

Cement Masons

Benefit Bulletin

Assisting you in understanding your benefits

Continuing Eligibility



You become eligible for Health and Welfare coverage under the Active Plan, when your Employer reports work hours to the Health and Welfare Fund for each hour you work in covered employment. Your coverage begins the first day of the second calendar month, after you accumulate 300 hours in your Hour Bank,

Eligibility continues as long as you maintain at least 300 hours in your Hour Bank, before a 100-hour deduction is made for the current month's eligibility. Should you *not*

have a sufficient number of hours in your Hour Bank, your coverage will terminate.

You regain eligibility on the first day of the second calendar month following the month your Hour Bank totals 300 hours. If you do not regain eligibility within 13 months, you forfeit all hours in your Hour Bank. You must have 300 hours in your Hour Bank as you did with initial eligibility.

Your coverage begins the first day of the second calendar month after your Hour Bank contains 300 hours.

Exceptions:

- If your eligibility terminates as a result of entering military service, special reinstatement rights apply.
- If your eligibility terminates as a result of being disabled and unable to perform any and every duty of your occupation, you may petition the Board of Trustees to reinstate any hours that were forfeited.

A maximum of 800 hours can be accumulated in your Hour Bank after 100 hours are deducted for the current month's eligibility. Any hours worked above this number cannot be added to your Hour Bank.

REMINDER

If you have elected **COBRA** Continuation Coverage, be certain to make your check payable to **Cement Masons Health and Welfare Trust Fund** and include the payment coupon with your payment which is due the 20th of each month.



Statement of Account and Address Change Forms

In March, the Fund Office mailed a *Statement of Account* to active Cement Masons, which covered the work period from August 1, 2005 through January 31, 2006. If you haven't received yours, it could mean we do not have your current address on file.

Without a current or correct address on file at the Trust Fund, any EOB's (payment notices), Plan notices, or checks will not be received by you. If you move, complete a new *Address Change Form*, mail it to the Fund Office, and notify your local union.

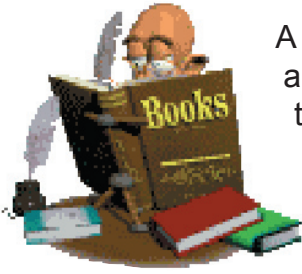
The Fund Office cannot make changes to your address file by a telephone call. The *Address Change Form* is available at your Local Union or

by calling the Fund Office.

You certainly want to be sure you receive your *Statement of Account*. This is your record of hours worked and reported by your employer(s). The statement tells you if and for how many months you are eligible for health and welfare benefits, lists pension hours, and vacation/holiday dollars. If you find any discrepancies, you should report them immediately to the Fund Office.

Unless we are notified of any errors or discrepancies, we assume that the information on the statement is correct. It is your work record and it is to your advantage to check it carefully and retain it for your records.

Pharmacy Terms



A **Contracting Pharmacy** is a pharmacy that is contracted to provide prescription Drug services to Eligible Individuals.

A **Formulary** is a preferred list of quality, cost effective medications developed by the Pharmacy Benefit Manager.

A **Non-Contracting Pharmacy** is a pharmacy which has no contract to provide prescription Drug services to Eligible Individuals.

A **Pharmacy Benefit Manager**, (PBM) is an organization under contract with the Fund to administer drug benefits for Cement Masons and their Eligible Dependents.



Formulary List

The Direct Pay Plan uses the Formulary list developed by Prescription Solutions, the Fund's Pharmacy Benefit Manager. When you purchase a medication listed on the Formulary, you reduce your copayment.

To find out if your prescribed medication is on the formulary list of the covered medications, contact Prescription Solutions (Rx Solutions) at 800-562-6223, or look online at www.rxsolutions.com.

Retail

(30-day supply)

\$10 - generic

\$25 - formulary brand

Mail Service

(90 day supply)

\$20 - generic

\$50 - formulary brand



ELECTRONIC DIRECT DEPOSIT

The Fund Office offers Electronic Direct Deposit, which eliminates the risk of check theft, loss and forgery.

You can either keep track of the expected benefit check mail date, and wait for your benefit check to arrive in the mail or simply sign up for Electronic Direct Deposit and have your payment deposited to your account the day the Fund issues payment.

Electronic Direct Deposit is:

- » **SAFE,**
- » **EASY,** and
- » **FREE.**

Current mail dates for benefit checks:

Pension benefit check for the month of:

- » May: April 26, 2006
- » June: May 29, 2006
- » July: June 28, 2006
- » August: July 26, 2006
- » September: August 29, 2006
- » October: September 27, 2006
- » November: October 27, 2006
- » December: November 28, 2006

Vacation-Holiday Benefit Check:

- » November 30, 2006

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