

Cement Masons Benefit Bulletin

Assisting you in understanding your benefits

Applying for a Pension?

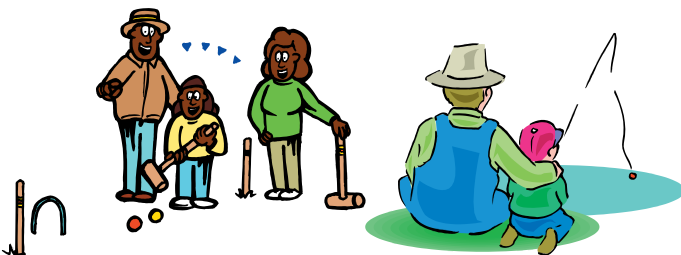


The first step in applying for a Pension is to call the Trust Fund Office and request a Pension Application Form. Next, answer all applicable questions, sign and date the Pension Application Form. To avoid delay in processing your pension application, please PRINT legibly and answer all questions. Lastly,

mail your Pension Application to the Trust Fund Office at 220 Campus Lane • Fairfield, CA 94534-1499.

Your Application should be accompanied with the documents listed below. Please note: If you do not have these documents, *do not* withhold submission of your Pension Application.

- 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.



Correction

The Pension Funding Level article that appeared in the Spring issue of the *Cement Mixer* erroneously stated that all participants of the Cement Masons Pension Plan would receive the Annual Funding Notice in the month of April.



The Annual Funding Notice that describes the funding level of your pension plan will be mailed in August not April as previously stated.

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. Read the reverse side of this Bulletin or contact the Trust Fund Office for more information.

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



Pension Benefit Requirements

Regular Pension: Age 65, with 5 years of Credited Service.

Early Retirement: Age 55-64, with 10 years of Credited Service.

Service Pension: Age 55-61, with 25 Benefit Units or ages 62-64 with 20 Benefit Units.

Disability Pension: Disabled, at any age, with 10 years of Credited Service.

Pro Rata Pension: Combined Credited Service, or Combined Benefit Units (700 hours with contributions) earned in this Plan and in a Related Plan.

Lifetime Maximum Benefit

Each active participant and their eligible dependents receive up to \$250,000 in lifetime benefits from the Cement Masons Direct Payment Plan. Each retired participant and their eligible dependents receive up to \$60,000.

The Active and Retired lifetime maximum benefit payable for each eligible individual is subject to an automatic reinstatement of \$2,000 on September 1 of each Plan Year. The amount reinstated, when added to the lifetime maximum, may not increase the benefit payable more than \$250,000 for active or \$60,000 for retired participants.

Protected Health Information (PHI)

Customer Service representatives at the Trust Fund Office will only discuss health information with plan participants.

You, as a participant, can authorize an individual (spouse, Local Union, etc.) to act as your representative in discussing a claim that contains protected health information.

If you are interested in this authorization, please request, complete and return to the Trust Fund Office, the *Authorization for Use or Disclosure of Protected Health Information* form.



Disability Credit for Health & Welfare and Pension

If you become disabled as an Active Cement Mason, you may be eligible for disability credit under the Health and Welfare and Pension Plans.

Health and Welfare Plan: To qualify for disability credit, you must have met the work hour requirement - which is - have a minimum of 300 hours in your hour bank at the time you become disabled. 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.

IMPORTANT: To obtain disability credit, you must have your Physician complete section 1 of the Disability Certification form (available from the Trust Fund Office). The Disability Certification must be received at the Trust 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, you will receive a Notice of Disability Hour Credit.

Remember, to be considered timely, the Disability Certification must be received at the Trust Fund Office 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 USA (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

Kaiser Permanente Senior Advantage
800-464-4000
www.kaiserpermanente.org