

Cement Masons Benefit Bulletin

Assisting you in understanding your benefits

Can I Work While Receiving A Monthly Pension Benefit?

I was offered a job.
Is it okay to work while receiving
my monthly pension benefit?

Possibly, some jobs are okay while others are not.
Before you take the job, contact the Trust Fund Office.



If the job is okay, you can take it and still receive your monthly pension benefit.
If the job is not okay, but you still plan on taking it, your monthly pension benefit will stop as soon as you start working.
When you stop working and want to start receiving your monthly pension benefit again, there will be a three month delay.
If you are 65 or older, special rules apply, contact the Trust Fund Office.

Health Plan Coverage For Student Dependents

Allows your student dependent to have health coverage if he is:

- an eligible dependent age 19 to 23
- a full-time student (8 units)
- is listed as a dependent on your income tax return

If he is unable to continue as a full-time student due to illness or disability, he may receive an extension of health coverage for up to one year or until age 23.

Contact the Trust Fund Office to apply for the extension of coverage.



How to Save Money On Generic Prescription Drugs

Direct Payment Plan

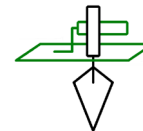
When you purchase generic prescription drugs from a local pharmacy, you typically receive a 30-day supply for a \$10 copayment.

If you will be taking these generic prescription drugs for a longer period of time, use Prescription Solutions Mail Service Pharmacy. This service provides you with a 90-day supply for a \$20 copayment. This amounts to a 33% savings.

Contact the Trust Fund Office for more information.



Enclosed in this issue:



Change in the
Suspension Rules
of the Pension Plan
Announcement

Are My Children Entitled To My Retirement Benefit?

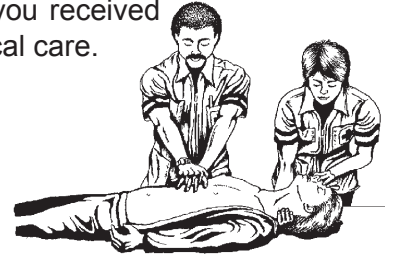
NO –if you are eligible and married and die prior to retirement or after retirement, your surviving spouse and not your children, will be entitled to the Surviving Spouse Pension.



Have You Had Emergency Medical Care In A Foreign Country?

If so, send all original documents with your health care identification number to the Trust Fund Office.

When you travel out of the USA and receive emergency medical care, you will be responsible for all medical bills, if the Trust Fund's medical consultant finds that you received non-emergency medical care.



Overnight Hospital Stay Pre-Authorization

Next month I'm having surgery.



Non-emergency surgery? You need pre-authorization for the number of days you stay in the hospital. Without pre-authorization you will pay more.



I'll call my doctor to make sure the pre-authorization was done. Thanks, you probably saved me money.



HEALTH BENEFIT PROGRAMS BENEFIT CONTACT INFORMATION

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.

Cement Masons Pension Trust Fund for Northern California

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IMPORTANT ANNOUNCEMENT

Insert to the September, 2010 Bulletin

Date: September 22, 2010

TO: All Pension Plan Participants

RE: Change in the Suspension Rules of the Pension Plan

This Announcement advises Pensioners, who are receiving a pension benefit from the Trust Fund, about the latest change in the Plan's "Suspension" rule.

When the term "suspension" is used, it means that the pension benefit is stopped because of an action or failure by the Pensioner.

One of the primary reasons a pension stops is when a Pensioner is working in a job not allowed by the Pension Plan.

The scope of the "suspension" rule was changed to allow a Pensioner, in receipt of a pension from the Plan, **to work, at certain jobs, under certain conditions**, without having their pension suspended (stopped).

The following list outlines the **type** of jobs, and for **whom you may work**, that may be free from the suspension rule. However, before you accept any position on the list, there is a special form both you and the Employer must complete and submit to the Trust Fund. When the Trust Fund receives the completed form, a decision will be made as to whether you may work at the job and continue to receive your pension benefit. Call the Trust Fund Office to request the form if you are considering one of the listed positions:

- Owner or partial owner of a company, provided that the Employer is **signatory** to a District Council of Plasterers and Cement Masons of Northern California Collective Bargaining Agreement (CBA).
- Equipment or Personnel Dispatcher **for a Contributing Employer**.
- Human Resources or Personnel Manager **for a Contributing Employer**.
- Instructor **for a Contributing Employer** on skills that are **not** trained for at one of the District Council of Plasterers and Cement Masons of Northern California training facilities.
- Supervisor or Superintendent in the construction industry **for a Contributing Employer and the position is paid on a salaried basis** (not hourly).
- Estimator **for a Contributing Employer**.
- Office worker **for a Contributing Employer**.
- Project Manager **for a Contributing Employer**.
- Safety Officer **for a Contributing Employer**.
- Inspector **for a Contributing Employer**.

Continued on reverse side

Under no circumstances will the Pensioner, under the age of 65, be permitted to perform any type of job covered by a Collective Bargaining Agreement between the District Council of Plasterers and Cement Masons of Northern California (the union) and the Employer while receiving a pension from the Plan. Special rules apply if you are between the age of 65 and 70 ½ and older than 70 ½. Call the Trust Fund Office for additional information if you are 65 or older. If the Pensioner, who is receiving a pension from the Plan, is found to be performing the type of job covered under the Collective Bargaining Agreement, his pension benefits will be suspended and penalties assessed against future retirement benefits.

Sincerely,

Board of Trustees

DISCLAIMER

This Announcement is intended to be a brief summary of the Plan change. It cannot describe each and every Plan Provision that may be relevant to your situation. You should always refer to your Plan Booklet for the full details of your Plan. You should keep all Important Announcements with your Pension Plan Booklet so that it contains up-to-date information about the Plan.