

Cement Masons

Benefit Bulletin

Assisting you in understanding your benefits

Oral Health and Expectant Mothers

If you are pregnant or considering becoming pregnant, do not overlook oral health care. Your oral health is an important part of your overall health, and good dental hygiene habits not only help prevent oral problems during pregnancy, they also affect the health of your unborn child.



During your pregnancy, you may experience a surge in hormones, which may cause a change in how the body reacts to the bacteria in plaque.

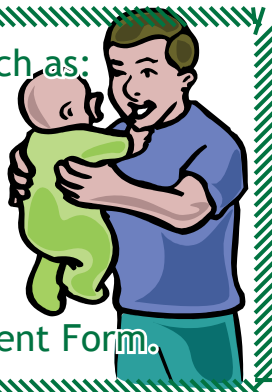
Plaque is a sticky, colorless film of bacteria that covers your teeth. If plaque isn't removed daily, it can eventually harden into tartar and may increase your risk of gingivitis, a condition with symptoms of red, swollen and tender gums that are more likely to bleed. "Pregnancy gingivitis" frequently occurs in the second to eighth month. Left untreated, gingivitis can lead to gum (periodontal) disease. Occasionally overgrowths of gum tissue, called "pregnancy tumors," appear on the gums, usually found between the teeth.

It's especially important to maintain good oral health during pregnancy. Studies indicate that pregnant women who have severe gum disease may be at increased risk for pre-term delivery, which in turn increases the risk of having a low-birthweight baby. If you notice any changes in your mouth during pregnancy, see your dentist.

For all life events such as:

- Marriage
- Divorce
- Birth or Adoption
- Death

Complete a new Enrollment 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.

Notice of Denial

A *Notice of Denial of Claim* is notification that your claim has been denied.

The reason for Denial is explained on the letter. A denial may be issued for the following reasons:



- lack of proper documentation,
- medical necessity of the services,
- ineligibility of the participant or the dependent, or
- for other reasons.

Appeal Process

If you receive a *Notice of Denial of Claim* with which you do not agree, write to the Fund Office and request an Appeal Hearing. Requesting an Appeal Hearing is challenging the action that the Fund has taken on a claim. When you choose to petition for an Appeal Hearing of your denial, you should state the reason or reasons, in clear and concise terms. Your statement should be accompanied by any pertinent documentation as to the medical necessity of the services, proof of eligibility or other materials.

Be sure to submit your request *within 180 days* from the date you receive the *Notice of Denial of Claim*.

The Appeal Committee will conduct the hearing, review your appeal and issue a decision within 5 days.

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 requiring 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.

The Vacation/Holiday ERISA statement is included with the distribution of the Employee Statement of Account, which is mailed bi-annually in March and September.

To view the most recent SPD or the Vacation/Holiday ERISA statement, visit our website at WWW.NORCALCEMENTMASONS.ORG.

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