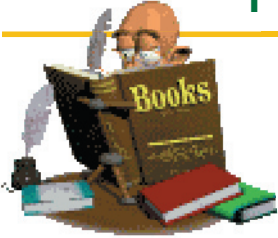


Cement Masons

# Benefit Bulletin

Assisting you in understanding your benefits

## Plan Definitions



**Federal Medicare** is a Health Care program provided under Title XVIII of the Social Security Amendments of 1965.

**Fund** is the Laborers Health and Welfare Trust Fund for Northern California.

**Group Plan** is any Plan providing benefits of the type provided by this Plan which is supported wholly or in part by employer contributions.

**Drugs** may be lawfully dispensed, as provided under the federal Food, Drug and Cosmetic Act. Drugs may only be dispensed upon a written or oral prescription from a physician or dentist.

## Stale Dated Checks

All benefit checks **expire** after 180 days. If you deposit or cash your benefit check after this time,

- the bank will reject it and may charge you a fee
- replacement of the check could take 2 - 4 weeks



Cash your benefit check timely and avoid further delay of accessing your funds. Or, sign up for *Electronic Direct Deposit* by calling the Fund Office.

## Disability Pension



- Disabled and unable to work as a Cement Mason?
- Have at least 10 Years of Credited Service without a permanent Break-in-Service?
- Have at least 300 work hours for a Contributing Employer in the current Plan Credit Year or in one of the two previous consecutive Plan Credit Years prior to your disability?

If you have answered "yes" to *all* of these questions, you may qualify for a disability pension benefit. Contact the Fund Office for more information.

For information on Social Security Disability Benefits, call the Social Security Office at 1 800 772 1213.

## MEDICARE PRESCRIPTION DRUG COVERAGE (PART D)

### Direct Pay Plan

- Medicare Part D is **not** mandatory.
- Prescription drug coverage offered by the Fund's Direct Payment Plan is "creditable," or - *as good as or better* than Medicare Part D benefits.
- If you enroll in an individual Medicare Prescription Drug Part D Plan, you will have *duplicate coverage* and *additional costs*.

### HMO Plan

If you enroll in an Individual Medicare Prescription Drug Plan, you will

- be *disenrolled* from your HMO.
- put your current medical plan *coverage in jeopardy*.



### Kaiser Permanente Members.....

**Major birthday coming up?** Making a presentation at work? Caught in traffic? Struggling with finances?

These are just some of the everyday events

that can cause stress, making you anxious, tense, angry, or afraid.

You can't avoid stress. But learning how to manage it can improve your emotional well-being and your physical health.

#### Stress and your body

When you're under stress, your body releases chemicals (namely, cortisol and adrenaline) that activate a "fight or flight" reaction. These chemicals affect every organ in your body and can cause increased heart rate, muscle

tension and insulin secretion, as well as decreased immune response and libido.

Once the stress passes, these chemicals return to normal levels. But consistent stress can lead to health problems, including headaches, muscle pain, allergy-like reactions, memory difficulties, and high blood pressure.

#### Taking control

These simple steps can help you reduce and manage stress:

- Exercise and eat a balanced diet.
- Manage your time.
- Set realistic goals and expectations.
- Talk with a loved one or write in a journal.
- Try relaxation techniques.
- Take time for yourself.
- Stay positive.

#### Stressed—or depressed?

Sometimes, what seems like stress is actually depression. Changes in sleeping or eating patterns; decreased energy, concentration, or enjoyment; or thoughts of death may indicate clinical depression if you experience them consistently for two weeks or more.

If you think you're depressed, call your physician or health care professional. Depression isn't a sign of weakness; it's a medical condition that often is successfully treated.

To learn more about stress, visit us online at [kaiserpermanente.org](http://kaiserpermanente.org) and search our health encyclopedia. Or call the Kaiser Permanente Healthphone system at: 1-800-33-ASK ME (1-800-332-7563) or 1-800-777-9059 (TTY).



### BENEFIT CONTACT INFORMATION



#### Delta Dental Premier

800-765-6003

[www.deltadentalca.org](http://www.deltadentalca.org)

#### DeltaCare PMI (HMO)

800-422-4234

[www.deltadentalca.org](http://www.deltadentalca.org)

#### Pacific Union Dental

800-999-3367

[www.pacificuniondental.com](http://www.pacificuniondental.com)

#### Rx Solutions

800-562-6223

[www.rxsolutions.com](http://www.rxsolutions.com)

#### Vision Service Plan

800-877-7195

[www.vsp.com](http://www.vsp.com)