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## LABOR CENTER REPORTER

Institute of Industrial Relations • University of California, Berkeley

### Pensions and Benefits Issue

### Have You Been Denied Health Benefits Recently? If so, Take a Close Look at the Explanation

*Dan Feinberg and Tyler Weaver*

The Employee Retirement Income Security Act (ERISA) of 1974 requires administrators of employee benefit plans to provide detailed explanations of benefit denials and to list the steps required to appeal the denial. However, many plan administrators do not adequately fulfill these requirements.

In a recent decision, the Ninth Circuit of the U.S. Court of Appeals warned that **if** claim denials fail to provide an adequate explanation, then the courts are more likely to side with plan participants seeking benefits.

*Continued on page 3*

## Inside

### Labor Center Notes

*Page 2*

### Prop. 226 - The Facts on the Anti-Worker Initiative

*Page 4*

### Pension Facts

*Page 6*

### Calendar

*Page 7*

### Who Manages Your Pension Fund?

*Page 7*

### Library Picked For 1998 Sessions Award

*Page 8*

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Management Partnerships  
Information Clearinghouse at  
[http://socrates.berkeley.edu/  
~iir/lmpic](http://socrates.berkeley.edu/~iir/lmpic)

### Pensions: A Central but Overlooked Issue in UPS Strike

*Brian Sutliff*

This summer we witnessed one of the most impressive and well-disciplined shows of labor strength in the United States in many years: the Teamsters strike against United Parcel Service(UPS). During this fifteen day strike, the press largely focused on the American people's overwhelming support for the part-time workers who make up a vital component of UPS's workforce. What they didn't cover as extensively, aside from some notable exceptions in the New York Times and The Wall Street Journal, was the split between single-employer and multi-employer pension plans.

Multi-employer pension plans are clearly superior in the levels of benefits and the joint control over the funds that guarantee that labor will have an effective voice regarding the disposition of those funds. UPS is indeed lucky that the media did relatively little reporting on the pension issue - the more that workers realize that their benefits are higher and more secure under multi-employer pension plans, the greater will be the demands for these plans.

*Continued on page 5*



# LABOR CENTER NOTES

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The articles in this issue do not necessarily represent the opinion of the Center for Labor Research and Education, the Institute of Industrial Relations, or the University of California. Each author is solely responsible for the contents of his or her article. Labor organizations and their press associations are encouraged to reproduce any LCR articles for further distribution.

Well, we are buzzing! It was a busy fall with our internship course, three Bay Area Labor Studies Seminars, the Pension Conference, a Regional Meeting of the University and College Labor Educators Association, some union training programs and ongoing research and union committee work.

We have begun an interesting project to put research and training materials on Labor Management Partnerships up on the World Wide Web. Great work by the IIR Digital Library team. Log into the new site and give us your comments. The URL is: <http://socrates.berkeley.edu/~iir/lmpic>.

Our first big program of the new year was our conference: Human Rights and Labor Solidarity: Working in the Pacific Rim. On January 29 and 30th, 1998, we brought together human rights activists and academics with local and international labor leaders to discuss the impacts of globalization on that region. Our visitors included Young Kil-Kwon, President of the Korean Confederation of Trade Unions, Rekson Silaban, International Affairs Director from the SBSI (the Independent Indonesian Union Federation) and Phanomwan Yoodee, head of the Homeworkers Union in Thailand. On this side, we invited representatives from the Nike, New Otani and Dockworkers campaigns. The conference gave us some new thoughts about what "labor solidarity" really means. As the Korean visitors noted: "The most important thing that the US labor movement can do is fight downsizing and "flexibility" here in the US. Because other governments point to the US and say that they should be following your models."

February 26-27, the Labor Center hosted the Building and Construction Trades Organizers' Conference at the Operating Engineers' Rancho Murietta Training Center. Organizers from the different trades met to talk to one another and share their experiences with new (and old) organizing strategies. Over the next few months, the Labor Center will put together a working paper on organizing models in building and construction.

We have begun planning the Sixteenth Annual Summer Union Women's Institute which will be held here from July 6th through the 11th. If you have attended previous Summer Women's Institutes, you know that it is an amazing experience when 100-200 union women live together for a week and work on leadership skills, organizing, political activism and just share solidarity. If you would like to be involved in the planning, give the Labor Center a call.

We will be adding two new academic specialists to the Labor Center staff over the next couple of months. We are looking forward to expanding our programs and research activities. Look for profiles on our new staff in the next LCR issue.

We say a fond good-bye to Teresa Ojeda, Labor Center Programs Coordinator who has left to pursue her other career in city planning. She will be sorely missed: her warmth, commitment and calm organization under pressure will be hard to replace.

As always, give us a call if you have new ideas for programs, research questions or training needs. It is our continuing goal to open the doors of the University and provide education and research services to the labor community.

Kirsten Snow Spalding, Chair

On April 11, 1997, in the case of *Booton v. Lockheed Medical Benefit Plan*, the Ninth Circuit admonished employee benefit plans that "they must comply with [the] simple, commonsense requirements [for benefit denials] that are embodied in the [Department of Labor] regulations and our case law."<sup>1</sup> When a plan administrator denies a medical benefit claim in whole or in part, the participant generally receives a computer-generated "explanation of benefits" (or EOB) form in the mail. The EOB forms are supposed to explain the specific reasons for the denial, cite the relevant plan provisions, and describe how an employee could better substantiate her claim or list the steps required to appeal the denial. Many EOB forms fail to provide this information.

Until recently, most courts ignored these deficiencies, finding them to be no more than a procedural glitch. However, the times appear to be changing. *Booton* and other recent court decisions have given new force to the benefit claim denial requirements. For plan participants, *Booton* is an important legal precedent for enforcing their rights in the administrative claim process.

Ms. Booton was kicked in the mouth by a horse, knocking four of her front teeth loose. Her dentists had to splint the injured teeth to her back teeth, which in turn required them to prepare her back teeth for the splint. After incurring nearly \$18,000 in dental charges, Ms. Booton submitted a claim to her employer's medical plan. The plan did not cover general dental charges but did cover dental work "required on account of accidental injury."

The plan administrator apparently read no further once it saw this was a claim for dental work on teeth that were not injured in an accident. The computer-generated EOB forms sent to Ms. Booton merely stated things like, "[p]lease be advised that we insure the claimant for medical expenses only. Therefore, please submit the claim to the Dental Carrier." Ms. Booton received the exact same form letter three times in one year, despite having submitted detailed explanations from her dentists. At no time during the process did the plan administrator respond to the explanations provided by Ms. Booton's doctors, describe how she could further substantiate her claim, explain the procedure for appealing claim denials, or investigate her medical records.

The Ninth Circuit criticized the plan administrator for failing to explain the specific reasons for the claim denial and for not giving adequate consideration to Ms. Booton's medical records. The Court found that Ms. Booton was entitled to coverage under the plan for all of her disputed dental work.

Unfortunately, Ms. Booton's frustrating experience is an all too frequent problem. Many medical plan administrators, out of negligence or ignorance, simply do not comply with ERISA when they deny claims. And most employees have no idea that they are entitled to more information than is typically included in EOB forms.

Continued on page 3



## Charles Jules Reiter 1928-1998

The Labor Center mourns the passing of our friend, Advisory Board member and longtime labor activist, Charley Reiter (1928-1998).

Charles Jules Reiter was born in Baltimore, MD on April 22, 1928. After High School he served in the U.S. Navy. Later he wrote for the Baltimore Sun and spent time in Spain writing his first published novel.

He began his long career as a progressive labor leader as publications director of the Communication Worker's Union. In California he worked tirelessly organizing and representing workers in all levels of government and in construction and other private sector unions. He retired as chief lobbyist of the California Building Trades Council in 1995.

Charles was well known and much admired in Sacramento, where most knowledgeable unionists found it remarkable that such an outspoken progressive could find employment working for the traditionally more conservative building trades unions. Only his innate ability to connect with workers of every political stripe and his extraordinary advocacy skills could bridge these divides. Charles, like no one before him, brought unity to disparate elements of the California union movement.

Among Charles' many legislative victories were the battle for collective bargaining rights for public employees, preserving prevailing wage laws and union apprenticeship programs.

Charles sat on the Advisory Board of the Labor Center as well as the Labor Occupational Health Program here at UC Berkeley. He also helped launch *We Do The Work*, the award winning producers of worker oriented TV programs such as *Not In Our Town*.

Charley Reiter was a writer, an avid reader and bookstore habitué, a lover of literature, drama, and history. He never stopped working hard for working people. We will miss him.



## WHAT IS PROPOSITION 226?

*Proposition 226, which is on the June 1998 ballot requires public and private employers and labor organizations to obtain permission from employees and members before withholding pay or using union dues or fees for political contributions. Permission must be obtained annually using a prescribed form. It prohibits contributions to state and local candidates by residents, governments or entities of foreign countries.*

Proposition 226 would not decrease the amount of foreign donations to political campaigns. Federal law already prohibits foreign donations to political candidates.

Proposition 226 would set up separate rules for how labor organizations engage in political campaigns, but would not affect any other type of business or non-profit organizations which does not use employee money for contributions.

Proposition 226 would curb unions and employee organizations from engaging in politics to protect pensions, health and safety laws, and health care benefits.

Proposition 226 is sponsored by a group of out-of-state political lobbyists who represent business and right wing interests. Business (which in the last election outspent unions and employee organizations by 11 to 1) would be able to freely contribute to politics to influence governmental policy and political decisions.

## WHAT PEOPLE ARE SAYING ABOUT PROPOSITION 226

According to the League of Women Voters, "Everyone should play by the same rules, especially when it comes to elections that determine the future direction of our state and nation. This measure sets up two sets of rules which is why we oppose 226."

The National Labor Relations Board Chairman William B. Gould called Prop. 226 "mischievous, bad policy and unconstitutional" in a speech at UC Davis on the 21st century workplace. Gould said that unions, on behalf of working families, have a right to be involved in the political process.

"Health Benefits", Continued from page 3

The Department of Labor regulations require a claim denial to provide a plan participant with information necessary to prepare an appeal. Those regulations, found in the Code of Federal Regulations, at 29 CFR sec. 2560.503-1(f), require the following four categories of information:

- **The specific reason or reasons for denial.** A plan has to provide a participant with the specific reason or reasons why the claim has been denied. This requires more than "expense not covered" or a denial code number, the unenlightening responses often seen on EOB forms. The explanation need not be exhaustive as long as it actually explains the reasons for the denial.
- **Specific reference to the pertinent plan provisions on which the denial is based.** A claim denial should either quote or cite the plan provision that serves as the basis for the denial. If a participant does not have a copy of the cited provision, the plan administrator must provide the participant with a copy of it upon request.
- **A description of any material or information necessary to perfect the claim and an explanation of why such material or information is necessary.** If the plan administrator does not have enough information or documentation to analyze the claim, then the claim denial letter must describe the additional information which might help the participant obtain coverage.
- **Appropriate information as to the steps to be taken if the participant or beneficiary wishes to submit his or her claim for review.** Denial letters routinely omit any explanation of the review process or provide only a cursory reference. The deadlines for a review process can vary from plan to plan, but all plans must allow appeals. If a letter does not explain the process, the plan may not be able to limit the time for an appeal.

If you receive an inadequate EOB form or denial letter and you believe that the plan administrator has reached an incorrect decision, you should demand the information described above. The regulations also allow you, as part of the appeal process, to hire a representative, request a copy of your claim file and any other pertinent documents, and submit additional information as part of the appeal.

You generally must appeal the denial before you can file a lawsuit. If you do not, the court will either order you to file an administrative appeal before it will consider your claim, or dismiss your lawsuit because of your failure to complete the administrative claim process. Moreover, a plan administrator may realize its mistake and correct it after receiving your appeal, which will save you the time and expense of litigation.

*Dan Feinberg is a partner in the Oakland, California law firm of Sigman, Lewis, & Feinberg. Tyler Weaver is a second-year student at the Boalt Hall School of Law (UC Berkeley) and a law clerk at Sigman, Lewis & Feinberg.*

<sup>1</sup> *Booton v. Lockheed Medical Benefit Plan*, 110 F.3d 1461 (1997).

The UPS-Teamsters strike has been hailed as a turning point for American labor but it is still too early to tell. What can be told is that the strike brought to life crucial issues for all American workers: the part-time/full-time dilemma; arbitrary, unilateral reversals of agreed upon norms and policies by corporate management; and the employees' pensions plans. These pensions are subdivided into the above mentioned categories of single-employer versus multi-employer plans. Single-employer plans are those that are associated with only one employer and whose benefits depend entirely upon that employer's contributions and management of the funds. Multi-employer pension plans have several employers contributing to the fund and there is joint management that includes union representatives. According to Theresa Ghilarducci and Kevin Terry, during the 1980's multi-employer plans' benefits to members grew at a rate of 150% for the decade whereas single-employer plans grew by a total of 30% in the same period.<sup>1</sup> Clearly, multi-employer plans have outperformed single-employer plans in terms of the benefits.

Another crucial issue regarding these plans is their portability. When workers leave a job, for whatever reason, they are often concerned with the availability of their pension contributions. Under a single-employer plan, the employees can receive their money but will most likely be unable to reinvest it into a new pension plan with any seniority benefits. Under a multi-employer pension plan, such as the Western States' plan that the California Teamsters enjoy, the funds are completely transportable between all employers who contribute to the fund. If there are several relatively large employers involved, employees that move between them would be able to retain their pension benefits without incurring other penalties. This is a huge advantage to workers as it reduces the uncertainty of job transition and allows them to not lose other benefits associated with the program.

Multi-employer pension plans are also superior to single employer plans because of the joint administration of funds. When one employer controls a fund, management can guarantee a set level of benefits but need not raise benefit levels over time. In other words, if the defined benefits equal \$1,000,000 for the entire firm and the employer meets that obligation, there is no adequate mechanism to ensure that the employer will continue contributing and thus raise the level of benefits. And during periods of slow growth and/or high inflation, these defined benefits lose much of their real value. In contrast to these plans are the multi-employer pension plans in which corporate management and union leaders jointly oversee these funds. Workers are guaranteed representation under this system and there is a much greater tendency to make these funds fall under defined contributions. The employer must then continue to contribute to the pension plan, even if previous targets for benefits have been exceeded. This is clearly superior for workers. Also, these funds are not strictly controlled by the unions. The importance of this last point is that management will retain a voice and this arrangement means shared responsibility, not unilateral control by the union.

As the baby boomers begin looking toward retirement, they face

*Continued on page 6*



## CPER

The California Public Employee Relations (CPER) research and publication program began in 1969 in response to requests from management and labor representatives for assistance in dealing with the special problems involved in public sector employment relations. The CPER program has adapted as public sector bargaining has grown and evolved. It now serves the changing needs of those involved in public sector employee relations — lawyers, union and management officials, consultants, arbitrators, and those engaged in public policymaking and academic endeavors.

The program publishes the bimonthly journal, *California Public Employee Relations*, and the CPER Pocket Guide Series of concise guides to the various laws operating in the public sector.

In 1997, CPER published its first edition of the *Pocket Guide to the Family and Medical Leave Acts*, a "user friendly" reference tool that explains the federal Family and Medical Leave Act of 1993 and the California Family Rights Act of 1993. It is a *must* for any employee entitled to family and medical leave benefits, for union officials who are questioned about employee entitlements, and for labor relations managers charged with implementing the act.

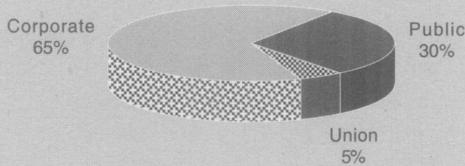
The newest addition in Pocket Guide series, our ninth title, will be the *Pocket Guide to the Americans With Disabilities Act*, published in January 1998. This handy resource specifically focuses on the federal law passed in 1990 that seeks to eliminate discrimination against disabled individuals by guaranteeing equal access to employment, government services and institutions, and commercial establishments.

For more information about the CPER Program and publications, call at (510) 643-7092. To order a Pocket Guide, call BookMasters, Inc., (800) 247-553.

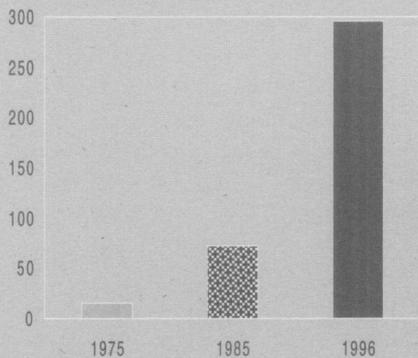


# Pension Facts

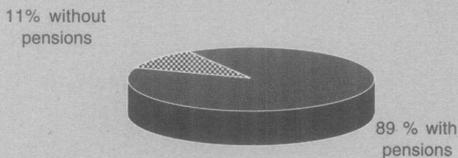
U.S. Pension Assets \$5.8 Trillion



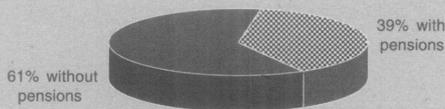
## Growth of U.S. Union Pension Funds in Billions, 1975-1996



## Percent Union Members with Pension Plans



## Percent of Non-Union Members with Pension Plans



Sources: AFL-CIO Capital Stewardship Program, U.S. Current Population Survey, 1993.

"UPS", Continued from page 5

a much bleaker picture in terms of corporate pension plans than their parents did. Employers have sought to keep benefits low and not raise them once targets are met. And once again, unions have been the most effective voice for working people to protest against this behavior. The most important development in terms of pension provisions has undoubtedly been the increasing use of multi-employer pension plans versus the more traditional single employer plans. Workers benefit greatly under multi-employer plans for several reasons: portability of benefits; the defined contribution versus defined benefit dynamic; and the joint control over funds. The important step to take now is to raise the workers' consciousness of the superiority of multi-employer pension plans and to increase the number of these plans and the number of workers covered under them.

<sup>1</sup> Ghilarducci, Teresa and Kevin Terry, "Comparing Corporate Pension Funds to Union Pension Plans: Structural Differences That Mean a Lot" *Labor Center Reporter* U.C. Berkeley No. 300 Winter 1997 p. 5.

## Human Rights and Labor Solidarity: Working in the Pacific Rim

On January 29-30, The Center for Labor Research and Education hosted a two-day conference addressing work and human rights in the Pacific Rim. The conference focused



on issues of globalization, development and the interaction of the state and multinational firms. Representatives from Thailand, Indonesia, South Korea and Hong Kong spoke on issues ranging from women's and children's labor to building a labor movement that is independent of the state.

Photos by Joe Blum

Art Pulaski (*above*), Executive Secretary Treasurer of The California Labor Federation welcomed conference participants. At right, Korean Confederation of Trade Unions, President Kwon Young-kil (*left*) and International Secretary Yoon Youngmo (*right*), talked about what solidarity really means.



# Who Manages the Big Money?:

## Profile of the Top Multi-Employer Pension Funds in the Western States

We examined the 1996 *Money Market Directory*, conducted phone surveys of pension administrators, and evaluated pension trustees' responses to our pension questionnaire to identify the investment managers, custodians, actuaries and consultants for the top 30 multi-employer union pension plans in California and the Pacific Northwest. Defined-benefit pension plans are listed according to the value of their assets, with the largest plans first.

The majority of these top pension plans diversify their funds by working with several investment managers. Despite this diversification, McMorgan is clearly predominant in this market: They are used by 15 of the 30 funds. Oppenheimer, Pacific Investment, and Prudential are also strong players (used by 5, 6, and 5 of the 30, respectively). While McMorgan works with more than twice the number of plans of the nearest competitor, they do not necessarily control the majority of the assets represented by these top 30 funds. McMorgan is not used by the top 2 funds, which alone represent 20.3 billion out of the 47.4 billion dollars total assets.

Similarly, the Segal Company appears to maintain a strong hold on actuarial and consultant services, serving as actuary for 18 of the 30 and as consultant for 14 of the 30 top funds. Yet, although the Segal Company serves as consultant for more than 3 times the number of plans of the nearest competitor, they represent 40% of total assets (\$19 billion) in their consulting services, compared to 45.7% of total assets (\$21.68 billion) represented by Alan Biller & Assoc.. Other leading consulting firms include A.F. Hovey & Assoc., representing 35.9% (\$17 billion), R.V. Kuhns at 14.5% (\$6.89 billion), and Merrill Lynch at 7.9% (\$3.76 billion).

The Segal Company does maintain a clear dominance over actuarial services, controlling 47% (\$22.67 billion) of the market, even though they do not serve as actuary for the largest fund, the Western Conference of Teamsters, which alone represents 35.9% of total assets for the top 30 funds. The only other competitive actuaries in this group are Milliman and Robertson, representing 39% (\$18.5 billion) and McGinn & Assoc. representing 35.9% (\$17 billion), both of which were named as actuaries for the Western Conference of Teamsters.

While McMorgan is only one of several key investment managers among this group of top funds, they appear to maintain a far stronger position among the smaller funds. In an examination of small pension plans, defined as independent plans with total assets under \$50 million, McMorgan serves as investment manager for 17 out of 25 funds, representing \$246.17 million out of \$328.35 million or 75% of the total assets

*Continued on next page*



## Calendar

3/14 Teacher Training Seminar: Teaching Labor in K-12. Co-sponsored by CFT, UESF, SF City College. (Presentation of elementary curriculum: "Yummy Pizza Co" and high school "collective bargaining simulation".)

3/19-20 "A Dialogue with Cuba". Conference at UC Berkeley cosponsored by other ORU's and campus departments. Cuban participants from Trade Unions as well as presenters in areas of health, science, agriculture, environment, tourism, urban planning and development, education, filmmaking, literature/poetry, sport and society, religion, US/Cuba Relations, media, race, youth, democracy and participation, and economics.

3/26 Bay Area Labor Studies Seminar: Ramon Crespo, National Secretary, Health Workers Union, Cuba. Brown Bag Lunch 12-1 p.m.

April: Judging of California Labor Federation Scholarships.

4/23 Bay Area Labor Studies Seminar: Michael Stoker, Chairman Agricultural Labor Relations Board. 4:30-6 p.m.

4/20-24 Presentation of High Performance Pension Research at the Center for the Protection of Workers Rights Annual Meeting in Washington DC. (Building and Construction Trades policy group.)

4/30-5/2 UCLEA Annual Meeting. Organizing Theme. Hosts with the South Bay Labor Council. Three days of panel and plenary presentations for union labor educators and university and college labor educators.

5/7 FMCS Conference. Presentation of Survey Results on the Future of Collective Bargaining. Plenary presentations and focus group sessions.

5/15 Collective Bargaining Institute. Hosted by UCLA Labor Center. Brings 100 high school students together for a day of collective bargaining simulation.

5/22-23 Union Dialogue Day. Retreat for union leaders who are transforming their union structures.

7/6-11 17th Annual Summer Institute for Union Women. "Working Women Working Together". Week long-residential course for union women. Classes, plenary sessions, cultural and social events. Train the trainer programs, political activism, leadership development themes. Co sponsored by LOHP, UCLEA and AFL-CIO Education Department.

7/12-15 Active Ownership Conference. College credit classes for Union Pension Trustees. Hosted by CLRE at the Claremont Hotel with sponsorship by the George Meany Center.

## IIR Library Receives National Award

The Institute of Industrial Relations Library received the 1998 John Sessions Memorial Award from the Reference and User Services Association, a division of the American Library Association.

The award committee selected the IIR library for its longstanding commitment to providing reference services, training, and new programs to the labor community, according to Carol Krisman, the award committee chair. She pointed in particular to the library's website which is visited some 10,000 times per week from individuals all over the world.

"This Sessions Award winner selects the best in library/labor community interaction in its web site, reference work and programs," Krisman said.

The website features hundreds of links to labor and bibliographic information, legal information, research centers, on-line research guides and other resources.

While maintaining their web site, The IIR Library continues to support faculty, students and the community with their more traditional information needs. It is open to the public 9AM - 5PM M-F. Ph: 642-1705. The library website can be visited at <http://socrates.berkeley.edu/~iir/library/>.

"Big Money", Continued from previous page

in this group. Moreover, for 15 of these funds, McMorgan is named as the sole investment manager, representing \$198.13 million, or 60% of total assets.

### Partial profile of 5 of the top 30 pension funds in the Western US.

Fund	Market Value	# of Participants	Administrative cost
Western Conference of	\$14,047,000,000	525,000	\$11.58
Food and Commercial Workers Joint Trust Fund of Southern	\$2,554,833,000	133,933	N/A
Retail Clerks & Employers Benefit Plan of Northern	\$1,662,000,000	52,900	\$17.13
Operating Engineers	\$2,038,835,000	28,549	\$183.82
Carpenters Pension Trust for Southern	\$1,320,586,000	38,985	\$30.98

To receive a full copy of the "Who Manages?" report, contact Jacob Ely at 510-642-0323

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