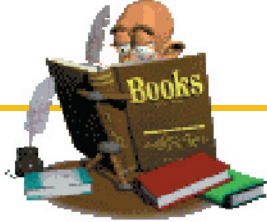


Cement Masons

Benefit Bulletin

Assisting you in understanding your benefits



Plan Term Definitions

Hospital – any general acute care hospital, which is licensed under any applicable state statute and provides:

- 24 hour inpatient care
- Medical, surgical, anesthesia, laboratory, radiology, pharmacy and dietary services

Ambulatory Surgical Facility – a free standing surgical facility which is licensed under any applicable state statute or, in the absence of any state licensing statute, conforms with any other requirements imposed on free standing surgical facilities.

Extended Care Facility – Also referred to as **Skilled Nursing Facility (SNF)** is an institution which is primarily engaged in providing inpatients with skilled nursing care and related services for patients who require medical or nursing care. Rehabilitation services for the rehabilitation of injured, disabled or sick persons, and which meets all of the following requirements:

- Regularly engaged in providing skilled nursing care for sick and injured persons under 24 hour supervision;
- 24/7 services of a Physician who is a staff member of a general Hospital;
- On duty 24 hours, a licensed vocational nurse, or skilled practical nurse, and a graduate registered nurse on duty at least 8 hours per day;
- Maintains a clinical record for each patient;
- Is not, a place for rest, custodial care, the aged, drug addicts, alcoholics, a hotel, or a similar institution;
- Complies with all licensing and other legal requirements, and is recognized as an “extended care facility.”

What is ERISA?

The Employee Retirement Income Security Act of 1974, or ERISA, protects the benefits of millions of Americans so that funds placed in retirement plans during their working lives will be there when they retire.

ERISA does the following:

- * Requires plans to provide participants with information about the plan including important information about plan features and funding.
- * Sets minimum standards for participation, vesting, benefit accrual and funding.
- * Requires accountability of plan fiduciaries.
- * Guarantees payment of certain benefits if a defined plan is terminated, through a federally chartered corporation, known as the Pension Benefit Guaranty Corporation.
- * The law defines how long a person may be required to work before becoming eligible to participate in a plan, to accumulate benefits, and to have a non-forfeitable right to those benefits.
- * The law also establishes detailed funding rules that require plan sponsors to provide adequate funding for your plan.

The Cement Masons ERISA Statement may be found in each Summary Plan Description booklet.

Recap of Recent Benefit Changes

Effective September 1, 2005

- » *Pacific Union Dental* added to list of HMO Dental Plans
- » *Delta Dental DeltaCare* added to the list of HMO Dental Plans
- » *Dependent Child eligible for “Extended Student Dependent Coverage”* decreased required number of units from 12 to 8 units of credit per semester for coverage.

ACTIVE ELIGIBILITY

Eligibility begins the first day of the second calendar month, after 300 hours are accumulated in the hour bank. A monthly deduction of 100 hours is subtracted from the hour bank for each month of coverage.

Eligibility is maintained when:

- ◆ there is a minimum of 300-hours in the hour bank.

Eligibility is lost when:

- ◆ the hour bank balance falls below the 300-hour minimum, *before* a deduction is made for the current month of eligibility, or
- ◆ work is performed for a non-union employer, or
- ◆ you enter or re-enter military service full time.

Active Plan Chiropractic Benefit:



- 20 visits maximum per Plan Year.
- \$40 maximum payable per visit.
- \$300 maximum payable for x-rays per Plan Year.

Death Benefit

If an Active employee sustains an accident or dies while eligible, the Plan will pay the following benefit amount:

- ◆ \$7,500 - death due to natural causes.
- ◆ \$5,000 - death due to accidental means.
- ◆ \$2,500 - \$5,000 - dismemberment.

If a dependent of an Active employee dies, the Plan will pay the following benefit amount:

- ◆ \$2,000 - Spouse's death.
- ◆ \$100 to \$500 - Dependent child's death.

BENEFIT CONTACT INFORMATION

Delta Dental - 800-765-6003
www.deltadentalca.org

Pacific Union Dental - 800-999-3367
www.pacificuniondental.com

Rx Solutions - 800-562-6223
www.rxsolutions.com

VSP - 800-877-7195
www.vsp.com

VISION SERVICE PLAN *VSP Value Plan*



- Eye exam and lenses every 12 months.
- Frames every 24 months.

Co-payments:

- Eye Exam: \$20
- Lenses or Frames: \$20

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