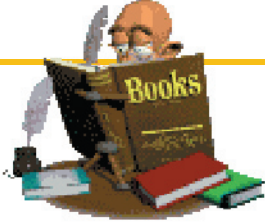


Cement Masons

Benefit Bulletin

Assisting you in understanding your benefits



Plan Definitions

Utilization Review (UR) Program is required when an Eligible Individual is to be admitted to a Hospital. The Individual must have his Physician obtain the opinion of the Professional Review Organization (PRO), as to the medical necessity of the confinement in order to receive unreduced benefit coverage.

Professional Review Organization (PRO) is responsible for determining if:

- the confinement of an Eligible Individual in a Hospital is medically necessary.
- the number of medically necessary days for the confinement.

Applying for a Pension?

The first step in applying for a Pension is to call the Trust Fund or Local Union office and request a Pension Application Form. After you answer all applicable questions, sign, date and mail the Pension Application Form to the Fund Office at 220 Campus Lane • Fairfield, CA 94534-1499.

Make sure to PRINT legibly all information and accurately answer all questions. Your Application must be accompanied by the following *documents:

- Your Birth Certificate;
- If you are married, your Marriage Certificate and your spouse's Birth Certificate;
- If you are divorced, a copy of the Judgment of Dissolution and the Interlocutory Judgment or any other court orders relating to the disposition of your pension benefits;
- If you are applying for a Disability Pension, a copy of your Social Security Award or medical evidence supporting your disability.

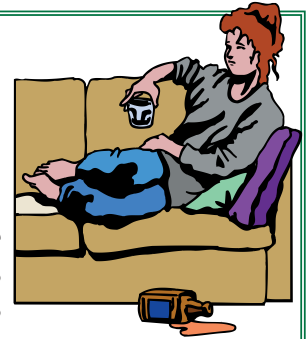
**Please note: If you don't have these documents, do not withhold submission of the Pension Application. The documents should then be submitted as soon as possible to avoid delay in processing.*

Retired Participants Prescription Drug Benefit Maximum



Unlimited \$\$\$'s per Plan Year combined retail and mail order.

Chemical Dependency Treatment Benefit



Most of us experience situations in our lives that we are not always prepared to handle on our own. During these times, help from a skilled professional can provide support, direction, and focus.

Under the Direct Pay Plan, if you or one of your dependents enter an inpatient alcohol or drug rehabilitation program, the Fund will pay:

- 50% of the daily hospital benefits

Plan restrictions are as follows:

- Maximum of 15 days of confinement in a period of 12 consecutive months.
- No more than 30 days of inpatient treatment benefits are provided during the lifetime of the eligible individual.
- Benefits do not cover confinement for the convenience of the individual.
- No outpatient treatment available.

Kaiser members must use **Kaiser's** Chemical Dependency Treatment Program.

ATTENTION RETIREES

MEDICARE PRESCRIPTION DRUG COVERAGE (PART D)

If Enrolled in the Direct Pay Plan, read this.....

- Medicare Prescription Drug coverage available to all Medicare individuals January 1, 2006.
- Medicare Part D is not mandatory. In most cases, you do NOT need to enroll in a Medicare Prescription Drug plan for 2006.
- Prescription drug coverage offered by the Fund's Direct Payment Plan is "creditable," which means the Direct Payment Plan's prescription drug benefits are as good as or better than Medicare Part D benefits.
- If you enroll in an individual Medicare Prescription Drug Part D Plan, you will still be required to pay for prescription drug coverage as part of your medical coverage with the Fund's Direct Pay Plan. This will result in duplicate coverage and additional costs for you.



If Enrolled in an HMO Plan, read this.....

If you enroll in an Individual Medicare Prescription Drug Plan, you will be disenrolled from:

Kaiser Senior Advantage

Enrolling in an Individual Medicare Prescription Drug Plan, will put your current medical plan coverage in jeopardy .

For more information about Medicare Part D and your HMO Plan, contact your HMO's Member Service department.

HMO CONTACT INFORMATION FOR MEMBER SERVICES

**Kaiser Senior
Advantage
800-464-4000**



BENEFIT CONTACT INFORMATION



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

DeltaCare PMI (HMO)
800-422-4234
www.deltadentalca.org

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

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

Vision Service Plan
800-877-7195
www.vsp.com