

Ohio Conference of Plasterers and Cement Masons Combined Funds, Inc.

Phone: (800) 435-2388

3660 Stutz Drive, Suite 101

Fax: (330) 270-0912

Canfield, Ohio 44406

<https://www.ohcementmasonsemployers.org>

September 2026

To All Cement Mason and Plastering Signatory Contractors,

This notice is to remind you of the proper procedures to follow when remitting fringe benefit payments for hours worked by Cement Masons and Plasterers throughout the State of Ohio, West Virginia, Michigan, and Kentucky. All fringe benefit contributions and deductions **shall be remitted to the Combined Funds along with the appropriate forms based on the area in which work was performed.** If your work was performed in multiple geographic areas during the month this may result in multiple forms being remitted. To assist in this process, contact information for each of the Local Unions is attached along with maps reflecting the appropriate geographical jurisdiction.

Electronic Contribution Website:

The Electronic Website allows you to enjoy the flexibility and convenience of processing your remittance in minutes. The website simplifies the remittance process for you by performing all of the calculations. You can simply enter the information through an easy to use web-interface. A detailed report is generated for the information entered and calculations are instantly performed for you based on the agreement.

Benefits

- *Enter the remittance from virtually anywhere. All you need is a PC and Internet Connection.*
- *Reduce calculation errors and eliminate overages and shortages.*
- *Pay for your remittance with a check or ACH payment.*
- *Website is protected with 128-bit security encryption (and uses https protocol).*
- ***The website has features that will allow you to upload remittance information using files such as .CVS and .TXT. Often these files can be exported directly from your payroll software.***

Please contact the Fund Office at (800) 435-2388 or OPCMcontractors@benesys.com

If you prefer paper, it is imperative that you supply us with the following items on each report in order to properly process and timely remit your fringe benefits submitted. Contact the Fund or Local Union Office to obtain the necessary forms.

- Description of the agreement you are reporting under, (*such as Local 404 Building Trades, Local 132 Heavy Highway*), and *jurisdiction if necessary (Columbus, Dayton, etc.)*)
- Work Classification for each employee you are reporting, (*such as Plasterer, Cement Mason, Heavy Highway*)
- Individual reports for each work month you are reporting.
- When rates change, use **separate reports** for old rates and new rates.
- Please note the Administrators address has changed to: 3660 Stutz Drive, Suite 101, Canfield, Ohio 44406

For proper reporting of hours, you should refer to the appropriate Collective Bargaining Agreement or contact the Local Unions in the jurisdiction where the work is being performed.

Sincerely,
Board of Directors
Combined Funds, Inc.

Enclosures

Local Unions Contact Information
Plasterers and Cement Masons Local 109 3975 South Hametown Road Norton, Ohio 44203 (Tel: 330-724-1221)
Plasterers and Cement Masons Local 132 (Dayton Office) 2951 Bluefield Avenue Dayton, Ohio 45414 (Tel: 937-279-0262)
Plasterers and Cement Masons Local 132 (Columbus Office) 407 Amanda Northern Road Amanda, Ohio 43102 (Tel: 614-496-5734)
Plasterers and Cement Masons Local 132 (Cincinnati Office) 10496 N. State Street Harrison, Ohio 45030 (Tel: 513-221-1313)
Plasterers and Cement Masons Local 132 (Portsmouth Office) 91 State Route 650 Ironton, Ohio 45638 (Tel: 606-922-3305)
Cement Masons & Plasterers Local 526 – Area 179 <i>Trumbull, Mahoning, & Columbiana</i> 2606 California Avenue Pittsburgh, PA 15212 (Tel: 412-761-6310)
Local 526 Cleveland Plasterers <i>Lorain, Cuyahoga, Lake Geauga, & Ashtabula</i> 2301 Hamilton Ave. Cleveland, Ohio 44114 (Tel: 216-374-0181)
Cement Masons Local 404 1417 East 25th Street Cleveland, Ohio 44114 (Tel: 216-771-3929)
Plasterers and Cement Masons Local 886 Toledo 4652 Lewis Avenue Toledo, Ohio 43612 (Tel: 419-478-2652)
Plasterers and Cement Masons Local 886 Lima 4652 Lewis Avenue Toledo, Ohio 43612 (Tel: 419-478-2652)
Tri-State District Council / OPCMIA Local 926 WV 3130 7th Avenue Charleston, WV 25387 (Tel: 304-744-8389)

As a reminder, all Fringe Reports and Remittance can now be filed electronically online through the Employer Contribution Website www.ohcementmasonemployers.org . Please contact the Fund office at 330-779-8860 to get setup today!

**CONTRIBUTION, COLLECTION, AND OVERPAYMENT POLICY
OHIO CONFERENCE OF PLASTERERS & CEMENT MASONS COMBINED FUNDS, INC.**

RESTATED AND EFFECTIVE: OCTOBER 1, 2025

OVERVIEW

This policy outlines the contribution, collection, and overpayment procedures adopted by resolution of the Board of Directors of the Ohio Conference of Plasterers & Cement Masons Combined Funds, Inc. The purpose of this policy is to ensure the Directors effectively exercise the authority which they have been delegated and meet their obligations to audit and monitor employer contributions and collect delinquencies through a reasonable, diligent, and systematic process.

OHIO CONFERENCE OF PLASTERERS & CEMENT MASONS COMBINED FUNDS, INC.

The Ohio Conference of Plasterers & Cement Masons Combined Funds, Inc. ("Corporation"), was formed in 2004 for the purpose of collecting, processing, and distributing benefit contributions, dues, and other deductions required or authorized by collective bargaining agreements or participation agreements (collectively "Written Agreements"). The Corporation is governed by a Board of Directors with equal representation from labor and management ("Directors").

Several labor organizations, multi-employer benefit plans, and related entities ("Affiliates") have delegated collection authority to the Directors. Such authority includes but is not limited to the audits, the collection of benefit contributions, the assessment and collection of liquidated damages, interest, fees and costs, as well as the full authority to compromise claims on behalf of Affiliates. At all times the Directors shall employ reasonable, systematic, and diligent procedures to comply with the applicable prohibited transaction exemptions.

The Directors have retained the services of a third-party administrator ("Administrator") to oversee the daily operations of the Corporation and collection counsel ("Counsel") to assist with any collection efforts undertaken by the Corporation. The Directors shall meet at least quarterly to review all delinquencies and collection activity. The Administrator and Counsel shall provide written updates to the Directors at each meeting. Neither the Administrator nor Counsel shall be vested with any fiduciary authority but will carry out such ministerial functions as instructed by the Directors.

CONTRIBUTION OBLIGATION

The Directors will accept contributions from Contributing Employers on behalf of the Affiliates. Contributing Employers are employers who have signed a Written Agreement or who submit other evidence such as membership in an association with authorization to bargain and execute Written Agreements.

CONTRIBUTION DUE DATES, REMITTANCE REPORTS, & DELINQUENCY PROCEDURES

Unless a different date is specified in a Written Agreement, benefit contributions and wage deductions are due on the 15th day of the month following the month during which work was performed. Any benefit contributions or wage deferrals not received or postmarked by the 15th

day of the month are considered delinquent unless the 15th is not a regular business day. If the 15th is not a regular business day, benefit contributions and wage deductions are due on the next regular business day.

Each Contributing Employer is required to accurately record and report the hours worked or paid by its employees for which contributions or wage deductions are due. Contributing Employers are required to submit a remittance report each month, even if no amounts are due. A remittance report should contain the following information: (1) the time period being reported; (2) each employee on whose behalf contributions are due and owing; (3) each employee's Social Security Number; (4) each employee's classification; (5) the number of worked or paid by each employee covered by the Written Agreement; (6) the total amount due for contributions; (7) the amount of any wage deferrals; (8) the total amount to be paid with the remittance report, and (9) any other information reasonably requested or required by the Directors. Alternatively, Contributing Employers may input this information into the Administrator's online remittance system.

A delinquency shall exist upon any of the following events:

- A Contributing Employer fails to submit a remittance report;
- A Contributing Employer submits an incomplete or non-conforming remittance report;
- A Contributing Employer fails to pay some or all of the amounts due pursuant to a remittance report;
- A Contributing Employer has not paid some or all of the amounts due pursuant to an audit;
- A Contributing Employer fails to comply with the terms of a Written Agreement.

All delinquencies will be handled in the following manner:

- The Administrator will keep accurate records of all delinquencies and provide regular updates to the Directors and Counsel.
- As soon as possible following the due date, the Administrator will send a notice to the Contributing Employer that identifies the nature and extent of the delinquency and requesting the Contributing Employer's monthly remittance report if one has not been submitted.
- Unless a different date is specified in the Written Agreement, liquidated damages of ten percent (10%) of the delinquent contributions shall be assessed if the payment is not received by the 20th day of the month following the month in which work was performed. Delinquent benefit contributions are also subject to 1% monthly simple interest charges, beginning on the 15th day of the month following the month in which contributions were due.

- If a delinquent Contributing Employer is referred to Counsel such Contributing Employer is required to pay all unpaid contributions, liquidated damages, interests, costs, and attorneys' fees incurred by the Directors and are subject to such other legal or equitable relief as deemed appropriate by the Directors. Additionally, at their discretion the Directors may elect to assess double interest charges in lieu of liquidated damages as permitted by ERISA.
- Notwithstanding the foregoing, the Directors may elect to bring legal action at any time and may exercise any legal avenue for recovery including but not limited to: bond claims; liens; administrative actions; ERISA claims; and any other right granted under state or federal law.
- A delinquent Contributing Employer will be deemed to have resolved the delinquency if all outstanding remittance reports have been provided to the Administrator, any requested audit completed, and all amounts due for contributions, interest, liquidated damages, and attorneys' fees and costs have been paid. In the event of partial recovery, monies will be distributed on a pro-rata basis by the Directors to the Affiliates.

CONTRIBUTING EMPLOYER RECORDS

Per ERISA, a Contributing Employer must maintain employee records sufficient to determine the benefits due or which may become due to its employees. When a Contributing Employer's payroll or employee records are missing, inadequate, deficient, or incomplete, as determined by the Directors in their sole discretion, the Directors shall make reasonable assumptions to determine and establish the Contributing Employer's contribution obligation. In such cases the burden of proof will shift to the Contributing Employer to demonstrate compliance with the Written Agreement.

EMPLOYER AUDITS

The Directors shall audit the records of Contributing Employers to ensure compliance with their contribution obligations. The auditor engaged by the Directors may request any information reasonably deemed necessary for this purpose. All Contributing Employers will be subject to an audit. The Directors will select at least twelve percent of Contributing Employers for an audit each year.

Additionally, the Directors may request an audit of any Contributing Employer when determined, in their sole discretion, to be necessary. To the extent practical and possible, each Contributing Employer will be audited within the first year of its participation and following its final year of participation. Unless deemed necessary by the Directors, no employer should be audited in consecutive years.

When a Contributing Employer is selected for an audit, the Administrator shall notify the Contributing Employer and specify the time period for the audit and the initial documents and records that the auditor requests be made available at the time of the audit. The notice will also

request that the Contributing Employer contact the auditor to find a mutually agreeable time for the audit. The auditor may request additional records not specified in notice that the auditor deems necessary to verify the contributions owed by the Contributing Employer. If a Contributing Employer does not schedule an audit within a reasonable period of time or refuses to allow an audit as determined by the auditor, the Contributing Employer shall be deemed to be delinquent.

If an audit results in a contribution deficiency greater than \$500 for the audited period or if the employer refuses to comply with any audit request, the Contributing Employer will be responsible for the reasonable costs of the audit, but such costs will not exceed the amount due for contributions and liquidated damages. However, if the Directors take legal action to compel an audit, the full amount of all audit costs, expenses, and fees will be payable by the Contributing Employer, regardless of the amount of the contribution deficiency, if any. Whether a Contributing Employer cooperates with an audit request will be determined in the sole discretion of the Directors. Any Contributing Employer who does not pay the amounts discovered to be due and owing pursuant to an audit or who does not make arrangement for the payment of the amounts due within thirty days of being sent the final audit findings shall be considered delinquent.

DEFERRAL TO AFFILIATES' COLLECTION RULES

In the event of a discrepancy between this policy and an Affiliate's collective bargaining agreement, trust agreement and/or written collection policy, the Directors shall defer to the Affiliate's agreements or policies.

LIQUIDATED DAMAGES, INTEREST, AND COSTS

The Administrator and Counsel shall monitor all collection costs, liquidated damages, interest, audit fees and/or attorney fees that remain unpaid after an employer satisfies the contributions owed. The Directors shall have full discretion to take any action deemed appropriate with respect to such unpaid amounts.

APPEAL

An employer may appeal a determination of delinquency, the assessment of liquidated damages and/or interest, or any other collection-related matter to the Directors. All appeals must be in writing and will be heard at regularly scheduled meetings of the Directors. Such an appeal will not act to delay any legal or equitable action deemed necessary by the Directors. Appeals may be granted for reasonable cause and upon such terms and conditions as the Directors may approve. However, this provision does not grant a Contributing Employer any legal or statutory rights or standing to assert any claims against the Directors if an appeal is denied.

REFUND OF EMPLOYER OVERPAYMENTS

To the extent permitted by ERISA, any Contributing Employer overpayment discovered by the Administrator in the routine processing of contributions shall be credited to the Contributing Employer's account. Neither the Administrator nor the Directors have an affirmative obligation to identify employer overpayments.

Any Contributing Employer that believes it has made a material overpayment of contributions as the result of a mistake of fact or law may submit a written request to the Administrator for a refund of the overpayment. Any such request must include the amount of the refund requested, a description of why the overpayment was made, and an explanation of the steps the Contributing Employer has or will take to ensure that the mistake will not occur in the future. The Administrator will promptly investigate the claim of overpayment and provide a summary of its findings to the Directors.

No Contributing Employer has a statutory or common law right to a refund of overpayments. Moreover, a Contributing Employer's alleged overpayment shall not be used to offset other amounts owed to the Directors or Affiliates regardless of the circumstances giving rise to the alleged overpayment.

The Directors will determine in their sole discretion whether to refund overpaid contributions paid in the one (1) year immediately preceding the date the employer provided a written request to the Administrator. No interest shall accrue on the amount of the overpayment. Should a request for a refund be approved by the Directors, the refund of overpayment(s) will occur within 6 months from the date the Directors determine that an overpayment resulted from a mistaken contribution. Any benefits paid, premiums paid, and/or administrative expenses, including legal fees, required to review the request and to calculate the amount to be refunded shall be deducted from the refund.

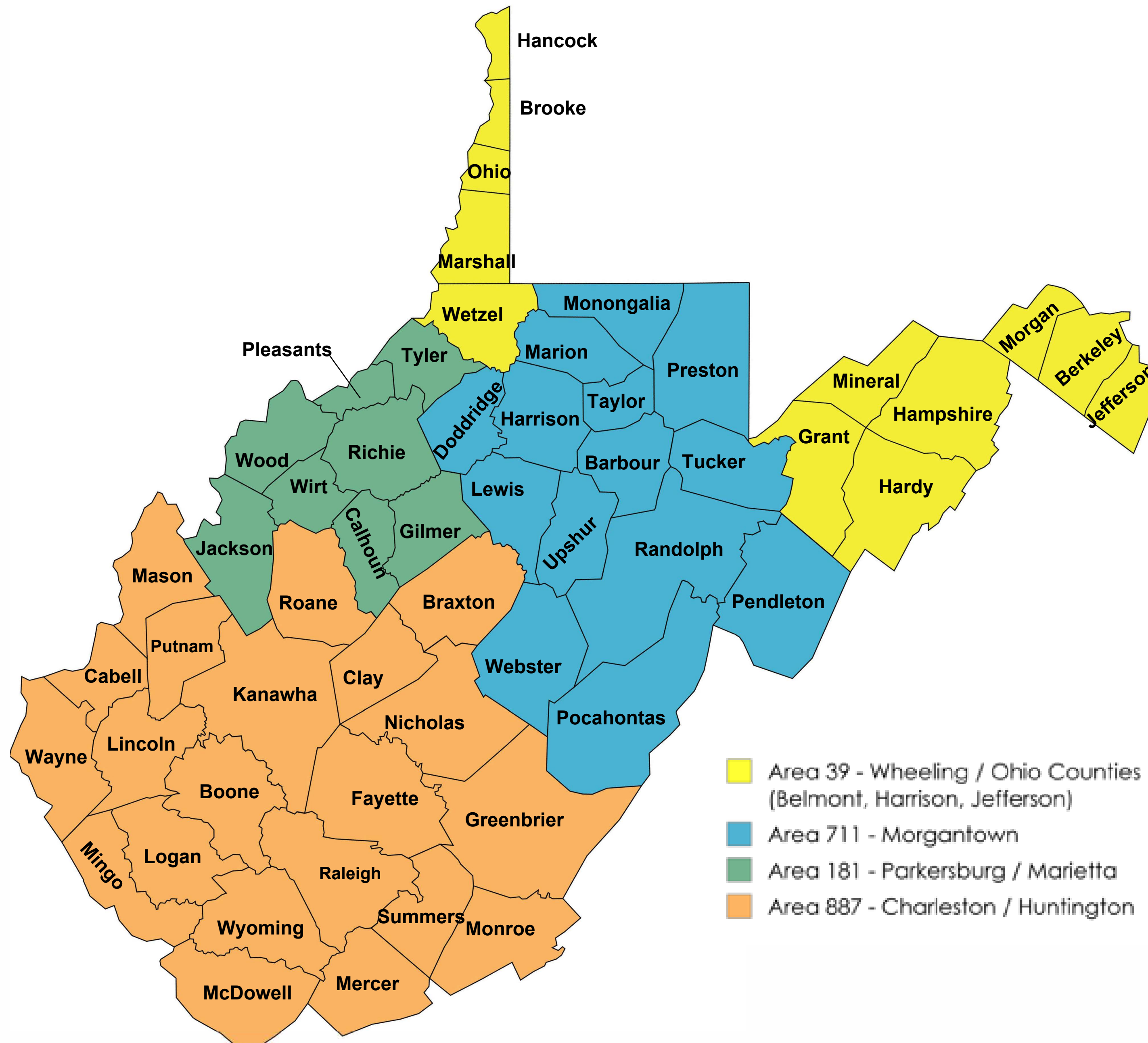
DISCRETION OF DIRECTORS WITH REGARD TO POLICY

The Directors have sole and absolute discretion to interpret and apply the terms of this Policy. On a case-by-case basis, the Directors may deem it necessary and appropriate to deviate from this Policy. Such case-by-case deviations shall not require or result in an amendment of this Policy. Nor shall any deviations be used by any Contributing Employer as a reason for a failure to comply with a Written Agreement.

STATE OF OHIO

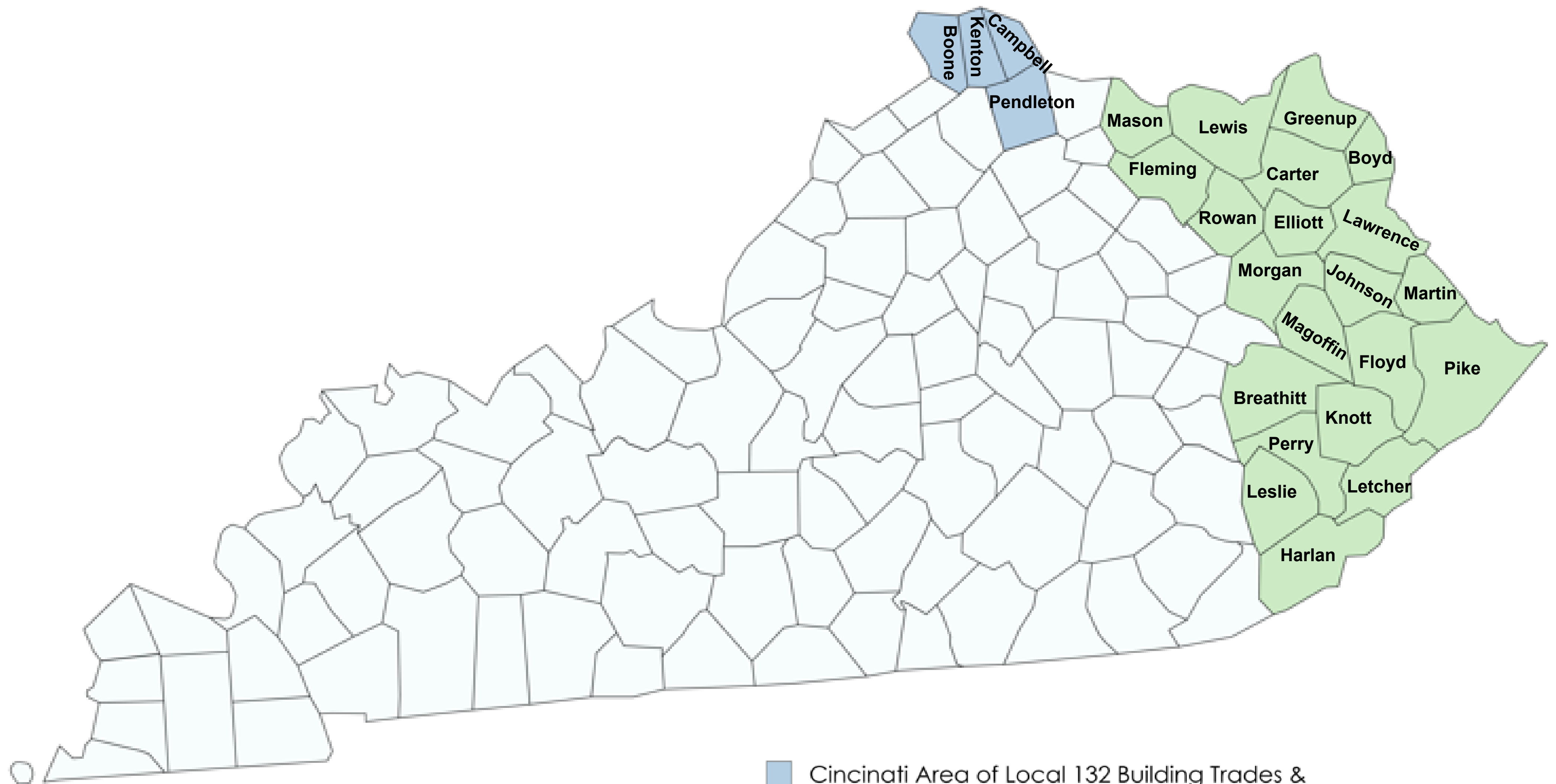


	Local 109 – Akron/Canton (330) 724-1221		Local 404 – Cleveland (216) 771-3929
	Local 132 – Cincinnati Area (513) 221-1313		Local 526 – Cleveland Plasterers (216) 374-0181
	Local 132 – Columbus Area (614) 496-5734		Local 526 Area 179 – Youngstown (412) 761-6310
	Local 132 – Dayton Area (937) 279-0262		Local 886 – Lima Area (419) 478-2652
	Local 132 – Parkersburg – Marietta Area (614) 496-5734		Local 886 – Toledo Area (419) 478-2625
	Local 132 – Portsmouth Area (606) 922-3305		Local 926 – West VA (304) 744-8389



State of West Virginia

State of Kentucky



- Cincinnati Area of Local 132 Building Trades & Heavy Highway (513) 221-1313
- Portsmouth Area of Local 132 Building Trades (606) 922-3305

State of Michigan



Jurisdiction by Local Union

	Local 886 – Toledo Area (419) 478-2625
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