

Cement Masons

Benefit Bulletin

Assisting you in understanding your benefits

Summer Sun Hazards

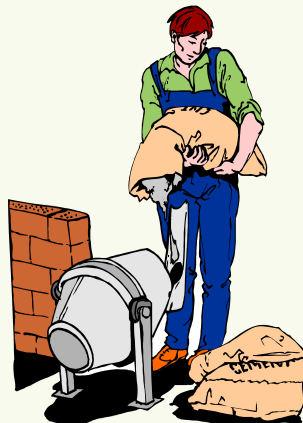
A few years ago, the construction industry launched an annual skin cancer prevention campaign known as Sun Sense. The campaign is designed to warn workers about the dangers of sun exposure and make them aware of various self-protections.



Because they work peak hours (10:00 AM to 2:00 PM), Cement Masons are particularly vulnerable to skin cancer. The best protection includes wearing long-sleeved shirts, neck flaps that attach to a hard hat, and applying SPF 15 or higher sunscreen and sunblock for the nose and lips.

A potentially fatal form of skin cancer is Melanoma, but early detection and prompt medical attention can lead to successful treatment. Indications of possible melanoma include any mole that changes shape, color or size; any persistent patch or sore that does not heal; or any new growth on the skin.

The campaign literature suggests that packets of SPF 30 sunscreen towelettes along with neck flaps, lip balm, bookmarks on the ABCDs of Melanoma, posters and other educational materials are provided to all workers.



RETIRED PARTICIPANTS

MEDICARE PART D PRESCRIPTION DRUG PLANS



Your prescription drug coverage offered by the Fund's Direct Payment Plan, or Kaiser Senior Advantage, is considered "creditable." This means your prescription drug benefits are equal to or better than Medicare Part D benefits.

If you are enrolled in the Direct Payment Plan and enroll in a individual Medicare Part D Prescription Drug Plan, you will be required to pay for prescription drug coverage that is part of your medical coverage with the Fund's Direct Payment Plan. This may result in unnecessary coverage and additional costs for you.

If you have coverage through the Fund's HMO Kaiser option, you are automatically enrolled in Medicare Part D. Medicare rules specify that you can only be enrolled in one Medicare Part D Prescription Drug Plan. If you enroll in an additional individual Medicare Part D Prescription Drug Plan, you will lose coverage in your HMO, and you will have to find other medical coverage.

For more information about Medicare Part D and the Fund's Direct Payment Plan, call: 707-864-3300 or toll free at 888-245-5005

For more information on Medicare Part D through Kaiser Senior Advantage, call: 800-464-4000.

Pension Terms



Covered Employment - employment on work covered by a Collective Bargaining Agreement, for which contributions are made or required to be made to the Pension Fund.

Continuous Non-Covered Employment - employment after January 31, 1976 for a Contributing Employer in a job not covered by this Plan which is continuous with an Employee's Covered Employment with the same Contributing Employer.

A period of Non-Covered Employment is considered to be continuous with Covered Employment only if there is no quit, discharge, or other termination of employment between the periods of Covered and Non-Covered Employment.

Separation from Covered Employment - a Participant will be Separated from Covered Employment in which he does not work at least 300 hours in Covered Employment in at least one of two Plan Credit Years.

Self-Pay Premium Rate Change



In July 2006, the Fund Office mailed a letter to each Cement Mason retiree and beneficiary enrolled in a health plan. The letter indicates the medical plan (e.g. Kaiser) and the corresponding premium that becomes effective September 2006. If you have elected optional vision and/or dental, the premium for that coverage is in addition to your medical plan.

For your records, keep the letter to verify that the proper amount is deducted from your September 2006 pension benefit.

Disability Credit for Health & Welfare and Pension

If you become disabled while covered as an Active Cement Mason, you may be eligible for disability credit. Disability credit can protect you and your family from losing health and welfare coverage in the event you are unable to perform the duties in connection with your work.

Health and Welfare Plan: To qualify for disability credit, you must be eligible for health and welfare coverage at the onset of your disability. If you qualify, the Plan will grant you disability credit of 8 hours per day, 40 hours per week, not to exceed 600 hours during any consecutive 12-month period. (Refer to Article II., Section 2.a.(2), page 44 of your Health and Welfare booklet for actual rules governing disability credit.)

IMPORTANT: To obtain disability credit, you must have your attending Physician complete a Disability Certification form (available from the Fund Office) and you must file it with the Fund Office within one year from the onset date of your disability.

Pension Plan: If you are a participant in the Pension Plan and you are receiving State Disability or temporary Workers' Compensation payments, the Pension Plan may grant you disability hours as well.

Once the Fund Office receives and processes your Disability Certification, it will mail you a Notice of Disability Hour Credit. If you qualify for disability credit, the first box is checked and the period of your coverage is indicated. The lower section of the form will state the action taken by marking the appropriate box.

Remember, to be considered timely, the Disability Certification must be filed within one year from the onset of your disability.

The Disability Certificate is not an application for a Pension.

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