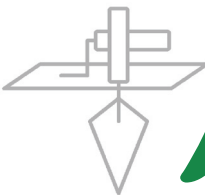
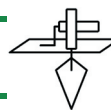


# The Cement Mixer



A Quarterly Newsletter for Northern California Cement Masons



Fall 2006 #31

## Cement Masons Direct Payment Plan Rx Program



You may have your generic drug prescriptions filled at any contracting pharmacy by presenting your prescription drug card and paying the \$10 copayment. If you or your physician choose a brand-name over a generic drug, you will be responsible for the difference in cost between the generic and brand-name drug in addition to the \$25 copayment. If a generic drug is not available, you are only responsible for the copayment.

Retail and Mail Order copayments are as follows:

### Retail Pharmacy

Copayment 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

Copayment amount:

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

Maximum Day Supply - 90 days per prescription.

## Kaiser Rx Refills

When you have a hectic schedule, the things you need to do can slip away from you. Kaiser Permanente can save you a trip to the pharmacy when you need to refill a prescription. You can order refills anytime you want by visiting [www.kponline.org](http://www.kponline.org) or calling the phone number highlighted on your prescription label. Prescriptions can be mailed or picked up. (Mail service is available for any medicine except those containing narcotics or certain liquids that may break, leak, or be affected by temperature changes.)

It's so easy. To refill prescriptions online or by phone, you need your Kaiser Permanente medical record number, the prescription number for each medication, and your credit card number with expiration date. Orders are shipped free and should arrive within 5 to 7 business days.

## 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 Plan to the proposed Individual Medical Plan.

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



- ❑ Monthly Premium
- ❑ Copayments
- ❑ Annual Deductible
- ❑ Lifetime Maximum
- ❑ Doctor Network

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

## Direct Pay Plan Cost Saver



In spite of health care cost increases, you and your eligible dependents have some control of your out-of-pocket costs. By always using providers in the Blue Cross Prudent Buyer Plan network, you can save money.

*After you have satisfied the annual deductible and any copayments.*

### PPO Provider

Plan pays 80%                      You pay 20%

### non-PPO Provider

Plan pays 60%                      You pay 40%

*\* 60% of Usual, Customary and Reasonable charges.*

For example, if the physician bills \$100 (*other than an office visit*), and UC&R is \$90, the Plan will pay \$54 ( $\$90 \times 60\%$ ). In this example, your out-of-pocket cost is \$46. If you use a Prudent Buyer Plan provider, your out-of-pocket cost is \$18 ( $\$90 \times 20\%$ ).

Another cost-saving measure is to ask your doctor to prescribe generic drugs, if available. If a generic drug is not available, you can still save money by asking if an alternative medication on our pharmacy benefit manager, Prescription Solutions' formulary list would be appropriate.

If you are enrolled in Kaiser, try arranging doctor visits through your Primary Care physician, or the Minor Injury Clinic instead of using the Emergency Room.

## Questions & Answers

- Q.** My employer has not paid 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, with the name of the prime contractor and job site(s) written on each stub. Call the Accounts Receivable Department with the information or mail us copies of the check stubs. Remember - the more detailed and timely the information, the better the chances are of collecting those contributions.

## EYE CARE



As a rule, you should have your eyes examined at least once every two years. Eye care professionals recommend annual examinations. Those with a family history of eye diseases, who are diabetic, in poor health, or who take medications that could affect the eye, may require more frequent examinations. Check with your VSP doctor!

To find a VSP doctor access VSP's website by typing: [www.vsp.com](http://www.vsp.com). The VSP website is a "secure site," any information you enter is encrypted for your protection.

## REMINDER

*If you have elected COBRA Health Plan Continuation Coverage, be certain to make your check payable to Cement Masons Health and Welfare Trust Fund and include the payment coupon with your payment which is due the 1<sup>st</sup> of each month.*


## Explanation of Benefits

Each time the Trust Fund pays a claim, it generates an "Explanation of Benefits (EOB)." This document provides a lot of detail concerning a patient's treatment by his provider. Besides summarizing the "billed charges" and the Fund's "payment," it includes a detailed breakdown of the services furnished by your healthcare provider. In this way, you know what your doctor did during your office visit.

Each procedure shows a "Billed Amount," and a "Negotiated Amount" or "Allowed Amount." If you use the services of a Blue Cross *Prudent Buyer Plan* provider, the EOB indicates "Yes" under the Billing Summary and the amount the provider has contracted for the service appears under the column "Negotiated Amount." If you did not use the services of a *Prudent Buyer Plan* provider, a "No" appears next to "Participating" under the Billing Summary. There is no discount when you use the services of a non-*Prudent Buyer Plan* provider.

Following across, columns A, B, and C show deductions from the Plan benefit. These are copayments, deductible and co-insurance. Copayments apply to certain office visits. Once your deductible is satisfied, no additional amount is withheld for the remainder of the Plan Year. If you use the services of a *Prudent Buyer Plan* provider, your co-insurance is 20%; if a non-*Prudent Buyer Plan* provider, the co-insurance is 40%. The difference between the Negotiated Amount/Allowed Amount, less any adjustments under Columns A, B, or C is the Fund Payment. The Patient Responsibility is the difference between the Negotiated Amount and the Fund Payment. If you used the services of a non-*Prudent Buyer Plan* provider, the Patient Responsibility is the difference between the Billed Charges and the Fund Payment. There is no discount--you are responsible for the Billed Charges, less the benefit paid by the Plan.

Always review the EOB. It is your record of how the Trust Fund processed your claim for benefits.



### Cement Masons Health and Welfare Trust Fund for Northern California

220 Campus Lane Fairfield, CA 94534-1499 Telephone (707) 864-3300

#### Explanation of Benefits

This notice summarizes the benefits for the claim described below.  
**See reverse side for Important Information**

BILLING SUMMARY					PAYMENT SUMMARY				
INSURED'S NAME	J MASON	DATE OF SERVICE:	08/01/06-08/01/06	ISSUED TO:	PROVIDER				
INSURED'S ID:	6789	PROVIDER:	J PHYSICIAN, MD	CHECK DATE:	10/10/06				
PATIENT'S NAME:	JOHN	PARTICIPATING:	YES	CHECK AMOUNT	\$136.00				
PATIENT'S ACCT:	9999999999	TOTAL CHARGES:	\$475.00	CHECK NUMBER	987654				

#### BREAKDOWN OF BILLED CHARGES AND BENEFIT DETERMINATION

DATES OF SERVICE FROM THRU	DESCRIPTION OF SERVICES AND BENEFIT APPLICATION	BILLED AMOUNT	NEGOTIATED AMOUNT	ALLOWED AMOUNT	A LESS COPAY	B LESS DEDUCTIBLE	C LESS COINSURANCE	FUND PAYMENT	PATIENT RESPONSIBILITY	SEE NOTE BACK
08/01/06	99213 VISIT OFFICE/OTHER	\$100.00	\$75.00		\$20.00	\$55.00		\$0.00	\$75.00	1
08/01/06	41000 INTRAORAL INCISION	\$200.00	\$150.00			\$95.00		\$44.00	\$106.00	1
08/01/06	71020 CHEST X-RAY	\$175.00	\$115.00				\$23.00	\$92.00	\$23.00	1
TOTALS		\$475.00	\$340.00	\$0.00	\$20.00	\$150.00	\$34.00	\$136.00	\$204.00	
		LESS PPO DISCOUNT	135.00	The patient or the Trust Fund is not responsible for this amount per Prudent Buyer Plan agreement.						
		LESS PRIMARY INSURANCE PAYMENT	\$0.00							
		LESS PREVIOUS PAYMENT	\$0.00							
		LESS PROVIDER REFUND	\$0.00							
		LESS PROVIDER TAX	\$0.00							
		LESS FUND PAYMENT	\$136.00							
		PATIENT PAYMENT	\$204.00							

Condensed version of EOB  
for illustrative purposes.

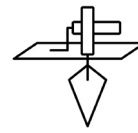
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# CALENDAR

On or About This Date	We Will Mail	You Should
October 23, 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.
October 27, 2006	November 2006 Pension Benefit Check	Retain check stub for your records
November 28, 2006	December 2006 Pension Benefit Check	Retain check stub for your records
December 27, 2006	January 2007 Pension Benefit Check	Retain check stub for your records

## Electronic Direct Deposit:

- Eliminates risk of theft, loss or forgery
- Allows you to have funds deposited in your account the day the Fund issues payment
- Is safe, fast, reliable and free!



## Contacting The Fund Office



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



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

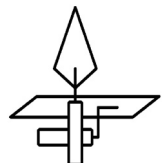


Internet Web site:  
[www.norcalcementmasons.org](http://www.norcalcementmasons.org)

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.

**The Cement Mixer**  
[www.norcalcementmasons.org](http://www.norcalcementmasons.org)

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Funds Administration, Inc.  
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Fairfield, CA 94534



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