios, ver la página 8 de este informe.

Como resultado de estas y otras acciones, los beneficios recíprocos han venido a constituir la regla en lugar de la excepción para los miembros del BAC. Sin embargo, incluso el acuerdo más fuerte no ofrece protección contra los viejos dilemas administrativos relacionados con el exceso de papeleo, los retrasos innecesarios, y los eventuales errores humanos en el procesamiento de formularios. Pero la tecnología moderna puede abordar y resolver eficazmente muchos de estos problemas, de una vez para todas. El nuevo Sistema Electrónico de Transferencia de Reciprocidad (ERTS por su sigla del inglés) tiene la capacidad para transformar la administración de beneficios – para el bien de todos. El ERTS es una red privada y protegida de computadoras, basada en la Internet, que usarán los empleados temporeros (viajeros) para inscribirse a fin de recibir la reciprocidad de los beneficios cuando trabajen fuera de los planes de beneficios de sus respectivas uniones locales.

Como ustedes podrán leer en el Informe Anual de este año, una vez que sus fondos originales, y los fondos con jurisdicción sobre las regiones en que van a estar viajando, hayan firmado su adhesión al ERTS, todo lo que tendrán que hacer es inscribirse en una oficina de su unión local. A partir de ese momento, cada vez que viajen para trabajar, podrán iniciar y suspender la transferencia de dinero y créditos a sus fondos originales con toda seguridad, simplemente usando la Internet.

El sistema ERTS es un importante paso de avance para nuestros empleados viajeros diseñado para ahorrar tiempo, papeleo y problemas a los miembros del BAC y los administradores de fondos por igual. La IBEW ya está usando el ERTS, y otras uniones internacionales de oficios de la construcción están en vías de desarrollarlo. En este momento, los fondos locales de pensión y asistencia social están recibiendo información para estudiar y comentar sobre nuestro sistema ERTS.

La puesta en vigencia del sistema ERTS es una de las muchas maneras de que nos hemos valido para atender sus necesidades durante el año pasado. Aunque el mercado de valores bajista, las tasas de interés en descenso y los crecientes costos de la atención médica hicieron del año 2002 uno de los más difíciles para el Fondo de Pensión Internacional (IPF) y el Fondo de Salud Internacional (IHF), ambos fondos pudieron seguir ofreciendo beneficios. También pudimos seguir usando el poder del fondo de pensión para luchar por sus necesidades, no sólo invirtiendo en proyectos de construcción que emplean miembros del BAC sino también ejerciendo nuestro poder de representación para hacer que las grandes empresas fueran más sensibles a las necesidades de sus inversionistas, miembros de uniones y familias trabajadoras.

Dada la adversidad que enfrentamos en 2002, el haber podido mantener sus beneficios y seguir luchando para alcanzar la reciprocidad electrónica es motivo de gran orgullo para nosotros. Podemos asegurarles que en años venideros el IPF y el IHF seguirán siendo una fuente irremplazable y sin igual de seguridad en los beneficios para ustedes y sus familias – durante todo el tiempo que se dediquen a los oficios de albañilería y en cada uno de sus bien ganados años de jubilación.



John J. Flynn

Copresidente de la junta directiva Fondo Internacional de Pensiones y Fondo de Salud Internacional para Albañiles y Oficios de Llana;

Presidente del Sindicato Internacional de Albañiles y Obreros Especializados Aliados



Eugene George

Copresidente de la junta directiva Fondo Internacional de Pensiones y Fondo de Salud Internacional para Albañiles y Oficios de Llana;

Presidente del Consejo Internacional de Empleadores de Albañiles y Obreros Especializados Aliados



Electronic Reciprocity

SECURE, SIMPLE & SEAMLESS

It has always been a part of our trade — being a bricklayer, tile layer or other allied craftworker often means traveling to other cities and even other states when projects are launched and job opportunities arise.

In fact, a recent survey shows that approximately one in every four participants in the Bricklayers and Trowel Trades International Pension Fund (IPF) has worked outside his or her home Local — and one in eight has worked in another state or province.

But when traveling is a necessity, it should not come at the price of our pension or health and welfare benefits. Everywhere we work in the trade, our hard-earned benefits should follow. And they should do so securely, simply and seamlessly.

That day is arriving, thanks to the advent of electronic reciprocity. By adapting state-of-the-art, Internet-based technology to the needs of plan participants and funds alike, the IPF and the Bricklayers and Allied Craftworkers International Health Fund (IHF) and other signatory funds will make benefit portability virtually automatic.

The Struggle to Make Reciprocity Universal

In the past, members of the International Union of Bricklayers and Allied Craftworkers (BAC) often did not receive credit for the pension, and health and welfare contributions earned while working under a collective bargaining agreement that did not contribute to their home Local's benefit funds. This put traveling members at risk of losing their health coverage and it put their retirement security in jeopardy.

While reciprocity received a boost in 1979 with the development of International Reciprocal Agreements, a 1996 BAC study of member benefits found that existing approaches to reciprocity were still too fragmented, with no uniformity and widely varying terms.

In response, delegates to the 2000 BAC Convention, with the support of contractors, endorsed new International Reciprocal Agreements designed to ensure uniform and full benefit portability for every member.

126 BAC pension and annuity funds
and 106 health and welfare funds
have signed the International
Reciprocal Agreements.

As of today, 126 BAC pension and annuity funds and 106 health and welfare funds have signed the International Reciprocal Agreements. That means if you are covered by one of these funds, and you are working in an area that is also covered by one of these funds, you will receive full credit for your health and welfare and pension contributions, and your benefits will stay with you.



Taking Reciprocity to the Next Level

While these efforts to make reciprocity universal throughout the union have put us on the road to full portability, they have not come without complications.

The greatest challenge has involved what sometimes seems like mountains of paperwork to be filled out to make reciprocity happen. There are many forms that members and funds must sign to start and stop transfers of money and credits from one fund to another. The funds themselves have had to process these forms by hand. With paperwork usually traveling through the mail, it could take weeks or even months for transfers to take place.

But soon, reams of paper and hundreds of hours of time will be saved, while needless errors will be prevented, because the Trustees of the IPF and IHF, working jointly with local plan Trustees, are taking action to adopt the Electronic Reciprocal Transfer System (ERTS).

Power at the Click of a Computer Mouse

The ERTS system empowers traveling members to control the transfer of fund contributions and credits at the convenience of their computer screens 24 hours a day, seven days a week, 365 days a year. Local Unions and Local Funds may also register or assist members.

Launched after more than a year of development and testing by the system's creator, Crunchy Technologies, Inc., ERTS has been implemented successfully by the International Brotherhood of Electrical Workers (IBEW).

For BAC members to utilize ERTS, funds must adopt amendments to the Reciprocal Agreement for electronic reciprocity.

Members will register in person at a Local Fund office or Local Union hall with proper identification, in order to have blanket authorizations on file for each fund transfer. This is necessary for security reasons. The blanket authori-

zations then take effect once members' home funds confirm their acceptance of the home fund designations.

At this point, members will immediately receive a printout with their user ID and a password, enabling them to use the Internet to manage reciprocal transfers. Most computers and most Internet browsers can easily handle the ERTS system, which was designed to be "user-friendly."



Not only does this save paper and hassle — it also saves time. Fund transfers can happen electronically through a link to a web-based Automated Clearinghouse. Local Unions and funds receive reports on reciprocal transfers in "real time." They can also exchange information and forms electronically through ERTS. Once your authorization is in place, any fund you travel to can access your authorization online.

In addition, electronic reciprocity ensures greater accuracy. Mistakes that sometimes occur in hand-processing of forms disappear.

And if members, Locals or Funds do encounter any problems, customer support is available 12 hours a day, five days a week on a toll-free telephone line or via email.

BAC Reciprocal Clearinghouse



If you ever encounter problems or have questions about reciprocity — whether it involves the new electronic system or the old paper one — the BAC Reciprocal Clearinghouse exists to help you. Among many services, the Clearinghouse:

- › Provides hands-on assistance to members who need it;
- › Provides participating funds and members with agreements and forms;
- › Tracks which funds have signed the Agreements;

- › Retains copies of member authorization forms and fund reporting forms; and,
- › Serves as a liaison between signatory funds.

Members with questions about how the International Reciprocal Agreements work should attend a Local or Chapter meeting, or write the BAC Reciprocal Clearinghouse, Attention: David F. Stupar; 1776 Eye Street, Suite 750, Washington, D.C. 20006.

You also may call, toll-free, (888) 880-8BAC, or email

reciprocityclearinghouse@ipfihf.org. And you can visit the Clearinghouse's website at: <http://www.ipfihf.org/reciprocity/us/uslogin.htm>.

See chart on pages 8-9

Sound Security

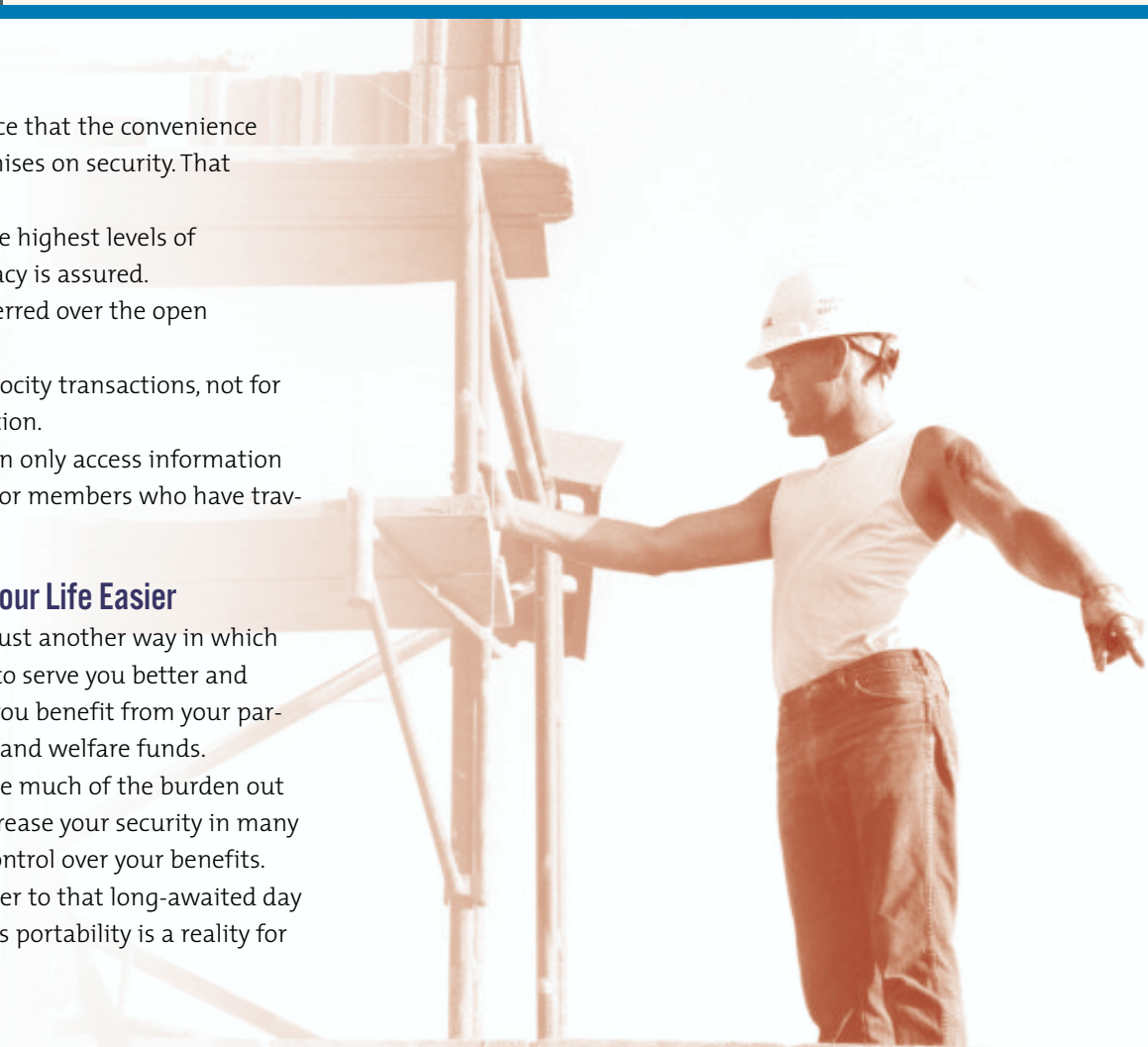
Members can have confidence that the convenience of ERTS involves no compromises on security. That is because:

- › All actions take place at the highest levels of computer encryption. Privacy is assured.
- › No personal data is transferred over the open Internet.
- › ERTS is used only for reciprocity transactions, not for personal account information.
- › Funds and Local Unions can only access information for their own participants or members who have traveled to their jurisdiction.

Another Step in Making Your Life Easier

The development of ERTS is just another way in which the IPF and IHF are working to serve you better and enhance the ways in which you benefit from your participation in pension, health and welfare funds.

Electronic reciprocity will take much of the burden out of traveling for work and increase your security in many ways. It will give you more control over your benefits. And it will take us much closer to that long-awaited day when full, automatic benefits portability is a reality for every BAC member.



ERTS Doesn't Hurt

How to Arm Yourself with the Power of Electronic Reciprocity

Participating in the Electronic Reciprocal Transfer System (ERTS) is simple — even for members who are less than comfortable at a computer. If you are a member who is working in an area outside the jurisdiction of your Local Union's pension and health and welfare plans — or if you expect to travel for work in the future — here are the steps you would take to benefit from the security and seamless-ness of electronic reciprocity.

Step 1 — Register

This is the one part of ERTS that you must do in person. Go to your own Local Fund or Local Union if at all possible; if not, any participating Local Union will do. There you must register to obtain blanket authorizations for fund transfers. Bring proper identification. As under the current reciprocity system, your home fund must approve your selection of home funds for the blanket authorizations to be approved.

Step 2 — Get Your User ID and Password

While you are registering at the Union Hall, you will go online with the assistance of staff to learn how to access ERTS from your computer. They will give you a user ID and password upon the completion of the registration. If you did not receive a printout of your permanent user ID and password, one can be mailed to you later by the Reciprocal Clearinghouse to the address you provide at the in-person registration.

Step 3 — Designating Home Funds

While registering you will come to a registration page. You must fill in all the required fields. You will use a “drop down” menu to select each appropriate home pension and welfare fund. Again, staff will be on hand to assist you and answer any questions you may have.

When you have completed this process, click the “proceed” button. You will then have the opportunity to review the information you provided to ensure there are no errors. Clicking “proceed” again sends your registration to your home fund for its review and approval. You will be required to sign a printed copy of the registration and should receive

copy of the registration for your records. This completes the in-person registration process.

Step 4 — Blanket Authorization

The next step is for your home fund to approve the blanket authorization. The funds you choose will receive your request automatically. Afterwards, you will receive an email indicating that your blanket authorization is available on the ERTS system for your review. After receiving your permanent user ID and password upon registration completion or in the mail, you can log on from any computer.

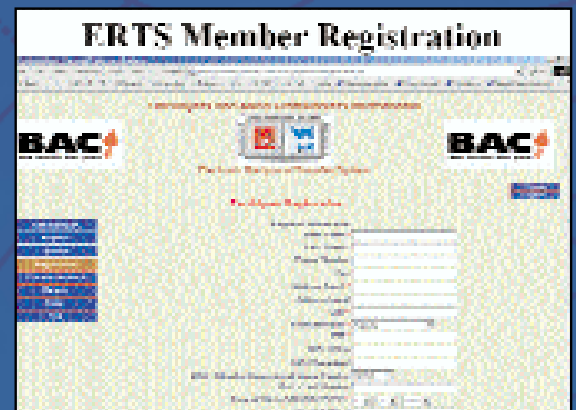
U.S. members should go to the ERTS System home page—<https://erts.bacweb.org/us>. Canadian members should go to <https://erts.bacweb.org/ca>.

Then click the button that says, “view my blanket authorizations.” Walk through the prompted steps to confirm your blanket authorization selections are correct. At this point, your authorization will remain in force until it is modified or changed by you. Print out a copy of the blanket authorization and release page for your records.

Step 5 — You Take Control

Using the user ID and password provided to you at registration or through the mail, you can now review your authorization and release forms and start transfers to your home pension and health and welfare funds online using the ERTS system. You can do this directly from any computer with Internet access.

Remember — just go to <http://www.bac.org> — and click the link to ERTS.



BAC Reciprocal Clearinghouse

Suite 709, 1776 Eye Street, NW, Washington DC 20006

Phone: (888) 880-8BAC Fax: (202) 628-4824

Email: reciprocityclearinghouse@ipfihf.org Web site: <http://www.ipfihf.org>

FUNDS SIGNATORY TO THE INTERNATIONAL RECIPROCAL AGREEMENTS BAC HEALTH AND PENSION FUNDS

Pension Funds:

International	Bricklayers and Trowel Trades Pension Fund* Bricklayers and Trowel Trades International Retirement Savings Plan	Missouri	Bricklayers Local 1 MO Pension Plan Bricklayers Local 1 MO Supplemental Pension Plan Tile Local #18 Union Pension Plan BAC Local Union 15 Pension Fund Ceramic Tile and Masons No.18 Missouri Pension Fund
Alaska	Alaska Bricklayer's Pension Trust	Nebraska	Omaha Construction Industry Pension Fund*
Arizona	Arizona Bricklayers-Ceramic Tilelayers Local Union No. 3	Nevada	BAC Local 3 Defined Contribution Pension Plan
California	Brickmason's 4 CA Pension Fund BAC Local 11 California Pension Plan Brick and Tile Trust Fund of the Inland Empire Tile Industry Retirement Savings San Francisco Bricklayers Local No. 7 Pension Plan Bricklayers Local No. 7 Money Purchase Pension Plan BAC Local No.16 Pension Plan Northern California Tile Industry Defined Contribution Plan Northern California Tile Industry Defined Benefit Plan BAC Local No. 3 Pension Plan BAC Local No. 3 Defined Contribution Pension Plan BAC Local 16 Defined Contribution Pension Plan BAC Local 29 Defined Contribution Pension Plan BAC Local 29 Defined Benefit Pension Plan	New Jersey	BAC Local 4 Pension Plan BAC Local 4 Annuity Plan Bricklayer's Local 6 of New Jersey Pension Plan Bricklayer's Local 6 of New Jersey Annuity Plan Bricklayer's Local 7 of New Jersey Pension Plan Bricklayer's Local 7 of New Jersey Annuity Plan MOC BAC Local 8 Annuity Fund Middlesex B.M.& P. Annuity Fund B.M.& P. International Union Local 26 Pension Fund Int'l Union of Bricklayers and Allied Craftworkers #33 Pension Fund Int'l Union of Bricklayers and Allied Craftworkers #33 Annuity Fund Mosaic & Terrazzo Pension Fund
Delaware	Bricklayers Local 1 of Delaware Annuity Fund Bricklayers Local 1 of Delaware Pension Fund	New York	Bricklayer's Local 1 Pension Plan* BAC Local 5 New York Pension Fund* Cement Masons Local 519 Pension Fund Stonesetters Local 84 Pension Fund Stonesetters Local 84 Annuity Fund BAC Local 11 NY Pension Plan BAC Local 11 NY Annuity Plan Tile Layers Local 52 Annuity Fund Local 77 Retirement Fund Tile Layers Local 88 Annuity Fund
District of Columbia	Stone & Marble Masons Pension Fund* Marble, Tile & Terrazzo Workers Pension Fund	Ohio	Ohio Bricklayers Pension Fund* Bricklayers & Masons Local # 6 Pension Plan Bricklayer's Local # 8 Pension Plan* Bricklayers and Masons Local 5 Pension Fund Bricklayers Local 7 Pension Fund Cement Masons Locals 886 & 404 OH Pension Fund Brick Masons Local Union No. 22 Pension Fund Local Union No. 3 BAC Pension Fund Bricklayers Local 55 Pension Plan
Florida	Florida Trowel Trades Pension Fund	Pennsylvania	Union Trowel Trades Pension Fund of Central PA BAC Local 47 Pension Fund* Bricklayer's Local 8 & Plasterer's 233 Pension Fund Local 15 Pension & Life Insurance Fund Bricklayer's & Stone Mason's Local 18 Annuity Fund BAC Local 19 Pension Fund BAC Local 21 Pennsylvania Pension Fund Wyoming Valley Bricklayer's Local 30 Annuity Fund BAC Local 12 PA Pension Fund* Bricklayer's Local 1 of PA Pension Fund Bricklayer's Local 1 of PA Annuity Fund PCC Local #35 Annuity Fund Stone Masons Union #3 Pension Fund Stone Masons Union #3 Profit Sharing Pension Plan Bricklayers Local 54 of PA Pension Fund Tile Layer's Local 6 Pension Fund Tile Layer's Local 6 Annuity Fund Local 32 Pension Fund Local 32 Annuity Fund Building Trades Pension Fund of Western PA Bricklayers Local 5 Pension Fund Bricklayers Pension Fund of Western PA
Illinois	Mason and Plasterers Local 74 IL Pension Fund Southwest Illinois Bricklayer's Pension Fund Bricklayer's Local 8 of Illinois Pension Fund Fox Valley and Vicinity Construction Workers Pension Fund Construction Industry Retirement Fund of Rockford Chicago Tile Institute Pension Fund Mason & Plasterers Pension Fund Local 56 IL - Defined Benefit Bricklayer's Local 17 Pension Fund BAC Local 20 Illinois Pension Fund* BAC Local 21 Illinois Pension Fund Bricklayer's Pension Fund Local 3 Tuckpointer's Local 52 Fringe Benefit Pension Fund Tuckpointer's Local 52 Fringe Benefit Annuity Fund Masonry Institute Bricklayers Benefit Fund		
Indiana	Bricklayers of Indiana Retirement Fund		
Kansas	Kansas Building Trades Open End Pension Trust Fund		
Kentucky	Bricklayer's Union No. 1 of Kentucky Pension Fund Bricklayer's Local Union No. 7 Retirement Plan		
Louisiana	Affiliated Louisiana Trowel Trades Pension Fund		
Maryland	Bricklayers Local #1 of Maryland, Virginia, & Washington, DC		
Massachusetts	Massachusetts Bricklayers & Masons Annuity Plan BAC Local 1 MA Pension Fund		
Michigan	Tile, Marble & Terrazzo Industry Pension Fund Tile, Marble & Terrazzo Industry Annuity Fund Michigan BAC Pension Fund Bricklayers Pension Trust Fund - Metropolitan Area		
Minnesota	Twin City Bricklayers Pension Fund* OP Local 633 Minnesota Pension Fund Bricklayers & Allied Craftsmen Local #3 & #16 Annuity Fund Minnesota Ceramic Tile Retirement Fund		

Rhode Island	Rhode Island BAC Annuity Fund Rhode Island BAC Pension Fund
Texas	Bricklayers Gulf Coast Pension Fund
Virginia	Retirement Plan of BAC Local 1 Richmond, VA Bricklayers & Stonemasons Union 2 of Norfolk, VA
Wisconsin	Building Trades United Pension Trust Fund* Wisconsin Masons Pension Plan
Canada	Bricklayer's & Mason's 1 BC Pension Fund Manitoba Multiple Trades Pension Trust Fund IUBAC Group Retirement Plan 7 Ontario Bricklayers & Trowel Trades International Pension Fund - Canada

Health Funds:

International	BAC International Health Fund * (US & Canada) BAC Flex
Arizona	Local 3 Arizona H&W Trust Fund
California	BAC Local 03 H&W Trust Tile Insurance Trust Fund Tilesetters Local 1 H&W Trust Fund BAC Local Union No. 11 of California H&W Trust BAC #19 H&W Trust Fund Brick & Tile Trust Funds Brick Masons Trust Fund of Local 4 CA
Connecticut	BAC Local 1 Connecticut Health & Welfare Fund*
Delaware	Bricklayers Local 1 Delaware Welfare Fund BAC Local 1 PA/DE Health & Welfare Fund
District of Columbia	Stone and Marble Masons Trust Fund Marble, Tile, Terrazzo Trust Fund*
Florida	Florida Trowel Trades
Georgia	BAC Local 33 Georgia Health & Welfare Fund*
Illinois	Bricklayer's Health & Welfare Fund of Springfield Mason and Plasterers Local 74 IL Illinois Health Fund Marble Finishers and Polishers Local #87 Health & Welfare Fund Southwest Illinois Bricklayers Local 8 Welfare Fund* BAC Health & Welfare Fund of Chapter's 5 & 72 Illinois* Construction Industry Welfare Fund of Central Illinois* Construction Industry Health & Welfare Fund of Rockford * Bricklayers' Health Benefit Fund Local 3 Masons & Plasterers Fringe Benefit Funds Local 56 Rock Island Chapter, BAC Local No. 6 Fox Valley and Vicinity Construction Workers Welfare Fund* Chicago Tile Institute Welfare Fund BAC Local 20 Welfare Fund Central Illinois Carpenters Health & Welfare Fund Tuckpointer's Local 52 Fringe Benefit Funds BAC Health & Welfare Fund of Springfield Central Illinois Bricklayers
Indiana	Bricklayers of Indiana Welfare Fund* BAC Health & Welfare Fund of Indiana * Indiana Bricklayers Local 6 Welfare Fund
Kansas	Kansas Building Trades Health & Welfare Fund* BAC Local Union 15 Welfare Fund
Kentucky	Construction Industry Health & Welfare Fund*
Louisiana	Affiliated Louisiana Bricklayers & Trowel Trades Health & Welfare Fund
Maryland	BAC Local 1 MD, Baltimore Chapter
Massachusetts	BAC Chapter 6, H&W Fund Bricklayers & Masons Health Fund
Michigan	BAC Local 32 Insurance Fund* Detroit & Vicinity Trowel Trades Health & Welfare Fund* Michigan BAC Health Care Fund
Minnesota	Rochester Bricklayers Health & Welfare Fund* Twin City Bricklayers Health & Welfare Fund* Duluth Building Trades Welfare Fund

Missouri	Welfare Fund BAC Local 1 MO* BAC Local Union No.15 Missouri Kansas Welfare Fund BAC Local 3 MO Welfare Fund
Nebraska	Omaha Construction Industry Health & Welfare Fund*
Nevada	Northern Nevada Laborers' Health & Welfare Trust Fund* BAC Local 3 Health Benefits Fund
New Jersey	New Jersey BAC Health Fund Tile Helpers Local 77 Welfare Fund Mosaic & Terrazzo Welfare Fund
New Mexico	New Mexico & West Texas Multi-Craft H&W Fund
New York	Bricklayer's Local 42 Welfare Fund Southern Tier Building Trades Benefit Plan* Bricklayer's Local 1 Insurance & Welfare Fund BAC Local 2 Albany NY Benefit Funds Bricklayers and Allied Craftworkers Local 5 NY Welfare Fund BAC Local 11 NY H&W Fund Marble Industry Trust Fund BAC Local 45 H&W Fund Tile Layers Union 52 Welfare Fund Tile Helpers Local 77 Welfare Fund Tile Layers Helpers Local 88 Welfare Fund
Ohio	Greater Cincinnati Bricklayers' Welfare Fund Ohio Bricklayers Health & Welfare Fund Bricklayers Local 6 Health & Welfare Fund* Bricklayers Local #55 Fringes Union Construction Workers Health Plan Brick Masons Local 22 Health Plan Bricklayers & Masons' Local Union No.5 Ohio Health & Welfare Fund
Oklahoma	Bricklayers Union No. 5 OK & Roofers Union No. 143 OK
Oregon	Masonry Welfare Trust Fund
Pennsylvania	Union Trowel Trades Benefit Funds of Central PA* Bricklayers, Plasterers & Associates Welfare Fund BAC Local 46 & 55 Health & Welfare Fund BAC Local 1 PA/DE Health & Welfare Fund * Bricklayers, Masons and Roofers Welfare Fund of Western PA
Rhode Island	Rhode Island Bricklayer's Health & Welfare Fund* Plasterers & Cement Masons H&W Fund
South Dakota	Bricklayers Local #1 & #5 Health & Welfare Fund
Utah	Employee Benefit Management Services
Virginia	BAC Local 2 of Virginia H&W Fund*
Washington	Masonry Security Plan of Washington*
West Virginia	Building Trades Welfare Fund for the Ohio Valley*
Wisconsin	Wisconsin Masons Health Care Fund

Canadian Health Funds:

International	BAC International Health Fund (US & Canada)* BAC Flex
Alberta/ Saskatchewan	BAC Insurance Benefit Trust Fund of AB/SK
British Columbia	Bricklayer's & Mason's 1 BC Health Fund
Manitoba	Manitoba Multiple Trades Health & Welfare Fund
Ontario	Bricklayer's Union Local 25 Employee Benefit Trust Bricklayer's Local No.6 Trust Fund Local 7 IUBAC Insurance Trust Fund
Quebec	Commission de la Construction du Quebec
Connecticut	BAC Local 1 Connecticut Health & Welfare Fund*
Ohio	Ohio Bricklayers Health & Welfare Fund

*Adopted new Agreement as an amendment to replace prior BAC International Reciprocal Agreement.

Further information concerning these signatory funds can be found on the Reciprocal Clearinghouse web page: <http://www.ipfihf.org/reciprocity/us/uslogin.htm>.