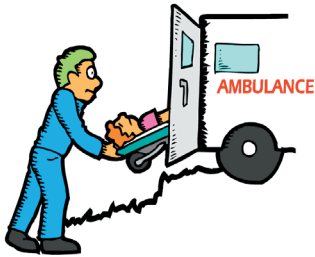


Cement Masons Benefit Bulletin

Assisting you in understanding your benefits

Emergency Situations

Direct Payment Plan



Under Cement Masons Direct Payment Plan, you are covered for emergency care 24-hours a day, seven days a week, regardless of your location. However, if you receive outpatient services at a NON-PPO Emergency facility, you will pay 40% of the cost for the visit and services in addition to a \$100 copayment.

Should you have a medical emergency in the USA, call 911 (if services are available), and/or seek immediate medical attention at the closest Emergency facility. If admitted, the Emergency room copayment will be waived. If you're admitted, have someone contact the Anthem Blue Cross Review Center within 48 hours of your admission. The Review Center's toll-free number is printed on your member ID card.

If you receive services from a PPO Emergency facility, the provider will file the necessary claim forms for you. If you receive services from a NON-PPO provider, you may need to pay for your emergency services when you receive them.

In an Emergency, save out-of-pocket costs and use a PPO facility. Without exception, when you use a NON-PPO facility in an Emergency, you will pay a larger percentage for your outpatient visit and services plus copayment.

Prescription Drug Program

Using the Direct Payment Plan's Prescription Solutions Drug Program is easy. For a small copayment you can purchase a 30-day supply of medication from any retail contracting pharmacy.

If you take medication on a regular basis, use Prescription Solutions' *Mail Service* Pharmacy. This service provides you a 90-day supply of medication for the cost of two copayments.

To save money on your supply of medication, sign up for the Mail Service Pharmacy.



Question and Answer

Q. Can I add my parents to the Health Plan, and who is an eligible dependent?

A. No, your eligible dependents include:

A lawful spouse; An unmarried natural or adopted child younger than age 19 (an adopted child is covered from the date he is placed in your custody); An unmarried stepchild or foster child younger than age 19, provided he resides in your home and is dependent upon you for support; An unmarried child who is age 19 but less than age 23, is a student at an accredited educational institution, enrolled for at least 8 units of credit per semester, is primarily dependent on you for support and qualifies as your dependent for federal income tax purposes; An unmarried child, older than age 19 but prevented from earning a living because of a mental or physical handicap and is primarily dependent on you for support.

The above definition of eligible dependents applies to both Active and Retired Cement Masons. Eligibility rules of dependents can be found on pages 11, 19 and 69 in your Health and Welfare Plan booklet.



Pension Terms

A **Pensioner** is a Retired Employee receiving pension benefits under the Pension Plan.

A **Beneficiary** is a person who is receiving benefits under this Plan because of his designation for those benefits by a Pensioner or Participant.



Credited Service is used for vesting purposes based on hours worked within a Plan Credit Year.

- 870 hours in Covered Employment within the Plan Credit Year yields one Year of Credited Service.
- The **Plan Credit Year** is February 1 of any year through January 31 of the following year

Vested is entitlement to a future benefit from the Pension Plan, even if you stop working and never return to work in Covered Employment.

Lifetime Maximum Benefit

Currently, each Active Participant and their eligible Dependents can receive up to \$2 million and each Retired Participant and their eligible Dependents can receive up to \$400,000 in a lifetime of benefits* under the Direct Payment Plan.

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



*Does not apply to prescription drugs.

Pensioner and Beneficiary Audit Form Retired Cement Masons



If you haven't sent in your completed Pensioner and Beneficiary Audit Form to the Trust Fund Office, your June 2010 pension benefit check will be held until the completed form is received.

If you have questions concerning the Pensioner and Beneficiary Audit Form, contact the Pension Department at the Trust Fund Office.

COBRA Reminder

If you have elected **COBRA** Continuation Coverage, be certain to make your check payable to Cement Masons Health and Welfare Trust Fund and include the payment coupon with your payment which is due the 1st of each month.



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
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.