

# Cement Masons

# Benefit Bulletin

*Assisting you in understanding your benefits*

## Plasterers and Cement Masons Scholarship Foundation

The District Council has created the Plasterers and Cement Masons Foundation to provide educational scholarships to the sons and daughters of members of any Local Union affiliated with the District Council of Plasterers and Cement Masons of Northern California.

To apply for one of the fifteen (15) educational scholarships in the amount of \$2,500.00 each, applicants must be enrolled in their senior year of high school, or currently attending a college or university, or scheduled to receive a General Education Diploma ("GED") by the end of either the fall or spring semester of 2008.

*Applications deadline date is **April 27, 2008.***

To receive the rules and instructions that accompany the scholarship application, visit your Local Union. All applicants must submit an application, one page essay and a certified transcript of the last completed semester or quarter and mail the items to:

**Plasterers & Cement Masons Scholarship Foundation**  
P. O. Box 270 • Alamo, CA 94507-0270

## Withholding Tax Certificate

Earlier this month, the Trust Fund Office mailed a Withholding Tax Certificate form to all Pensioners. It is every Pensioner's right to start, stop, increase or decrease the amount of tax withheld from their monthly pension benefit at any time.

If you want to update your withholding, simply complete, sign and mail the Withholding Certificate to the Trust Fund Office.

The current election of withholding remains in effect until a new Withholding Certificate form is filed with the Trust Fund Office.

For more information or to request a copy of this form, contact the Pension Department or simply print the form when you visit [www.norcalcementmasons.org](http://www.norcalcementmasons.org).

## Question and Answer

**Q.** *What steps should I take when filing for a Disability Pension?*

**A.** The first step is to file a Pension application with the Trust Fund Office. In the space provided, enter the nature and date of your disability. Attach any documentary evidence to support your inability to continue working as a Cement Mason. If the Social Security Administration has determined you are totally disabled, provide a copy of the *Notice of Award*. If Social Security has denied your claim for disability benefits, then provide a copy of the *Notice of Denial*.

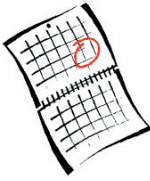
Your application will be reviewed upon receipt. An acknowledgement will be sent to you, along with a request for additional information if required. If Social Security denied your claim, the Trust Fund Office will provide you with a Medical Report form to be completed by your attending physician. An independent medical evaluation may be necessary.

Pension applications must be approved or denied within 90 days of receipt, unless special circumstances require an extension. If additional time is required, you will be notified and advised of any information needed to continue processing your application.

If approved, payments will be retroactive to the Annuity Starting Date, but no sooner than the seventh month of disability. Prompt filing of your application allows the Fund to give you the earliest possible Annuity Starting Date.

## Plan Term Definitions

A Plan Year **Deductible** is the amount you pay for covered expenses each Plan Year before Comprehensive Medical Benefits become payable. Coinsurance, copayments, and non covered charges do not apply toward satisfying the Plan Year deductible.



The **Plan Year** begins on September 1 of each year and ends the last day of August of the following year. Any expenses incurred and applied against the deductible in the last 3 months of a Plan Year (June, July, and August) will be applied against the deductible for the following Plan Year.

## Medi-CAL Health Program

The California Department of Health Services (CDHS) administers Medicaid or Medi-CAL, a broad range of public and clinical health programs that provide health care services to low-income and uninsured Californians. Under State law the Trust Fund Office is required to transmit an eligibility file to the CDHS. This monthly eligibility file includes all participants and eligible dependents covered under the Cement Masons Active and Retired Plans.



The eligibility file is used by CDHS to determine which individuals are applying for, or currently receiving Medi-CAL assistance who may have other health care coverage through his or her employment. CDHS officials are stepping up measures to prevent potential Medi-CAL enrollees from dropping or turning down employer-sponsored health benefits in favor of state benefits.

Please note that Medi-CAL is the payor of last resort. If you have Medi-CAL **and** are eligible under a Cement Masons Health and Welfare Plan, you must inform your provider that you have coverage through an employer-sponsored health plan. In order to submit your claim properly, your provider must first file the claim with the Trust Fund Office and then to CDHS.

## Employee Retirement Income Securities Act of 1974 (ERISA)

ERISA is the Federal law designed to protect the rights of participants and beneficiaries participating in employee benefit plans.

ERISA imposes various qualification standards and fiduciary responsibilities on all employee benefit plans. It also provides enforcement procedures as well as requires plans to provide participants with specific information about plan features and funding.

ERISA requires that all plan participants receive a summary of the plan, called the Summary Plan Description or SPD. The SPD explains when an employee can begin to participate in a plan and the benefits available.

Another document, required by ERISA, distributed to all participants is the Summary Annual Report (SAR). The SAR is a summary of the current annual financial report that plans file with the Department of Labor.

The Vacation/Holiday ERISA statement is included with the distribution of the Employee Statement of Account, which is mailed in November.

To view the most recent SPD, SAR or the Vacation/Holiday ERISA statement, visit our website at [www.norcalcementmasons.org](http://www.norcalcementmasons.org).

## BENEFIT CONTACT INFORMATION



**Delta Dental Premier**  
800-765-6003  
[www.deltadentalca.org](http://www.deltadentalca.org)

**DeltaCare USA (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)

**Kaiser Permanente  
Senior Advantage**  
800-464-4000  
[www.kaiserpermanente.org](http://www.kaiserpermanente.org)