

Cement Masons

Benefit Bulletin

Assisting you in understanding your benefits

Anthem

New ID Cards



Anthem Blue Cross

Direct Payment Plan Participants

You will soon receive a new Health Plan Identification (ID) card. Upon receipt, begin using the new card and discard the current card. It is important to show the new ID card to your health care provider at your next visit. This includes your dentist, vision care specialist, pharmacist, doctor, etc. Tell your provider to update their records and inform them that effective October 1, 2008 all claims *must* be sent directly to Anthem Blue Cross.

If your provider sends your claim to the Trust Fund Office, it will delay payment.

More information about Anthem Blue Cross is included in a special announcement that will be mailed in mid September. For questions regarding Anthem Blue Cross, call: 1-800-274-7767.

Active Plan Terms

Copayment:

The amount you pay for each visit to the doctor's office or emergency room.

Co-insurance:

The amount you pay in addition to copayment and Plan Year Deductible. If you use a Preferred Provider - your share is 0% of the negotiated rate. If you do not use a Preferred Provider - your share is the balance of the billed charges after the Plan pays 60% of Usual, Customary and Reasonable (UC&R) charges.



Plan Year Deductible:

The amount you pay every Plan Year before your Health and Welfare Plan begins paying benefits on your medical claims. Non covered expenses do not count toward the deductible.

Statement of Account Determining Eligibility

Active Participants

Your recently mailed Statement of Account lists your Vacation/Holiday dollar amount and your work hours for the six-month period of February 1, through July 31, 2008. Did you know that these listed work hours allow you to track your eligibility for Health and Welfare coverage?

Check your eligibility status where the Statement lists ELIGIBILITY MONTH & YEAR. If "work month" shows YES, you are eligible for coverage for the months listed. *Your eligibility will continue as long as you maintain 300 hours in your Hour Bank.* If your Hour Bank falls below 300, you will lose Health and Welfare coverage.

It is important that you verify the work hours listed on the Statement and report any discrepancy to the Trust Fund Office.

Copayment: Doctor Visit

\$20

Copayment Emergency Room Visit

\$100

Co-Insurance

PPO: 0%

Non-PPO: 40%

Plan Year Deductible (Non PPO Only)

\$150 per person

\$450 per family

Plan Year

September 1 through August 31

Applying for Retirement Benefits

If you are eligible for a:

- Service, Regular, Pro Rata or Early Retirement Pension, apply no later than the last month of the your employment.
- Deferred Pension, apply one month before you are eligible for retirement.
- Disability Pension, apply as soon as you are permanently disabled.

The timing of your decision to apply for Retirement Benefits is up to you. Keep in mind that it may take up to three (3) months to receive your first benefit check.



Pension Plan

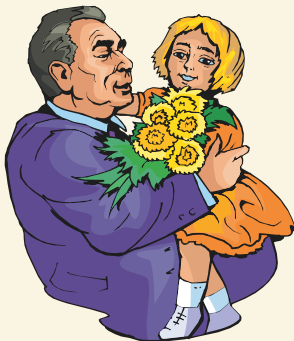
Defined Benefit Plan

A specific benefit formula determines the amount of your benefit. Your monthly benefit will vary due to:

- number of Benefit Units earned,
- percent of contributions for work performed, and
- amount of supplemental benefit, if applicable.

Eligibility: Age and service requirements

Vested Status: Minimum 5 years of Credited Service (age 65), or 10 years Credited Service (age 55)



Benefit Amount:

Refer to Articles 3, 4 and 5 of the Pension Plan booklet for eligibility requirement and benefit calculation.

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?
- » Earned at least one quarter of Credited Service in the 2 consecutive Plan Credit Years prior to, or during the Plan Credit Year in which you've become totally disabled?

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.

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