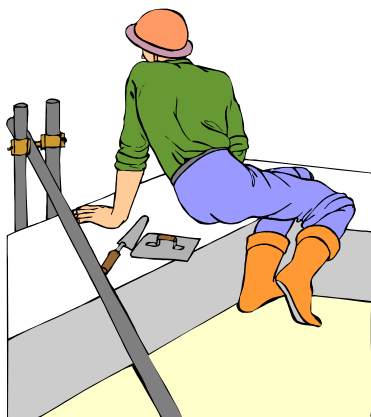


# Cement Masons Benefit Bulletin

Assisting you in understanding your benefits

## 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.

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.

Understanding the terms and definitions of your benefits will assist in planning your retirement. To learn more about your pension benefit, review the Summary Plan Description in the front half of your Pension Plan booklet. If you are planning to retire and are not sure how to begin the process, contact the Pension department at the Trust Fund Office.



### Enclosed in this issue:

Prescription Solutions information and guides

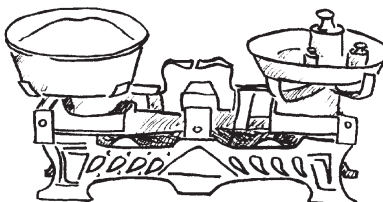


## Health and Welfare Plan Specialty Pharmacy Provider



Prescription Solutions Specialty Pharmacy will replace CuraScript as the Specialty Pharmacy Provider effective February 1, 2011. Participants currently using CuraScript will receive a notice from Prescription Solutions in late December, 2010 with information about the Rx Solutions Specialty Pharmacy.

Shortly before February 1, 2011, a Prescription Solutions Specialty Pharmacy team member will contact, by phone, each individual taking Specialty Medications to assist with the transition from CuraScript to Prescription



## Annual Pension Funding Notices

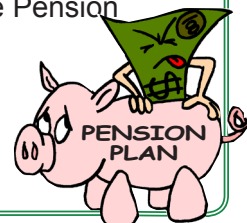
In late December you will receive two Notices regarding your Pension Plan's Funding:

### The Annual Funding Notice

- Describes the overall financial health of the Pension Plan and the current funding percentage.

### The Notice of Funded Status

- Describes the various funding zones and the Pension Plan's current zone status.



## Pension Statement

You are entitled to request a Statement that provides the following information:

# Check & Compare



- Vested Status
- Reported Hours
- Credited Service
- Disability Hours
- Benefit Units
- Estimated Monthly Benefit as age 65

To request your Pension Statement, write to\*:

Cement Masons Pension Trust Fund  
Attention: Fund Manager  
220 Campus Lane, Fairfield, CA 94534-1499

*\*Only one request per year.*



### Preparing for Medicare

*Participants Preparing for Retirement*

Here are ten important points regarding Medicare ([www.ssa.gov](http://www.ssa.gov)):

1. There are two ways to get Medicare:  
Medicare (Part A and Part B) or Medicare Advantage (Part C).
2. Medicare 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 your current coverage fits with Medicare should be considered.
8. There are deadlines for enrolling in Medicare. To avoid penalties contact 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  
[deltadentalca.org](http://deltadentalca.org)

DeltaCare USA (HMO)  
800-422-4234  
[deltadentalca.org](http://deltadentalca.org)

Pacific Union Dental  
800-999-3367  
[pacificuniondental.com](http://pacificuniondental.com)

Rx Solutions  
800-562-6223  
[rxsolutions.com](http://rxsolutions.com)

Vision Service Plan  
800-877-7195  
[vsp.com](http://vsp.com)

Kaiser Permanente  
800-464-4000  
[kaiserpermanente.org](http://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.