



Cement Masons Benefit Bulletin

Helping you understand your benefits

Pension Plan Terms

In the upcoming issues of the monthly publications, we are going to be explaining some important Pension Plan terms and rules. Keep your publications so that you may refer back to them when we use a term that was defined in a previous issue.

Pension Definitions

Plan Credit Year:	February 1st through the following January 31st.
Contributing Employer:	An Employer who is required by a Collective Bargaining Agreement to make contributions to the Cement Masons Pension Plan.
Covered Employment:	Means employment for an Employer who is required by a Collective Bargaining Agreement to make contributions to the Cement Masons Pension Plan.
Non-Covered Employment:	Means employment, for a Contributing Employer , that is not covered by the Cement Masons Collective Bargaining Agreement. (To be discussed in the next issue).
Credited Service:	When you work 870 hours in Covered Employment for a Contributing Employer, within a Plan Credit Year, you are earning "Credited Service". If you work less than 870 hours, you may be able to earn a portion of a Year of Credited Service so long as you work at least 300 hours within the Plan Credit Year. See the chart below which explains the minimum number of hours and how you earn Credited Service.
Vested:	You have earned enough Years of Credited Service, without a Permanent Break in Service, to be entitled to a future Benefit once you have stopped working and meet age requirements for a pension.
Break in Service:	Means that you have lost previously earned Credited Service. You cannot have a Break in Service if you are Vested. More will be explained about Breaks in Service in future issues.
Normal Retirement Age:	Age 65
Annuity Starting Date:	The date a pension benefit begins.

Hours Worked Within a Plan Credit Year = Credited Service



Less than 300	=	No Credited Service Earned
300 to 499 hours	=	¼ of a Year of Credited Service (.25)
500 to 749 hours	=	½ of a Year of Credited Service (.50)
750 to 869 hours	=	¾ of a Year of Credited Service (.75)
870 hours or more	=	One Full Year of Credited Service

Enclosed with this issue:

Important Announcement:

*Pension
Statement of Account*



Ready to Retire?



It is common for people to have questions when they are retiring. If you have questions concerning your pension and require assistance in completing the Pension Application, contact the Trust Fund Office. Only the Trust Fund Office has the authority to officially answer your questions concerning the Pension Plan. You may come to the Trust Fund Office for assistance, Monday through Friday from 8:00 AM to 5:00 PM. For personalized service, the Trust Fund Office has a Field Benefit Representative that makes regularly scheduled visits to most Local Unions. To schedule an appointment to meet with the Representative at your Local Union Office, call your Local Union.

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, 2011.

This notice contains: Current monthly premium, September 1, 2011 monthly premium, and 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.



Dental Plan Open Enrollment

The time to change your Dental Plan is during "Open Enrollment" from July 1 through August 14. Dental Plan changes become effective on September 1.

Dental Plan Options:

Delta Dental Premier: Traditional FEE-FOR-SERVICE Plan. Dental procedures paid according to a Table of Allowances. You pay the difference between the allowance and the dentist's fees.

Delta Dental PPO: Dentists in the Delta Dental PPO plan negotiate fees that are even lower than the Delta Dental Premier plan. Dental procedures paid according to a Table of Allowances. You pay the difference between dentist's fees and allowance.

DeltaCare USA: Prepaid Dental Plan with minimal copayments. All services must be provided by a DeltaCare USA dentist. If you obtain services outside DeltaCare USA, you will be responsible for payment.

Pacific Union Dental (PUD): Prepaid Dental Plan with minimal copayments. All services must be provided by a PUD dentist. If you obtain services outside PUD, you will be responsible for payment.

For more information about Dental Plans, contact Health and Welfare Department at the Trust Fund Office.

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

**PRESCRIPTION
SOLUTIONS**
800-562-6223
rxsolutions.com

VISION SERVICE PLAN
800-877-7195
vsp.com

**SENIOR ADVANTAGE
KAISER**
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.