

Cement Masons

Benefit Bulletin

Assisting you in understanding your benefits

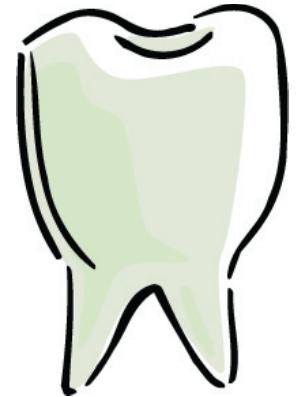
Active Delta Dental Plan

Effective September of 2007 the Cement Masons Active Dental Plan was enhanced to provide Diagnostic and Preventative services at 100% of Usual, Customary and Reasonable (UC& R) fees.

Diagnostic includes oral examinations, x-rays, diagnostic casts, biopsy/tissue examination, emergency treatment, and consultation by a specialist. Preventive includes prophylaxis (cleaning), fluoride treatment, and space maintainers.

For a current list of Delta Dental dentists in your area, call 800-427-3237.

For claims, eligibility and benefit inquires, or additional information, call Delta Dental's Customer Service department at 800-765-6003.



Water: Meeting Your Daily Fluid Needs



Water is essential for our bodies. Just as a lifeless house plant seems to benefit after receiving water, every cell, tissue, and organ in our body needs water.

The most common fluid intake is by drinking when thirsty and drinking fluids with meals. Food fluids include broth soups and other foods that are 85% to 95% water such as celery, tomatoes, oranges, and melons.

vigorous physical activity, it's important to drink before you feel thirsty. Thirst is a signal that your body is on the way to dehydration.

Some people may have fluid restrictions because of a health problem, such as kidney disease. If your healthcare provider has told you to restrict your fluid intake, be sure to follow that advice.

Water helps your body with the following:

- Keeps its temperature normal.
- Lubricates and cushions your joints.
- Protects your spinal cord and other sensitive tissues.
- Gets rid of wastes through urination, perspiration, and bowel movements.

Drinking water replaces what your body loses through normal everyday functions. Replacing lost water can prevent dehydration and illness. If participating in



VISION SERVICE PLAN
VSP Value Plan

Eye exam and lenses: every 12 months

Copayment on eye exam: \$20

Frames: every 24 months

Copayment on lenses or frames: \$20

Active Direct Payment Plan

Active/Retired Direct Payment Plan

Plan Year Out-of-Pocket Expense Maximum:

- \$3,000 per individual
- \$6,000 per family

Plan Year:

- September 1 - August 31

Out-of-Pocket Costs



Before you receive services from a Provider - always ask if they are still a participating Provider under the Anthem Blue Cross Prudent Buyer Plan.

Using a participating Provider under the Anthem Blue Cross Prudent Buyer Network saves you money on your share of out-of-pocket costs.

For up to date provider information, contact Anthem Blue Cross Prudent Buyer at 800-274-7767.

Hospital Admission



When you plan to be admitted to a hospital with an overnight stay, your physician must request a Pre Authorization Review before you are admitted.

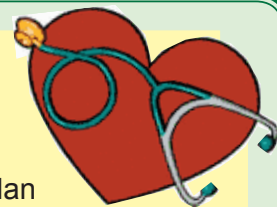
If you do not obtain a Pre Authorization Review before you are admitted, your share of out-of-pocket costs will increase.

For a Pre Authorization Review, call: 800- 274-7767.

Anthem Blue Cross Prudent Buyer Plan Direct Payment Plan Out-of-Pocket Costs:

	Active	Retired
Doctor Visit Copayment	\$20	\$20
Emergency Room Copayment	\$100	\$100 + 20% co-insurance
Plan Year Deductible	\$0	\$150 per individual up to \$450 per family

How Do I Change My Medical Plan?



To change medical plans, request a Benefit Plan Application Form from the Trust Fund Office or at your Local Union. You can also print the Form on-line by visiting www.norcalcementmasons.org.

Keep in mind that you are free to change plans twice in a calendar year. You and your eligible dependents may not split coverage - that is, you may not enroll in the Direct Payment Plan and your dependents enroll in Kaiser Permanente.

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.rxolutions.com

Vision Service Plan
800-877-7195
www.vsp.com

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