

Cement Masons Health and Welfare Trust Fund for Northern California
220 Campus Lane • Fairfield, California 94534-1409
Telephone: (707) 864-3300 or Toll-Free (888) 245-5005

To: All Active and Retired Cement Masons (with Dental Option)

Re: Addition of New Prepaid Dental Plans

It comes as no surprise that the cost of dental care keeps rising. Our flagship plan, Delta Premier, pays benefits according to a Table of Allowances. Though dental fees have increased, the plan's Table of Allowances has not. To help you manage dental care costs, we are adding two new prepaid dental plans. These plans limit the number of dentists you can access, but offer many advantages, such as, minimal co-payments, no deductibles, and, in some cases, no annual maximum.

Effective September 1, 2005, we are offering Pacific Union Dental and *DeltaCare* PMI. To assist you in deciding which plan best suits your family needs, enclosed are dental brochures describing these new plans. Also enclosed is a Comparison of Dental Plans, along with the chart below, describing the advantages and disadvantages of each plan:

Plan	Advantages	Disadvantages
Delta Premier and Delta PPO	Free to use any dentist you choose.	More out-of-pocket expense. (You can save by using a <i>DeltaPreferred</i> dentist.)
Pacific Union Dental	Less out-of-pocket expense. No annual maximum	Limited network. You must use a Pacific Union dentist. If you use any dental services other than Pacific Union, you pay the full cost.
<i>DeltaCare</i> PMI	Less out-of-pocket expense. No annual maximum	Limited network. You must use a <i>DeltaCare</i> PMI dentist. If you use any dental services other than <i>DeltaCare</i> PMI, you pay the full cost.

Also note that only the prepaid plans offer orthodontic benefits. These benefits are offered to Cement Masons, spouses, and dependent children. The prepaid plans have varying co-payments, depending on the complexity and length of time orthodontic care is provided.

If you are interested in changing to one of the new plans, complete the appropriate enrollment form and return it to the Fund Office in the envelope provided. So that the effective date of coverage is September 1, 2005, be sure to return your enrollment form by no later than Friday, August 5, 2005. You must maintain coverage in this plan until the next open enrollment, which is scheduled for September 2006.

If you have any questions, please contact the Fund Office at (707) 864-3300 or toll-free at (888) 245-5005. Staff is there to assist you between 8:00 AM and 5:00 PM, Monday through Friday.

Sincerely,

Board of Trustees

July 8, 2005