

# The Cement Mixer

A Quarterly Newsletter for Northern California Cement Masons Spring 2007 #33



## The Plasterers and Cement Masons Scholarship Foundation

The Plasterers and Cement Masons Scholarship Foundation Committee raised funds to assist the children of Plasterers and Cement Masons in their pursuit of higher education. As a dependent of a Plasterer or Cement Masons you are eligible to be awarded 1 of the 15 educational scholarships available. Each scholarship is worth \$2,500. This is the final announcement requesting your participation.



### Applicant requirements:

- Children, stepchildren, adopted children, or other dependent of a parent\* or guardian\* in good standing with the Plasterers and Cement Masons for at least 6 months of the application date.
- Enrolled as a senior in high school, at a college or university, or scheduled to receive a General Education Diploma ("GED") by the end of either the fall or spring semester of 2007.

**Application submittal deadline:**  
**April 27, 2007**

**Scholarship winners selected:**  
**August 1, 2007**

Contact your Local Union office for applications and detailed information.

Mail completed application, current school transcript, and essay to:

**PLASTERERS & CEMENT MASONS  
SCHOLARSHIP FOUNDATION  
P.O. BOX 270  
ALAMO, CA 94507-0270**

\* Family members of the Board of Directors and Scholarship Selection Committee are not eligible to apply.

## Pension Funding Level

### *What is it?*

Recently, several new federal laws have been enacted to help protect participant's pension benefits. One law, known as the Pension Funding Equity Act of 2004 (PFEA), requires that a notice be mailed annually to participants, contributing employers, and other interested parties, describing the funding level of their pension plan.



The "Funding Level" of a pension plan takes into consideration financial information about your pension plan and is used in calculating different ratios and percentages that describe how well a pension plan is financially funded.

Later this month, the Fund Office will be mailing to all participants of the Cement Masons Pension Plan the Annual Funding Notice. This notice uses formal language and terms, required by law, which can sometimes be difficult to understand. In addition to the required Annual Funding Notice, the Trust Fund Office will be mailing a notice about the funding level of the Pension Plan that will be written in a more informal manner presented in a language that will be easier to understand.

In the future, we will continue to provide you with information about your pension plan. After reading upcoming notices, please feel free to contact the Trust Fund Office if you have any questions. The staff is available Monday through Friday, 8:00 AM to 5:00 PM at 707-864-3300 or toll free at 888-245-5005.





## 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 Trust Fund's Field Benefit Representative (Benefit Rep). The Trust Fund's Benefit Rep makes visits to various Local Union offices **on request**. The Benefit Rep is available to answer your questions on Pension, Health and Welfare, and Vacation/Holiday, and to provide assistance in filling out forms.

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

## Hospital Admittance Guide

If you are preparing to be admitted to a hospital for surgery or other treatments, talk to your doctor about what to expect during your stay. Ask your doctor who will be in charge of your care so that you know who to contact about your condition or treatment.

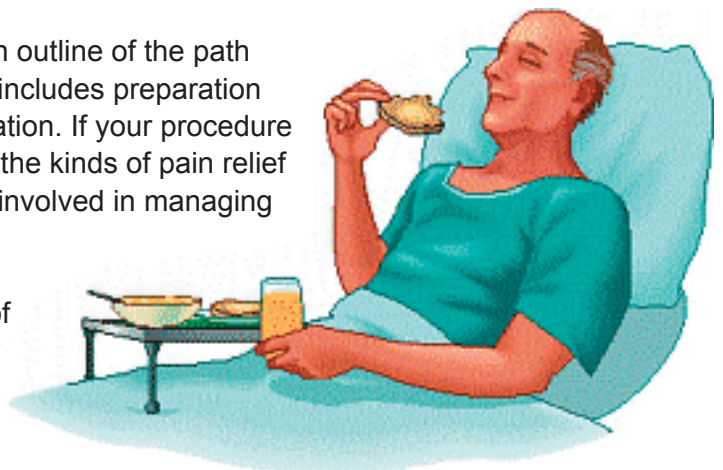
Other questions to ask your doctor:

- √ How many doctors will care for you?
- √ What role will each of them be responsible for in the hospital?
- √ Will your primary care doctor or a specialist be in charge of your care?
- √ How often will your treating physician see you in the hospital?

Before you enter the hospital, arrange for a family member or friend to speak for you should you become unable to do so. Prepare documents that clearly explain your wishes. Make certain you give each doctor the name and phone numbers of the person who will be your spokesperson.

Request that your treating physician provide you with an outline of the path your care will take. For example, the path for a surgery includes preparation for surgery, anesthesia, surgery, recovery, and rehabilitation. If your procedure leaves you in pain, talk to your treating physician about the kinds of pain relief that will be available and the ways in which you can be involved in managing your own pain.

By obtaining answers to your questions in preparation of your hospital stay you may reduce unnecessary anxiety you and your family.





## Safeguarding Against Fraud

The Trust Fund Office is committed to protecting the privacy and security of your personal information. Safeguards have been implemented to protect your private information against fraud, theft, and abuse in accordance with the standards and requirements for the electronic transmission of data. In addition, computer data and files are encrypted to prevent external access.

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) also mandates that Health information be protected. The protected information includes, but is not limited to:

- Information your doctors, nurses, and other health care providers put in your medical record,
- Conversations your doctor has about your care or treatment with others,
- Health Information about you in your health insurer's computer system,
- Billing information maintained by your health care provider.

## Applying for Extended Student Dependent Coverage

Your dependent child loses eligibility under the Health and Welfare plan at age 19. If however your dependent child is continuing his education, he may be eligible for extended coverage if he satisfies the following requirements:

- Attends an accredited educational institution and enrolls for at least 8 units of credit per semester (or equivalent credits);
- Is primarily dependent on you for support; and
- Qualifies as a dependent for federal income tax purposes.

To apply for extended coverage, contact the Trust Fund Office shortly before your child's 19th birthday and request an "Application for Student Extended Dependent Coverage."

Completing the application takes just a few minutes. In addition to the Cement Masons' name, address and social security number, write in the name of the student, his date of birth, telephone number, and address of educational institution. Continuing students are required to attach a copy of the student's school transcript.

Sign and date the application. Be sure you have answered all questions before mailing the form back to the Trust Fund Office. An Application for Student Extended Dependent Coverage is available online at [www.norcalcementmasons.org](http://www.norcalcementmasons.org).

## Kaiser Rx Refills



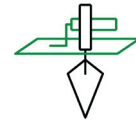
When you have a hectic schedule, the things you need to do can slip away from you. Kaiser Permanente can save you a trip to the pharmacy when you need to refill a prescription. You can order refills anytime you want by visiting [www.kponline.org](http://www.kponline.org) or by calling the phone number 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.

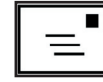


# CALENDAR

On or About This Date	We Will Mail	You Should
April 26, 2007	May 2007 Pension Benefit Check	Retain check stub for your records.
May 28, 2007	 Memorial Day 	The Trust Fund Office will be closed in observance of this Holiday.
May 29, 2007	June 2007 Pension Benefit Check	Retain check stub for your records.
June 27, 2007	July 2007 Pension Benefit Check	Retain check stub for your records.
July 4, 2007	 Independence Day	The Trust Fund Office will be closed in observance of this Holiday.



## Contacting The Fund Office



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



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

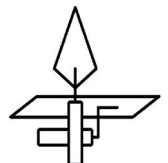


Internet Web site:  
[www.norcalcementmasons.org](http://www.norcalcementmasons.org)

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 actual text of the Plan Booklet. Please submit any comments or suggestions to the address listed above.

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