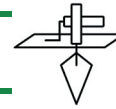


# The Cement Mixer

A Quarterly Newsletter for Northern California Cement Masons



Summer 2006 #30

## Cement Masons Take Part in Health Care Coalition

As participants of the Cement Masons Health and Welfare Trust Fund, you have certain rights under the Employee Retirement Income Security Act, (ERISA). In addition to creating rights, ERISA imposes duties on the people who operate your health plan. The fund's trustees have a duty to manage the plan prudently and in the interest of the participants and beneficiaries. To accomplish this, the trustees review the health plan's design in order to provide you and your family with the best benefits possible while maintaining the fund's financial stability.



Basic Crafts Health Care Consumer Coalition.

The coalition's basic goals are to:

- Improve bargaining and purchasing power
- Establish a network of health care providers
- Promote competition
- Identify areas of cost containment.

The coalition contracts with various providers throughout the California and Nevada areas on behalf of the various trust funds that participate. Currently the coalitions

represent more than 700,000 participants and beneficiaries.

The fund is a member of the Basic Crafts Health Care Coalition. The coalition is established for the primary purpose of obtaining quality, cost-effective health care. Together with the health and welfare funds of the Field Ironworkers, Carpenters, Laborers and Operating Engineers, the Cement Masons Health and Welfare Trust Fund formed the

Delivering high quality, cost-effective health benefits is a complex process. However, with the formation of the coalition, Cement Masons and the other participating funds are in a better position to provide quality health care benefits that you and your family deserve.

## Direct Pay Plan Participants

### Urgent Care Center



The overuse of emergency room services for non emergency situations is one of the top cost drivers in health care today. To address this problem, Blue Cross of California is developing an Urgent Care Center Network to fill the gap between PPO members' primary care physicians and the emergency room. Urgent Care Centers provide medical services on a drop-in basis with no appointment needed. Waiting time is less, as is exposure to serious diseases that you risk in an emergency room.

For a list of the Urgent Care Centers in your area, contact the Fund Office.

### ELECTRONIC DIRECT DEPOSIT

Eliminate the risk of check theft, loss or forgery.

Have your monthly pension benefit deposited to your account the day the Fund issues payment.

It's *Safe, Easy, and Free!*

## New Health Care ID Cards for Direct Pay Participants

In order to prevent identity theft, the Cement Masons Health and Welfare Trust Fund with the assistance of Blue Cross of California will issue new Health Care ID cards for all participants. The new ID card will reflect an identifying health care number unique to you. This new number replaces your social security number and can be used to identify you to your provider.

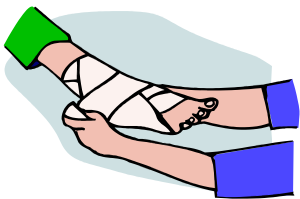


dentist, vision care specialist, pharmacy, doctor, etc. It is recommended that each health care provider update his records using the new ID card number to identify you and your eligible dependents for services and claims payment.

More information about the new Health Care ID will be sent you in future publications. If you have any questions about the new Health Care ID card, please contact the Health and Welfare department at the Trust Fund office.

Show your new ID card to your health care provider on your next visit. This includes your

### Minor Injury Clinic



#### Kaiser Members Only

In the case of a minor injury that is *not* a medical or psychiatric life-threatening incident, Kaiser members would benefit from visiting the nearest Minor Injury Clinic.

There are situations in which individuals appear in the emergency room when a visit to the Minor Injury Clinic would be more appropriate. For instance, if you have fallen and twisted or sprained your ankle or wrist, or if you have a minor abrasion or cut, visit the Minor Injury Clinic.

Though it is sometimes difficult to know when or when not to seek emergency care, always err on the side of caution, in an emergency, call 911.

#### Active Member Copayment per Visit:

Emergency Room	Minor Injury Clinic
\$100	\$20

#### Retired Member Copayment per Visit:

Emergency Room	Minor Injury Clinic
\$100	\$20

### FUND FACTS

7.95%

Ten-year average return on Pension Fund assets.

41 years

The average age of an active participant in the Pension Plan.

3.5 million

Total hours worked by Northern California Cement Masons in 2005

\$44,208

Average annual amount of a service pension award

## All Hospital Admissions Require Utilization Review

If you are scheduled to be admitted to a hospital on an elective, non-emergency basis, you must have your physician arrange



Utilization Review (UR) through Blue Cross, the Fund's Professional Review Organization (PRO). This review must be done before you are admitted to the hospital.

What is the purpose of UR? UR is performed to determine, or pre-certify the number of inpatient days that are medically necessary for a hospital stay. Blue Cross reviews your case, taking into consideration the type of surgery and any special circumstances that may affect your inpatient stay. This process is referred to as "Pre-Admission Review." It must be performed prior to a confinement for an elective, non-emergency stay. With the exception of emergencies, almost all inpatient stays are subject to Pre-Admission Review.

Next, while you are in the hospital, the PRO follows up with another review, called "Concurrent Review." The purpose of this review is to

confirm the number of inpatient days originally authorized. In most cases, the PRO will not change the number of days it pre-authorized. Should the PRO change the number

of days originally authorized, you will be advised of any change in time to make other arrangements, or to appeal the decision. If you are admitted to a hospital on an emergency basis, you only need to obtain Concurrent Review.

Because the Fund's **Direct Payment Plan** uses Blue Cross' *Prudent Buyer Plan* network, you most likely will be admitted to a participating hospital. *Prudent Buyer Plan* hospitals know that health plans have UR requirements and will make arrangements for it to be performed. However, be sure to follow up with your physician or hospital to make sure UR has been performed. If you are being admitted to a non-participating hospital, your physician must arrange UR by calling Blue Cross at (800) 274-7767. If it is an emergency admission, you or someone caring for your affairs should notify Blue Cross at (800) 274-7767 within 24 hours of your

hospitalization. Blue Cross will then arrange Concurrent Review.

What happens if you do not comply with Utilization Review? If you do not obtain Pre-Admission Review on an elective, non-emergency confinement, or Concurrent Review on an emergency admit, you will be responsible for 20% of the first \$10,000 of Plan benefits ordinarily in effect. This is in addition to your co-insurance at a participating hospital or non-participating hospital, as the case may be. If you fail to obtain Pre-Admission or Concurrent Review, the PRO performs a "Retrospective Review" after you have left the hospital. If the PRO determines that your inpatient stay was not medically necessary, no benefits will be payable. If, however, it determines that your stay was medically necessary, you are still responsible for 20% of the first \$10,000 of benefits.

The key to maximizing your hospital benefits is to inform your physician and hospital that ***your health plan requires Utilization Review on all hospital admissions, whether elective, non-emergency or emergency.***

### ATTENTION PENSIONERS AND BENEFICIARIES

If you haven't returned the Annual Statement by Pensioner or Beneficiary mailed to you in March, your future pension benefit checks **will not** be issued.

To continue receiving your pension benefit, complete then immediately return the Annual Statement by Pensioner or Beneficiary. In some cases, the Statement will need to be notarized, or witnessed by a Union official.

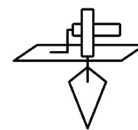
If you have any questions concerning your Statement, contact the Pension Department at the Fund Office.

# CALENDAR

On or About This Date	We Will Mail	You Should
July 24, 2006	Annual Self-Pay Premium Rate Change	Retain the letter to verify that the appropriate deduction is made to your pension benefit.
July 26, 2006	August 2006 Pension Benefit Check	Retain check stub for your records
August 29, 2006	September 2006 Pension Benefit Check	Retain check stub for your records
September 22, 2006	Statement of Account for work period of February 1, 2006 - July 31, 2006	Verify hours and report any discrepancies to your Local Union. Retain Statement for your records.
September 27, 2006	October 2006 Pension Benefit Check	Retain check stub for your records

## Moving?

To make certain you continue to receive your benefit information and checks, complete a new Enrollment Form listing your new address as well as other current information including all eligible dependents, relationship to you, their birthdates and social security numbers.



## Contacting The Fund Office



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



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

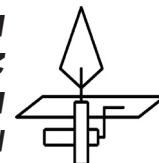


Internet Web site:  
[www.norcalcementmasons.org](http://www.norcalcementmasons.org)

The 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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