

Cement Masons Benefit Bulletin

Assisting you in understanding your benefits

Disability Pension

Disability Pension Eligibility requirements:

- 10 years of Credited Service without a permanent Break in Service
- Under age 65
- Earned at least one half year of Credited Service (300 hours), as a result of work and not Disability Hour Credit, in the Plan Credit Year or in the two consecutive Plan Credit Years prior to the Plan Credit Year in which you became disabled
- Disability is expected to result in death or last indefinitely.

There is a six month waiting period before you receive your first benefit payment. The earliest effective date under the Plan for Disability Pension is the first day of the seventh month of your disability if you have filed your Pension Application by the twelfth month from the date on your Social Security Award Notice.



If you are disabled, call the Trust Fund Office or schedule an appointment to meet the Trust Fund's Field Benefit Representative at your Local Union Office.

Extended Dependent Coverage

If you have a college student living at home, check below to determine if he qualifies to be an eligible dependent.

- Unmarried
- 19 -23 years of age
- Enrolled for 8 units in an Accredited Educational Institution
- Dependent upon you for support, and qualified as a dependent for federal income tax purposes.

If so, complete an Application for Student Extended Dependent Coverage Form.



Applying for Retirement Benefits

Eligibility Requirements on the backside of this Bulletin

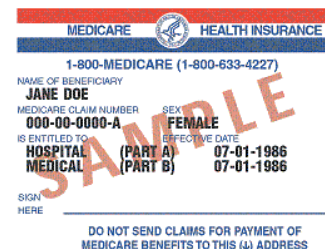
If you are eligible for a:

- Service, Regular, Pro Rata or Early Retirement Pension
Apply no later than the last month you work
- Deferred Vested Pension:
Apply one month before you are eligible for retirement
- Disability Pension:
Apply as soon as you are disabled

Approximately three months after you file an Application for benefits or stop working, you will receive your first benefit payment. Once the Trust Fund Office approves your Pension Application, you will be paid retroactively to your Annuity Starting Date.

Medicare Card

Retired Plan Participants



If you have received a Medicare card, either for yourself or an eligible dependent, mail a copy to the Trust Fund Office immediately.

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

Keep your Records Current

Save yourself a headache or worry about your benefits.
Complete an Enrollment Form for all life changes.

- Marriage
- Divorce
- Adoption
- Legal Guardianship
- Beneficiary
- Birth or Custody of a Stepchild
- Domestic Partner



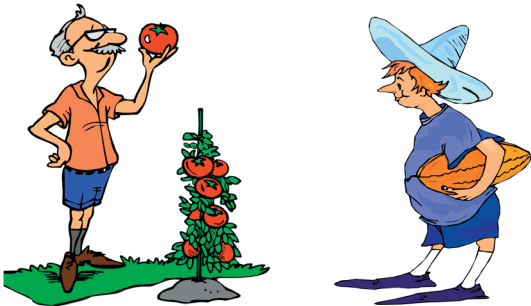
Attach a COPY of supporting documents for all updates as specified on your Enrollment Form.

Pension Plan

Defined Benefit Plan

A specific benefit formula determines the amount of your benefit. Your monthly benefit is based upon:

- Number of Benefit Units earned, plus
- Percent of contributions for work performed, plus
- Amount of supplemental benefit, if applicable.



Make This Your Healthiest Year

Take regular walks

Studies have found that you don't have to exercise vigorously to receive health benefits; you just need to exercise regularly. Walking at a moderate pace for 30 minutes will help you maintain aerobic fitness and decrease your risk of heart disease. It will also keep muscles flexible, reduce stress and help prevent osteoporosis.

Have your cholesterol checked

A blood test called a lipoprotein profile will tell you your cholesterol levels. An optimum total cholesterol level is less than 200 mg/dl, and an optimum LDL is less than 100 mg/dl. If your total level is between 200 and 240 mg/dl, you are considered borderline high; above 240 is considered high. If your cholesterol levels are not in the optimum range, or if you have other risk factors for developing heart disease, talk to your doctor about how to lower your levels.



HEALTH BENEFIT PROGRAMS

Delta Dental Premier
800-765-6003
deltadentalca.org

DeltaCare USA (HMO)
800-422-4234
deltadentalca.org

Pacific Union Dental
800-999-3367
pacificuniondental.com

Rx Solutions
800-562-6223
rxsolutions.com

Vision Service Plan
800-877-7195
vsp.com

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

DISCLAIMER

The Benefit Bulletin's purpose is to provide you and your family with information about the various benefits available and how to effectively use those benefits. There are exclusions and limitations in all Plans and you should carefully read those Plan Rules and Regulations. Health and Welfare Plan rules should be reviewed before seeking medical attention. Your rights as a Plan Participant or Beneficiary can only be determined by consulting the Rules and Regulations of the Plans.