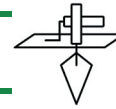


The Cement Mixer

A Quarterly Newsletter for Northern California Cement Masons



Spring 2006 #29

Your Medical Claim - From Start to Finish

The medical claim trail begins when you schedule an appointment with your physician. At the doctor's office, you may be asked to show your Health Plan ID card and pay the appropriate copayment.

Your health care provider will complete a claim form, referred to as a "HCFA 1500," a universal medical claim form approved by the American Medical Association. In addition to identifying the patient, the claim includes a diagnosis (the reason for your visit) and procedure code (the service provided during your visit). The provider then submits the claim to the Fund Office.

Once a claim reaches the Fund Office, it is opened and scanned into the Fund's computer system. The scanner not only takes a "picture" of the claim, but also dates the document and records it into the computer system. Our computer system includes many security features, such as, encryption, firewalls, and limited access only to authorized personnel. We take patient privacy and security issues seriously. Our staff is trained to handle medical claims in compliance with governmental regulations and in conformance to the Fund's internal controls.

Once in the computer system, the claim is ready for processing. A claims adjuster verifies eligibility of the patient and that the provider included a diagnosis and procedure

code. Depending on the complexity of the claim, it takes an adjuster an average of 5 minutes to process. Some claims are more complicated, requiring more time and research. In some cases, the provider submits an incomplete claim form, which means that certain information, necessary to process a claim, is missing. When this happens, the Fund Office generates an Important Notice, requesting the information necessary to complete the claim.

Once completed, the claim is priced by Blue Cross, according to Prudent Buyer Plan negotiated rates.

All this preparation and handling results in a payment. The computer prints a check, along with an Explanation of Benefits (EOB). The EOB shows the information that has been scanned, verified, and entered. It also prints additional information on the reverse side, such as your right to appeal a benefit determination.

For information on filing a claim or about the appeals procedures issued by the Department of Labor, request a copy of Cement Masons Direct Pay Plan Claims and Appeals Procedures.



Question and Answer



Q. If a Cement Mason resides in the "Preferred Provider Plan Service Area," he is subject to the Preferred Provider Plan reimbursement provisions. What or where is the "Preferred Provider Plan Service Area"?

A. The Preferred Provider Plan Service Area is comprised of the 46 Northern California Counties which are:

Alameda	Nevada
Alpine	Placer
Amador	Plumas
Butte	Sacramento
Calaveras	San Benito
Colusa	San Francisco
Contra Costa	San Joaquin
Del Norte	San Mateo
El Dorado	Santa Clara
Fresno	Santa Cruz
Glenn	Shasta
Humboldt	Sierra
Kings	Siskiyou
Lake	Solano
Lassen	Sonoma
Madera	Stanislaus
Marin	Sutter
Mariposa	Tehama
Mendocino	Tulare
Merced	Tulare
Modoc	Tuolumne
Monterey	Yolo
Napa	Yuba



Privacy and Your Health Information

Most of us feel that our health and medical information is private and should be protected, and we want to know who has this information.

HIPAA Privacy pertains to the following group health plan benefits sponsored by Cement Masons Health and Welfare Trust Fund.

Federal law:

- Gives you rights over your health information,
- Sets rules and limits on who can look at and receive your health information.

- The Direct Pay Medical, Dental, and Vision Plan.
- Other health benefits regulated by HIPAA that are self-funded or self-administered.
- COBRA Administration.

What information is protected?

- Information your doctors, nurses, and other health care providers put in your medical record.
- Conversations your doctor has about your care or treatment with nurses and others.
- Information about you in your health insurer's computer system.
- Billing information about you at your clinic.
- Most other health information about you held by those who must follow this law.

To obtain a copy of this Fund's HIPAA Notice of Privacy Practices write or call the HIPAA Compliance Director at the Fund Office.

HIPAA Privacy Notices that pertain to the insured medical and dental benefits *not* offered by this Trust Fund can be obtained by contacting Kaiser Foundation Health Plan, Delta Dental, Delta PMI, and Pacific Union Dental at the address provided in the Evidence of Coverage you received from the insurer.

Kaiser Offers EasyFILL



Kaiser Permanente provides a convenient, no hassle way of refilling your prescriptions. With the EasyFILL method, Kaiser members can order refills by calling the Kaiser pharmacy refill phone number printed on the prescription label.

Follow the prompts and at the end of the call, you will be told when your prescription

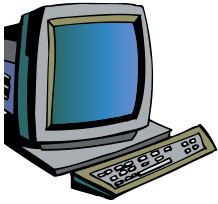
will be ready to pick up or, if you prefer, mailed to your home.

You can also order refills online, anytime in the comfort of your own home. It's fast; it's easy; and it's available 24 hours a day. Through the members only Web site, you can have your

refills mailed to your home or you can pick them up at any Kaiser Permanente pharmacy. You can also check the status of each refill and research information on medications.

For on line services, enter: www.kaiserpermanente.org/california. Click on "Kaiser Permanente Online Members Only" and then "Prescription Center" and follow the prompts. Before using the online refill service, you will need to register for a personal identification number (PIN). It's easy.

Go to the Web site address above, enter your Medical Record Number and choose a PIN. Within 10 days, you will receive an activation code in the mail, giving you access to all of Kaiser's Web site's automated features.



Web Site Update

Have you noticed the recently made enhancements on the Web site? More forms have been added. With access to these frequently used forms, you no longer need to contact the Fund Office. From the comfort and convenience of your home, you can download, complete, and mail it to the Fund Office.

The first step is to enter the Fund's Web site by keying in *www.norcalcementmasons.org*. Once there, click "Request Booklets & Forms." Click on the category of form you want such as Health & Welfare Forms, Information, PHI Notices and Forms, or Pension Forms.

To follow are a few of the Forms available:

- Benefit Application
- Application for Student Extended Dependent Coverage
- Beneficiary Enrollment Form

- Disability Certification
- Pension Benefit Application
- Pension Electronic Direct Deposit Authorization

Each includes a description so that you know which form is appropriate for your needs.

To open, view and print any of the forms available in PDF (Portable Document Format), you must have Adobe Acrobat Reader. In case you do not have it, you can download it through the link provided on our Web site.

Even if a form can be downloaded, you may prefer to have forms mailed to your home, click on the "Mail Me A Copy" option. Scroll to the bottom of the page to enter your name and address. That's it!

If you do not find what you are looking for, click on "Miscellaneous Requests" and type in your request.

Be sure to visit us soon at:
www.norcalcementmasons.org

PENSION BENEFIT CHECK SCHEDULE

Do you call the Fund Office to find out what day your monthly benefit check has been electronically deposited or mailed?

Wonder no more!

Your pension check is electronically deposited (*if you elected this service*) or mailed three days before the end of each month.

Besides, every Quarterly Newsletter lists the mail date of the monthly pension benefit checks in the Calendar section, and the next mail date is indicated on your benefit check stub.

ATTENTION RETIRED CEMENT MASONS

Have you returned the Statement by Pensioner or Beneficiary?

The Statement that was mailed to all Pensioners and Beneficiaries must be completed in full and in some cases, must be notarized, or your signature witnessed by a Union official.

If we do not receive your statement by May 31, future pension checks will not be issued.

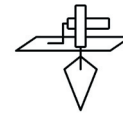
If you have any questions concerning your Statement, contact the Pension Department at the Fund Office.

CALENDAR

On or About This Date	We Will Mail	You Should
April 26, 2006	May 2006 Pension Benefit Check	Retain check stub for your records
May 5, 2006	2nd Request Statement by Pensioner or Beneficiary	Complete and return to Fund Office by May 31, 2006.
May 29, 2006	June 2006 Pension Benefit Check	Retain check stub for your records
June 28, 2006	July 2006 Pension Benefit Check	Retain check stub for your records

INTERESTED IN ELECTRONIC DEPOSIT OF YOUR MONTHLY PENSION BENEFIT CHECK?

CALL THE FUND OFFICE AND ASK THE PENSION DEPARTMENT TO SEND YOU THE DIRECT DEPOSIT ELECTION FORM.



Contacting The Fund Office



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



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

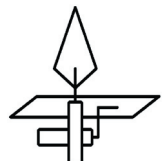


Internet Web site:
www.norcalcementmasons.org

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 Rules and Regulations of the Plans. Please submit any comments or suggestions to the address listed above.

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