

PRINTING INDUSTRIES
BENEFIT TRUST

5800 S. Eastern Ave., Suite 400 • Los Angeles, CA 90040 • License #0747420
Phone (323) 728-9500 • Outside Southern Cal: (800) 449-4898
Fax (323) 722-7386 • Outside Southern Cal: (866) 559-0355
www.piasc.org • www.piasd.org • www.pinc.org • www.piag.org

Dear Employer:

~~RR~~
~~RE~~
~~RE~~
~~RR~~
~~RR~~
~~RR~~

~~RID~~

“cafeteria plans” which will allow the employer to withhold the employee contribution from the employee’s pay

~~RE~~
~~RE~~
~~IR~~
~~RR~~

~~RR~~

Section 125 of the Internal Revenue Code:

~~RR~~
~~RR~~
~~RR~~
~~RR~~
~~RR~~

~~RR~~
~~RR~~
to the cafeteria plan must sign the Salary Reduction Agreement and return it to the administrator of the
~~SD~~
~~RR~~
RIRH

~~RR~~

independent contractors and two-percent or greater shareholders in subchapter S corporations may only
~~RR~~

~~RR~~

of the four preceding plan years is or was:

D ~~RIIIPRPSRIRU~~
~~RIRPRDRDSDSDR~~

E ~~RIU~~

F ~~RISIPRPSRIRIPRIQ~~
~~RISIPDRDSDSDRIRPSRIRIPRIQ~~
~~RIRPRDRDSDSDR~~

D ~~RII~~

E ~~RIU~~

F ~~RISIPRPSRIRISSEERKU~~

G ~~SRIRISDRIRERM~~

~~BDDSDRERRPDRIRIPRIQ~~
~~RPSRIRISSEERIRISSEERH~~
~~RIRPRDRDSDSDRIRIPRIQ~~
~~RDRRIRISSEERIRISSEERIRIPRIQ~~
~~RIRPRDRDSDSDRIRIPRIQ~~
~~RIRPRDRDSDSDRIRIPRIQ~~
~~IRIPRIQ~~

~~ROBRIIRDDSDRERRIRIPRIQ~~
~~RPSRIRISSEERIRISSEERIRIPRIQ~~
~~IRIPRIQ~~
~~RPSRIRISSEERIRISSEERIRIPRIQ~~
~~RIRPRDRDSDSDRIRIPRIQ~~
~~RIRPRDRDSDSDRIRIPRIQ~~

~~RIRPRDRDSDSDRIRIPRIQ~~
~~IRIPRIQ~~

~~RIRPRDRDSDSDRIRIPRIQ~~
~~IRIPRIQ~~

~~RIRPRDRDSDSDRIRIPRIQ~~

~~RIRPRDRDSDSDRIRIPRIQ~~
~~RIRPRDRDSDSDRIRIPRIQ~~
the employer from its general assets or partly from its general assets and partly from contributions
~~RIRPRDRDSDSDRIRIPRIQ~~

~~RIRPRDRDSDSDRIRIPRIQ~~
such refunds to them within three months of receipt and contributing participants are informed
~~RIRPRDRDSDSDRIRIPRIQ~~

~~RIRPRDRDSDSDRIRIPRIQ~~
~~RIRPRDRDSDSDRIRIPRIQ~~

advisor will have to determine whether your cafeteria plan is in compliance to properly report your employees' income for tax purposes

the employer from its general assets or partly from its general assets and partly from contributions

such refunds to them within three months of receipt and contributing participants are informed

Santine B. Amador

CAFETERIA PLAN

1. INTRODUCTION

Purpose of plan ~~RRYDORRYLGPRIERLFEFI~~
~~LFEGEUEVIGERPQGGRELLGL~~
~~RFLLRARVRI~~

Cafeteria plan status ~~DDGGRIEYLGELRRI~~
~~RGGORECGOPEFRIIDPRVFLR~~

2. DEFINITIONS

~~ELLUDRUPDEIPSDRUEBUSURRUEPPLDPEDESSRLE~~
~~RPSDRSULDPLLUDLRRIEOD~~

~~RPDODOSRRIDDP~~

~~RPSDEDESORUCFDDRSBODDIRUR~~
~~6FO~~

~~SESDULFLSDSRDELOURDUOLLEORUERUD~~
~~3EOD~~

~~IFLDPDRPSDIRSEDDDIRUR6FO~~

~~ESOREDDLLDOESORERPSD~~

~~SDULFLSDPEDESULFLSDRDOFRSDULFLSD~~
~~3ODDFFRUDF~~
~~ULFO~~

~~SEDEDIRSESDRITUERPSCFDUIES~~
~~7UDDIRUR6FO~~

~~BUPEBULLLRLFLDLRFRIRUDOLIRULDZU~~

~~BODEDEDIULDSODDIRUULEBUDDOOPP~~
~~SSOP~~

~~BODDUPDSULRELLRIFLDDR~~
~~ETEPEUDDFEDODUUDIU~~

3. PARTICIPATION

Commencement of Participation ~~EPRIEFRPCFLIR~~
of:

~~DNNU~~

~~EMMSQRHPRM~~

~~BDRRPSDQ~~

Cessation of Participation ~~FLIEREFLIRRY~~

~~GRCFVRI~~

~~BQRW~~

Reinstatement of Participation ~~APCF LDEF RPF C F L~~
~~IR P C F L D O O P R V E L R~~

~~U G~~

4. CONTRIBUTIONS

Non-elective contributions ~~RE R P EN R E L Y E R L E L R~~
~~R E R V E F L R Y L G G R M P R V E R E L Y~~
~~FR L E L R E R E R V E R Y R E~~

~~U R C F U G~~

~~V R V A G E R P O P R V E L Y E R L E L R~~

made by the Company on behalf of a Participant exceeds the cost of the coverage selected by the ~~B D D Q M P R S D S S D Q~~

Elective contributions ~~E C F L P E R E L Y M P R R V O R E~~

~~FR P L R A C I F E~~

or to have a portion of his or her cash compensation

withheld and contributed by the Company to the PIA Trust toward the cost of coverage for the ~~B D D Q B D D S Q R A S D Q~~

Plans offered by the Company and the monthly cost of each of the PIA Plans in excess of the Company's ~~R A S Q R R K~~

Incorporation of PIA Plans ~~D E L R R V R L R E R Y G~~

~~F L E G U E L R~~

~~P E P G G O E R Y G E G O E R Y L G G E~~

~~FR E C F L G P R R V E L E G E R V~~

~~C P R C F L L D E R V O R E G E R G L L R E R Y~~

~~G E G V R O G R F P T R E R V~~

~~G F L L R V E O G R F P T R E R V O D F T R P C P R C P O~~

~~E C F R R G E A R I O~~

Election procedure ~~U G R R E R P P F P R V G P L L R~~

~~R Y L G D E L R T R P C F C F G E R P L R C F L R P R E~~

Participant and to each Employee who is expected to become a Participant at the beginning of the Plan ~~B R R P R O H M R I R R S Q R S D Q~~

~~R S Q D A M M R S Q~~

< ~~B R R R R Q~~

form the PIA Plan under which the Participant elects coverage and whether coverage is to extend to the ~~B D D S R R D D O E D M R P S R Q~~

~~D Q P R R R R S D R I M M S Q R Q M S S Q~~

Each election form must be completed and returned to the Administrator on or before such date as the ~~B Y A S H O R O M R I D~~

~~S E C R R P S Q M S S O~~

New participants ~~C P R E F R P C F L G P L L R~~

~~R Y L G D E L R T R P C F L E G D E L R R C F L O C F L G L~~

~~R L R E R Y C F L E G D E L R T R E F R I R R E L I~~

~~R E L R T R P C R G F L R O R E R P L R R Y L G G D E L R~~

The election form must be completed and returned to the Administrator on or before such date as the ~~B Y A S H O R O M R I D S E C R U~~

~~R R P S Q M S S O~~

Failure to return election form

to receive his or her full compensation in cash and coverage for the Participant alone under the most expensive PIA Plan under which such coverage can be provided entirely by the Company's nonelective

<

re-election of the same coverage as was in effect for the Participant just prior to the end of the preceding

Irrevocability of election by Participant during the Plan Year. Any election made under the Plan

other event that the Administrator determines will constitute a "change in status" for purposes of Code

DG

7. MISCELLANEOUS

Information to be furnished. ~~FLRYLGRFGPLLRG~~
~~LEORPLRGYLGFGDEGRFPREEG~~
~~IRPFRPFRFRFRGPLLLRRI~~

Benefits not assignable. The benefits provided under this plan shall not be subject in any manner to anticipation alienation sale transfer assignment pledge encumbrance charge garnishment or release of an individual or in whole or in part. An attempt to anticipate alienate assign pledge encumber charge or otherwise transfer any benefits under the plan shall be void.

Employment right. ~~REFGPGRERLERFERP~~
and any Participant or Employee or to be a consideration or an inducement for the employment of any ~~DDPSRHRDDDDDDDDPSRH~~
the right to be retained in the service of the Company or to interfere with the right of the Company to discharge any Participant or Employee at any time regardless of the effect which such discharge shall ~~KRRDDDDDDQ~~

Limitation of rights ~~DELPRFRFGPRVR~~
~~PRVEEERGCYLRFLRRRI~~
~~LEORPFGPLLRRIARYLGGI~~

Counterparts ~~CPPEEGOPERNER~~ ~~ERVCF~~
~~EERLGGRI~~

Construction. ~~VGGPF LRRCFGDPLLG~~
~~LRPFCFGYLFYGLI~~ ~~PLDDCGE~~
~~ERRI~~

Governing law ~~RIGGRDEERG~~
~~GPLLGGTRFGDEFRGURRRIURL~~

~~RPRGRGRWFLY~~

By: _____
Title: _____

