

# The Cement Mixer

A Quarterly Newsletter for Northern California Cement Masons

Fall 2005 #27

## Vision Service Plan's Laser VisionCare<sup>SM</sup> Program



If you're tired of wearing glasses and contacts, VSP's Laser VisionCare Program could be what you're looking for. If you're nearsighted, farsighted or have astigmatism, are at least 18 years old and in good health with no eye diseases - you're a potential candidate for laser vision correction.

Though laser vision correction is not a benefit under the Cement Masons Vision Plan or Medical Plan, you can take advantage of

- The discounted fee offered through this program.
- The peace of mind that comes in knowing that your trusted VSP doctor will manage your laser vision correction care, working with the highest-quality surgeons and laser centers.

Since laser vision correction is a surgical procedure, the decision to have it should be made carefully. Follow these steps to learn the facts and find out if it's right for you.

1. Visit [vsp.com](http://vsp.com) to:
  - Get details about the program and laser vision correction.

- Learn what to expect during surgery.
- Download questions to ask your doctor.
- Review and download Frequently Asked Questions about the procedure.
- Find a VSP network doctor.

2. Confirm you eligibility before scheduling an appointment. Log on to [vsp.com](http://vsp.com) or call VSP Member Services at 800-877-7195.

3. Call your VSP network doctor to verify their participation in the program.

4. Schedule a complimentary screening with your VSP network doctor to learn more about laser vision correction.

While the screening and consultation with your VSP doctor is complimentary, if you have a pre-operative exam and do not proceed with the surgery, your VSP doctor may charge an exam fee of up to \$100.

To learn more about Laser VisionCare, contact VSP or the Fund Office to request a copy of VSP's brochure.

## Prescription Drug Benefit



You may have your prescriptions filled at any contracting pharmacy by presenting your prescription drug card and paying a co-payment for generic drugs. If you or your physician choose a brand name drug over a generic, you will be responsible for the difference in cost between the generic and brand-name drug in addition to the designated co-payment. If generic is not available, you are only responsible for the co-payment.

\*Prescription coverage is administered by Rx Solutions, Inc. providing Retail and Mail Order services as detailed below:

### Retail Pharmacy

Co-payment amount:

- \$10 per generic prescription.
- \$25 per brand name prescription, plus any difference in cost.

Maximum Day Supply - 30 days per prescription.

### Mail Order Service

Co-payment amount:

- \$20 per generic prescription
- \$50 per brand name prescription, plus any difference in cost.

Maximum Day Supply - 90 days per prescription.

\*Cement Masons enrolled in the Kaiser Plan must obtain their prescription drugs through Kaiser Pharmacies.

## VSP Discounted Pricing



You'll save an average of 15 percent off the regular price at contracted laser centers - or an additional 5 percent off the center's promotional price\* - which could add up to hundreds of dollars in savings.

*\*VSP discounts may not apply to some laser center promotional programs.*



## Choosing Medical Coverage That's Right for You

Active participants have 2 Medical Plans from which to choose medical coverage:

- **Cement Masons Health and Welfare** (contracts with Blue Cross of California's Prudent Buyer Plan, a PPO), and
- **Kaiser**, a Health Maintenance Organization (HMO).

Retired participants also have 2 Medical Plans from which to choose medical coverage, depending on age and residence:

- **Cement Masons Health and Welfare** (contracts with Blue Cross of California's Prudent Buyer Plan, a PPO);
- **Kaiser** (HMO)
  - Regular (Non-Medicare) and
  - Senior Advantage (Medicare)

The medical coverage you choose is up to you. You may want to start by asking yourself a few questions. For example, have there been any

changes in your health care needs over the last year? Are you, or is a member of your family now required to take medications on a regular basis? Compare the prescription drug benefit – does one plan cap (set a maximum on drug benefits) while another does not? Out-of-pocket expenses may be an important consideration also.

What about co-payments? If you have children, you probably visit doctors on a regular basis and co-payments can add up. Maybe you have a medical condition, requiring frequent visits to your doctor. This too can involve co-payments. Do you prefer the freedom of choosing when and which specialist to see? If so, an HMO may not be the plan for you, since it requires a primary care physician to arrange visits to specialists.

There are many more questions you could ask yourself; these are only a few. Of course, if you and your family are satisfied with your current medical coverage, you need not do anything. Remember, you may change your coverage at any time, up to a maximum of two times in one year.

### Going the Extra Mile



Are you having difficulty completing a Pension application? Do you need help resolving a benefit claim? Perhaps you could use the services of the Fund's Field Benefit Representative. The Trust Funds have a Benefit Rep who makes visits to various Local Union offices on request. Our Benefit Rep is available to answer your questions on Pension, Health and Welfare, and Vacation and to provide assistance in filling out forms.

If you need help with a benefit problem, arrange to meet with the Fund's Benefit Rep. Call your Local Union to make an appointment on a day she is in your area.

Monday

San Jose

Tuesday

San Francisco

Wednesday

Sacramento

Thursday

4th Thursday  
Stockton  
Modesto

## **Questions & Answers**

**Q.** How can I tell if I've satisfied my annual deductible?

**A.** If you or any of your dependents are currently receiving treatment under the medical plan, it is important that you keep all records of the services, especially the Explanation of Benefits (EOB). Your EOB serves as proof of how much you have paid toward your deductible, out-of-pocket maximum and how many lifetime benefit dollars you have used.

Read the back side, bottom portion of the EOB. There you will find your Plan Year Benefit Status as of the claim payment date in the following order:

- Deductible dollar amount satisfied for an individual and family;
- Out-of-Pocket dollar amount you have satisfied and the;
- Lifetime Maximum Benefit Amount appears when you have used 90% or more of your Lifetime benefit maximum.

**Q.** My Employer has refused to pay contributions to the Trust Funds. What can I do to help the Funds collect what is due?

**A.** First, it is important to have saved copies of your check stubs and write the job site and prime contractor information on each stub. Contact your Local Union office or call the Accounts Receivable Department with the information or copy the check stubs and mail them into the Fund Office (telephone numbers and address appear on the back cover). Remember, the more detailed and timely the information, the better the chances of collecting those contributions.

## Pension Death Benefit

Death benefits are provided as follows:

- **Pre-retirement Surviving Spouse:** lawful spouse receives survivor benefits depending on age and service status.
- **Husband-and-Wife:** lawful spouse receives benefits should the participant die after retirement. The husband and wife must have been married on the date of retirement and for at least one year prior to death.
- **Pensioner's Lump-Sum Death Benefit:** payment of \$100 for each Benefit Unit earned, payable to surviving spouse, if any, or eligible surviving relatives in the following order: children, parents, siblings or estate of deceased pensioner.

## ATTENTION RETIREES

### Medical Coverage Marketing Ads



Before you make a decision to enroll in an Individual Medical Plan offered by an HMO, compare "apples to apples", That is compare your current Medical Coverage Plan to the proposed Individual Coverage Plan.

Use the following list as a guide when comparing costs and provider services:

What is the

- Cost/Payment plan
- Co-payment
- Office Visit Charge
- Annual Deductible
- Lifetime Maximum
- Doctor Network
- Emergency Room Cost

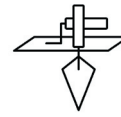
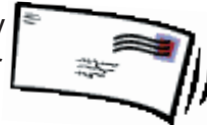
Use Cement Mason's Summary of Benefits pamphlet to assist you in comparing your Medical Coverage Plan and the Individual Medical Plan. This pamphlet is available from your Local Union office or by calling the Trust Fund Office.

# CALENDAR

On or About This Date	We Will Mail	You Should
November 30, 2005	Vacation/Holiday Benefit Checks	Complete a new Enrollment Form if you have moved recently.



If you are interested in having your vacation/holiday *benefit check deposited electronically*, contact the Vacation department at the Fund Office, 8:00am - 5:00pm, Monday through Friday at 707-864-3300 or toll free at 888-245-5005.



## Contacting The Fund Office


Cement Masons Trust Funds  
220 Campus Lane  
Fairfield, CA 94534-1499



(707) 864 - 3300  
or Toll Free  
(888) 245 - 5005



Internet Web site:  
[www.norcalcementmasons.org](http://www.norcalcementmasons.org)



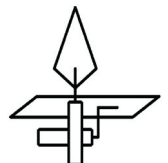
The next issue of the **Cement Mixer** is scheduled to be mailed on **January 15, 2006**

The Cement Mixer is published by the Northern California Cement Masons Funds Administration, Inc. Its purpose is to provide you and your family with information about the various benefits available to eligible participants and how to effectively use those benefits. It is not intended as a substitute for official Plan documents. Your rights as a Plan Participant or Beneficiary can only be determined by consulting the actual text of the Plan Booklet. Please submit any comments or suggestions to the address listed above.

www.norcalcementmasons.org

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