



Cement Masons Benefit Bulletin

Assisting you in understanding your benefits

Active and Retired
Health and Welfare Direct Payment Plan

Mental Health Benefit

At one time or another we experience life events, situations or issues that we are not emotionally prepared to handle. Active and Retired participants have a mental health benefit to provide guidance when emotionally charged issues arise.



The mental health benefit covers treatment of mental or psychiatric disorders including, but not limited to, psychotherapy and psychological testing provided by a psychiatrist, psychologist, or licensed clinical social worker.

If you need to use this benefit, speak with your primary care physician about a referral to a specialist.

Outpatient

Participating Providers

50% of negotiated rate, limit 40 visits per plan year

Non Participating Providers

50% of UC&R, limit 20 visits per plan year

Inpatient

Participating Providers

80% of first \$15,000 of negotiated rate, 100% thereafter

Non Participating Providers

60% of first \$15,000 of charges, 100% thereafter

¹ UC&R means Usual, Customary and Reasonable (definition, Cement Mason Health and Welfare Plan Booklet: Article I., Section 33., page 43)

The Direct Payment Plan allows you to use any doctor. For lower out of pocket costs, you should use a Preferred Provider Organization (PPO) provider from the list of network providers.

Our PPO is a network of doctor and hospital providers that contract with the Blue Cross Prudent Buyer Plan.

For the most current list of participating providers log onto: www.bluecrossca.com

Delta Dental Pre-Treatment Estimate

You can minimize out-of-pocket expenses by using a free Delta Dental service called a "pre-treatment estimate" (also called a predetermination).

Before you agree to receive any prescribed, major dental treatment, ask your dentist to send the treatment plan to Delta Dental for a pre-treatment estimate.

This is especially important:

- if you are considering extensive treatments that exceed \$300 (such as crowns, wisdom tooth extractions, bridges, dentures or periodontal surgery).
- to ensure a procedure is covered.
- to see if you will exceed your annual maximum benefit and thus incur additional out-of-pocket expenses.

To estimate treatment costs in advance, the dentist sends Delta Dental a proposed treatment plan, along with relevant x-rays. Delta Dental checks to see if the services are covered and calculates how copayments and dollar maximum limits might affect your share of the cost.



Shortly, the dentist will receive an estimate of the amount Delta Dental will pay for approved services and the amount for which you will be responsible. When you receive the estimate, remember to add the annual deductible to the total.

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



Active Plan Chemical Dependency Treatment Benefit

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

- 50% of covered charges.

Plan restrictions are as follows:

- Maximum of 15 days of confinement in a 12 consecutive month period.
- Maximum of 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.



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 promptly and avoid delay in accessing your money.



**Eliminate the risk of:
Theft
Loss
Forgery**



Electronically deposit your monthly pension benefit to your financial institution.

Your pension benefit will be in your account the day the Fund issues payment.

Call the Pension department for an Electronic Direct Deposit Form.

It's

FREE

RELIABLE

CONVENIENT

SAFE

ENROLLMENT FORM

For all significant life events such as:

*Marriage
Divorce
Birth or Adoption of a child
Death of a dependent*

Complete a new Enrollment Form listing all current eligible dependents to update your information with the Fund Office.

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