

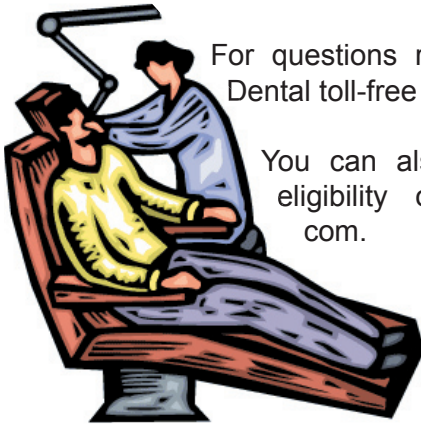
Cement Masons

Benefit Bulletin

Assisting you in understanding your benefits

How Can Seeing a Delta Dental PPO Dentist Save You Money?

When you visit one of the more than 16,000 PPO network offices in California, you receive the highest level of benefits with the lowest out-of-pocket expenses. Delta Dental PPO dentists agree to provide treatment to PPO patients at moderate fees, which means your share of the bill (copayment and other fees you pay) will likely be lower. When you make your appointment, double check that your dentist is part of the PPO network.



For questions regarding claims, call Delta Dental toll-free at: 800-765-6003

You can also view your benefits and eligibility online at www.deltadental.com.

Pension Statement of Account

You are entitled to request a Statement of Account that provides you with the following Pension information:

Hours reported, disability hours, when you become vested in the Plan, and Estimated Monthly Benefit amount of your single life pension benefit, when you have attained Normal Retirement Age at age 65.



To receive your Pension Statement of Account, write to:

Fund Manager at 220 Campus Lane,
Fairfield, CA 94534-1499.

Only one request per year.

On behalf of
the Trust Fund Office



We wish you a wonderful
Holiday Season!

Comprehensive Medical Benefit: Lifetime Maximum

Direct Payment Plan

Each active participant and their eligible dependents receive up to \$2,000,000 in lifetime benefits. Each retired participant and their eligible dependents receive up to \$400,000.

The Active and Retired lifetime maximum benefit for each eligible individual is subject to an automatic reinstatement of \$2,000 on September 1 of each Plan Year. The amount reinstated, may not increase the benefit more than \$2,000,000 for Active or \$400,000 for Retired participants.

Enrollment Form

To avoid problems with claims payment (medical, dental or vision) when you experience a life event, complete an Enrollment Form. Life events include:



Marriage: send a copy of the marriage certificate with the completed Form;

Divorce: send a copy of the Final Dissolution of Marriage with the completed Form; repayment of any benefits paid after the date of final dissolution for a former spouse will be your responsibility;



Birth or adoption: send a copy of the child's birth certificate; if the child has been adopted, provide copies of the adoption papers;

Death: send a copy of the death certificate.

Important: when adding a new dependent, always include all previously enrolled dependents along with the new dependent.

Change of Address Request Form

For your protection against identity theft, the Trust Fund Office will only update your address information when you complete and sign a *Change of Address Form* and mail it to the Trust Fund Office. This form is available at the Trust Fund Office.



Protection Tip

Never give your Social Security Number (SSN), account numbers, passwords, mother's maiden name, birth date, PIN, or other personal information over the phone unless you initiated the call.

Preparing for Medicare

Here are ten important points for pre-retirement participants to keep in mind as they transition into Medicare:

1. There are two ways to get Medicare: Original Medicare (Part A and Part B) or Medicare Advantage (Part C).
2. Medicare now includes optional prescription drug coverage through Part D.
3. Medicare enrollees pay a share of the health care cost.
4. There may be gaps in coverage which can be filled through a policy or a Medicare Advantage plan.
5. Your Medicare coverage choices will depend on where you live. Not all plans are available everywhere.
6. Medicare doesn't cover everything – each part has exclusions.
7. How current coverage fits with Medicare should be considered.
8. There are deadlines for enrolling in Medicare.
9. Changes in Medicare coverage can be made at least once a year.
10. Extra financial help with Medicare costs is available to people with little income and few assets.



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