



Cement Masons

Benefit Bulletin

Assisting you in understanding your benefits

Lifetime Maximum Benefit

Under the Direct Payment Plan, Active Participants and their eligible dependents have a \$2,000,000 lifetime benefit. Retired Participants and their eligible dependents receive up to \$400,000.

The lifetime maximum benefit is subject to an automatic reinstatement of \$2,000 on September 1 of each Plan Year. However, the amount reinstated, when added to the lifetime maximum, may not increase the benefit payable to more than \$2,000,000 for Actives or \$400,000 for Retirees.

As you near 90% usage of your lifetime maximum, a message will be printed on the reverse side of your Explanation of Benefits form, indicating the remaining amount of your lifetime maximum.

Retiree Self-Pay Premium Rate Change

In July, all Retired Participants, enrolled in a health plan, will receive a Notice of Change in Monthly Self Premium Payment Rates, effective September 1, 2009.

This notice contains:

- Current monthly premium,
- September 1, 2009 monthly premium,
- Current health plan coverage.



If you are satisfied with your current plan, no action is necessary. If you want to change your plan, contact the Pension Department.

If you have elected optional vision and/or dental, the premium for that coverage is in addition to your medical plan. Remember, you will continue to be covered as long as you are eligible and continue to make monthly premium payments.

Health Identification Cards

Direct Payment Plan

Show your Prescription Solutions ID card when you obtain prescriptions at a participating pharmacy.

PrescriptionSolutions®

Cement Masons Health and Welfare Trust Fund For Northern California



Participating Pharmacies: The following information is required to process claims for Prescription Solutions plan participants

Subscriber Name: JOHN MASON
 Subscriber ID#: CM0001234
 Patient's Date of Birth and Gender
 Relationship code: 1(Card Holder), 2(Spouse), 3(Dependent), 4(Other)
 BIN: 610494 PCN: 9999 Submitted Group: NCCM

Show your Anthem Blue Cross Health Plan ID card to all health care providers including your doctor, vision care specialist, and hospital.

Anthem



CEMENT MASON HEALTH AND WELFARE TRUST FUND FOR NORTHERN CALIFORNIA

JOHN MASON
Identification Number
OCWCM0001234

Group No: 170257M001
Plan Code: 040
Coverage(s): Medical

PRUDENT BUYER PLAN®



Have your provider include your ID number on all correspondence and billing statements.

Your Pension Benefit

Your pension benefit is made possible by contributions paid by employers as a result of collective bargaining between the District Council of Plasterers and Cement Masons of Northern California and various contractor associations. For each hour you work, your employer makes a contribution to the Pension Fund on your behalf.

Contributions are invested in stocks, bonds and various other financial instruments. All Fund assets are managed by professional investment managers and monitored by an investment consultant.

Your pension benefits are explained in various sections of the Summary Plan Description (SPD) booklet. We recommended that you review the details of your Pension Plan and become familiar with the terms and definitions of your benefits.



Pension Eligibility

Regular Pension:

Age 65, with 5 Years of Credited Service.

Early Retirement:

Age 55 – 64, with 10 Years of Credited Service.

Service Pension:

Ages 55-61, with 25 Benefit Units, or
Ages 62-64 with 20 Benefit Units.

Disability Pension:

Disabled, under age 65, with 10 Years of Credited Service.

Applying for Retirement Benefits

In order to apply for Retirement Benefits, you must first meet the necessary age and service/ credit requirements.

- **Regular, Early Retirement, Service, or Pro Rata Pension**, apply no later than the last month of 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. For a list of age and service/ credit requirements, refer to the Pension SPD booklet.



HEALTH BENEFIT PROGRAMS



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