



INTERNATIONAL LONGSHORE AND WAREHOUSE UNION | LOCAL 13
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Health & Benefits Officer - Eddie Moncado
Staff – Maria & Racheal

Benefits Bulletin #12 - 2025

DECEMBER 2025 BENEFITS BULLETIN

A message from your Benefits Officer Eddie Moncado

Brothers and Sisters,

As we begin to close out this year, I'd like to thank you all - not just being you, but for all your hard work. Here are some numbers:

- **Port of Los Angeles:** From January through September 2025, cargo volume is up 3%, and the third quarter was a record. It was the Port's busiest 3-month quarter on record, all because of my Brothers' and Sisters' hard work.
- **Port of Long Beach:** from January through September 2025, cargo volume is up 6.8%, and the third quarter was the Port's second busiest quarter on record – again, all because of **YOU**.

Thank you for your hard work! UTR drivers, thank you! CY Tops, thank you! Los Lashers, I appreciate you, Crane Operators, thank you!, Heavy Lift drivers, my hats off to you, Swingmen, Porters, Signals, Shovelers, Sweepers, KDPT's, Gearmen, Linesmen, Auto Drivers - Thank you!

To all my Brothers & Sisters on the docks doing general work; those working with soda ash, coal, cement, salt, and who knows what else; those who take clerk jobs or elevate and give the Foremen a breather, thank you! To the Mechanics that fix all our broken equipment, thank you! I appreciate ALL of you for all that HARD WORK.

Through all the elements, you continue to do a great job 24/7, 365 days a year. To all of you and your families - to our Officers, my BAs, Dispatchers, Pensioners, and our great Staff - **Happy Holidays** to you all and your loved ones. I wish you all a Merry Christmas and a Happy New Year!

DEPENDENT CHILD

Dependent child: A person who:

1. Is identified by an Active Employee or Pensioner on the form provided by the Trustees for the enrollment of dependents (which has been filed with the Trustees): and
2. Falls within one of the following categories:
 - (a) A natural child of an Active Employee or Pensioner;
 - (b) A legally adopted child of an Active Employee or Pensioner;
 - (c) A stepchild or foster child of an Active Employee or Pensioner; or
 - (d) A child who maintains a parent/child relationship with an Active Employee or Pensioner if such child's natural parent is not in fact supporting that child.

In addition to the above requirements, eligibility also requires the dependent child:

3. (a) Has not attained 26 years of age; or
(b) Is, and continues to be upon attaining age 26, mentally or physically incapacitated so as to be incapable of self-sustaining employment.

Certain children for whom medical coverage is required under a Qualified Medical Child Support Order may not satisfy the definition of a Dependent Child in its entirety but are required to satisfy the age requirement.

The Trustees will require a birth certificate or other documents to establish Dependent Child status. Please call the Benefit Plans in San Francisco at (415) 673-8500 for additional information.

(Over)

WHEN YOU REACH AGE 65

Coastwise Indemnity Plan hospital, medical and surgical benefits are integrated with Medicare coverage. Pensioners and/or survivors and their dependent(s) must, if eligible, enroll in Part B of Medicare to maintain their eligibility for Coastwise Indemnity Plan hospital, medical and surgical benefits. Pensioners and/or survivors who permanently reside outside the United States and do not intend to return to obtain medical care in the United States are not required to enroll in Medicare (since Medicare benefits are not available out of the country) and are therefore not reimbursed for Medicare Part B premiums.

Under federal law, Active Employees and their dependents who are eligible for Medicare continue to have primary coverage under the Welfare Plan. Therefore, Active Employees are not required to enroll in Medicare Part B even when eligible to do so. Upon retirement, such employees will be required to enroll in Medicare Part B and will be advised by the Benefit Plans Office regarding enrollment procedures.

Exception to Medicare Enrollment

Persons requiring kidney dialysis become eligible for Medicare after the third full month of dialysis treatment for end-stage renal disease, or the first of the month upon receiving a kidney transplant. Kidney dialysis patients and/or kidney transplant patients must maintain enrollment in Medicare Part B to retain eligibility for Coastwise Indemnity Plan Supplemental Benefits.

Kidney dialysis patients and kidney transplant patients should notify the BPO of their enrollment status.

Medicare Part D

The prescription drug benefits provided under the Welfare Plan constitute creditable coverage for Medicare Part D. **Therefore, as long as you are covered under the Welfare Plan, there is no need to enroll in Medicare Part D.**

HEALTH TIP

Times can get challenging, especially during the holiday season. **“It’s okay to not be okay”.** Asking for help is a sign of strength, not weakness. Resources are available through:

- LYRA (833) 597-2295 or visit <https://benefitplans.lyrahealth.com>
- Kaiser Permanente (800) 579-4848 & (800) 900-3277
- 988 Suicide & Crisis Hotline

401(k) Fidelity

- IRS announced higher 401(k) contribution limits for 2026
- Beginning in 2026, employees can defer \$24,500 into workplace plans, up from \$23,500 in 2025.
- Only 14% of participants maxed out 401(k) plans in 2024, according to Vanguard’s 2025 *How America Saves* report

ANNOUNCEMENT

For your convenience, a representative from the **ILWU Credit Union** will be available in the lobby of Local 13 office, **Tuesday, January 6, 2026, from 9:00 a.m. to 11:30 a.m.**

ADA JPLRC

(Americans with Disability Act Labor Relations Committee (ADA LRC))

If you have been cited to appear, or if you would like to revise your existing accommodation(s), please plan to attend meetings, which are scheduled for the **first and third Tuesdays** of each month at Local 13 unless otherwise noted.

In Solidarity,

Eddie Moncado #131390

“The world needs less machinery and more humanity”

Local 13 Health & Benefits Officer

