



NORTHERN CALIFORNIA CEMENT MASONS
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BENEFIT BULLETIN

An Informational Bulletin for our Valued Participants

Assisting you in understanding your benefits.



Plan Definitions

◦ *Co-payment*

◦ *Co-insurance*

◦ *Plan Year Deductible*

Co-payment: The dollar amount you pay up front for a doctor or Emergency room visit.

Co-insurance: The percentage you pay as your share of cost in addition to co-payment and Plan Year Deductible. Your share is 20% of the negotiated rate if you use a Preferred Provider. Your share is 40% of the covered amount if you do not use a Preferred Provider.

Plan Year Deductible: A set amount that you must pay every Plan Year before your Health and Welfare Plan begins paying benefits on your medical claims. Non covered expenses do not count toward the deductible.

Doctor Visit co-payment: \$20

Emergency Room co-payment: \$100

Co-Insurance percentage: 20% or 40% as explained above

Plan Year Deductible: \$150 per person, up to \$450 per family

(Plan year is September 1 through August 31)

Hospital Admission



When you plan to be admitted to a hospital with an overnight stay, your physician must request a *Prior Approval* before being admitted.

If you do not obtain a *Prior Approval* before you are admitted, your share of out-of-pocket costs will increase.

Instructions for *Prior Approval* are printed on your Prudent Buyer Plan ID card.

Prudent Buyer

Emergency Room Visits



Using your Primary Care Physician for health issues and referrals to health specialists will save you out-of-pocket costs. When you use the

Emergency room for common health services instead of calling your Primary Care Physician, you pay \$100.00 co-payment plus 20% or 40% co-insurance.

Sound expensive? Absolutely! Your Primary Care Physician is vital in avoiding higher costs. Get into the habit of using your Primary Care Physician and avoid using the Emergency room for non-life threatening or non-urgent medical care.

For a directory of Primary Care Physicians in your area, contact a customer service representative at the number listed above or email us at:

customerservice

@norcalcementmasons.org.



Beneficiary Information

