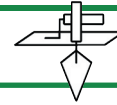


# The Cement Mixer

A Quarterly Newsletter for Northern California Cement Masons



Winter 2008 #35

## Year 2007 in Review Health and Welfare Plans

### Active Plan Participants

September 1, 2007

- Increase in the Comprehensive Medical Expense Benefit Lifetime Maximum from \$250,000 to \$2,000,000.
- Eliminate the 30-day PPO and 20-day Non PPO inpatient hospital maximum. Covered hospital Confinements are now payable under the Comprehensive Medical Expense Benefit and subject to the \$2,000,000 Lifetime Maximum.
- Eliminate the Plan Year Deductible **when you use a PPO.**
- Increase the percentage payable from 80% to 100% **when you use a PPO.**
- Increase in percentage payable from 100% of the fee schedule to 100% of UC&R (Usual, Customary and Reasonable) for diagnostic and preventative dental procedure for those **Active Plan Participants covered under the Delta Dental Plan.**

### Retired Plan Participants

September 1, 2007

- Increase the Comprehensive Medical Expense Benefit Lifetime Maximum from \$60,000 to \$400,000.
- Eliminate the Deductible for Office Visits **when you use a PPO.**
- Eliminate the “days” maximum same as the “Active” Plan. Covered hospital confinements are now payable under the Comprehensive Medical Expense Benefit and subject to the \$4,000,000 Lifetime Maximum.

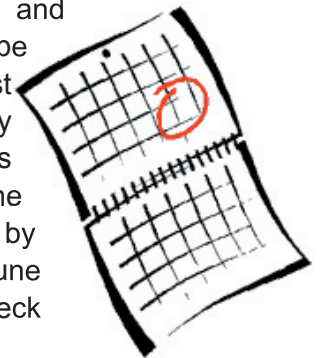
## Reminder to Pensioners

In the December 2007 Benefit Bulletin, we advised all Pensioners that the bi-annual pension audit forms will be mailed out in March 2008.

We would like to remind Pensioners of the importance of filling out their form promptly, signing and dating it in the presence of either a Union Official, a Trust Fund Representative or a Notary Public.

If you have not received your form by the end of March 2008, call the Trust Fund Office to request a duplicate.

The completed and signed form must be received in the Trust Fund Office by May 31st. If the form is not received in the Trust Fund Office by May 31st, your June 2008 pension check will be delayed.



## IMPORTANT

The following Notices are included with this issue of *the Cement Mixer*:

- **The Northern California Plasterers & Cement Masons Scholarship Foundation:**
  - Application and Instructions
- **Vision Service Plan:**
  - Annual Notice of Vision Service Plan's “Grievance System”.



## **I AM RETIRED AND RECEIVING A PENSION. CAN I WORK?**

You cannot work in the Building and Construction Industry while you are receiving a pension from the Trust Fund.

If there is a job that you are thinking about and you are not sure if it is permissible while you are receiving your pension, you can provide the Trust Fund Office with a formal job description from the prospective Employer. If there is no "formal" job description of the position, ask the Employer to outline, in writing, the duties that you will be performing if you were to accept the position. Submit that information to the Trust Fund Office. You will be notified in writing if the employment is "prohibited" under the terms of the pension plan.

## **I AM RETIRED BUT I WOULD LIKE TO RETURN TO WORK AS A CEMENT MASON. WHAT HAPPENS TO MY PENSION?**

If you are under the age of 65 and you return to work in the Building and Construction Industry in the "type" of work covered by a Collective Bargaining Agreement with the District Council of Plasterers

and Cement Masons of Northern California, an affiliated Local Union or for any employment or self employment in the Building and Construction Industry, your pension will be suspended for the number of months that you work in that "type" of employment.

In addition to the "suspension" you will incur a three-month waiting period before your monthly pension will resume once you stop working.

For example, if you return to work in January and you stop work in June, your pension will be suspended for each of those months. The three-month waiting period is July through September. Your pension will resume in October. You are not permitted to work during the three-month waiting period in the "type" of work mentioned above.

If you are between the age of 65 and 70 1/2, you are permitted to work in the "type" of employment previously mentioned by only up to 30 hours a month. Once you work 40 or more hours in a month, your pension is suspended for that month.

On the April 1st following your 70 1/2 birth date, you are permitted to work at any occupation without jeopardizing your pension.

## **ARE YOU NEW TO THE**

If you are a new Participant under the Direct Payment Plan

1. Make certain that you have a Medical Plan ID card. If you do not have one, contact the Trust Fund Office.
2. Only use Health Providers that contract with the Blue Cross Prudent Buyer Network - Preferred Provider Organization (PPO). When you make an appointment to see a Provider, always verify that the Provider is still contracted with the Blue Cross Prudent Buyer Network. When you do not use a PPO, you pay a higher share medical expense costs.
3. If your doctor wants to admit you to the hospital (for an overnight stay), he must request a pre-admission utilization review (UR) by calling the telephone number listed on your Medical Plan ID card. The UR determines the number of days of hospitalization that are medically necessary for your condition. When the UR is *not* done before you are admitted to the hospital, you will pay a higher share of the cost of your medical care. If you are admitted to the hospital on an emergency basis, the review takes place upon your admittance.

# Questions & Answers

Q. Can I check the number of hours reported by my Employer each month?

A. Yes, you can always check to see how many hours are reported for you each month. Your hours are due from your Employer by the 15th of the month following the work month; the hours are considered late if not received in the Trust Fund Office by the 25th. You can call the Trust Fund Office anytime after the 25th of the month to check what hours were reported on your behalf for the prior month.

Q. Should I keep my check stubs?

A. Yes, you should always keep your check stubs. They are valuable not only for reconciling your March and September "Statement of Account" that the Trust Fund Office mails to Active Participants but are valuable for other reasons such as pension hours or for your Social Security benefits.

Q. What should I do if there is an error on my "Statement of Account"?

A. This is why you must keep all your check stubs. If you see an error on your "Statement of Account", you should contact the Trust Fund Office in writing and provide copies of your check stubs. The Trust Fund will investigate the matter with your Employer. Once the investigation is completed, you will be notified in writing of the outcome. Keep all your records in a safe place should you need to refer to them at a later date.

## Benefit Communication Survey

Included with this issue of the Benefit Package Newsletter is a "Benefit Communication Survey". Please take an opportunity to review the survey and answer the questions. After completing the Survey, fold it so that the return address and postage are in the correct position and mail it to the Trust Fund Office. Postage is prepaid. We thank you for helping us better serve you!

## DIRECT PAYMENT PLAN?



, follow these pointers on how to effectively use your Plan.

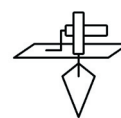
- When the Trust Fund receives a health claim it is processed for **payment**. Once it is paid, the Trust Fund Office will send you an "Explanation of Benefits (EOB)". Review the EOB carefully and match the procedures to the Providers statement to make certain that all payments are accurate.
- If the Trust Fund is not able to process your claim **for payment** it could be that some information is missing. In these cases, the Trust Fund Office will send you an "**Important Notice**". This Notice, we will list what is necessary to process your claim **for payment** or inform you that the procedure is not covered.
- Claims must be received in the Trust Fund Office within one year from the date that claim is incurred.
- Generally, the Trust Fund's "turn around" time (that is the time - that is the time it takes us to process your claim, either for payment or an Important Notice) is about 15 working days. As the patient, it is your responsibility to make certain that the Provider has listed of the correct billing information and that the claim is received in the Trust Fund Office timely.



# CALENDAR

| On or About This Date | We Will Mail  | You Should  |
|-----------------------|---|---|
| January 29, 2008      | February 2008 Pension Benefit Check                 | Retain check stub for your records.   |
| January 31, 2008      | Pensioners 1099R Tax Forms                          | Use them to complete your 2007 income taxes   |
| February 27, 2008     | March 2008 Pension Benefit Check                    | Retain check stub for your records.   |
| March 12, 2008        | Bi-Annual Statement of Pensioners and Beneficiaries | Return it to the Trust Fund signed and dated no later than May 31, 2008   |
| March 27, 2008        | April 2008 Pension Benefit Check                    | Retain check stub for your records.   |
| March 2008            | Active Plan Participants "Statement of Account"     | Review the statement for any discrepancies and notify the Trust Fund Office immediately if a discrepancy is found |


 Want to receive your monthly pension check in your bank account the day the Trust Fund issues payment? **Enroll in Electronic Direct Deposit.** For more information, speak with a Pension Analyst at the Trust Fund Office.
 



## Contacting The Fund Office



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




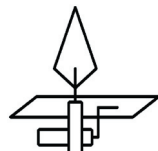
(707) 864 - 3300  
or Toll Free  
(888) 245 - 5005



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

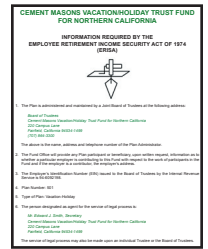
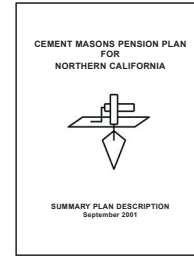
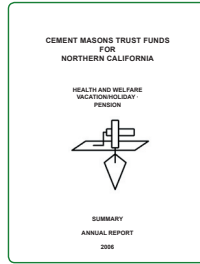
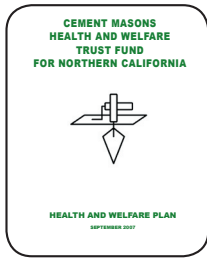
The Cement Mixer is published by the Northern California Cement Masons Funds Administration, Inc. Its purpose is to provide you and your family with information about the various benefits available to eligible participants and how to effectively use those benefits. It is not intended as a substitute 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.


  
[www.norcalcementmasons.org](http://www.norcalcementmasons.org)


  
**Northern California Cement Masons**  
**Funds Administration, Inc.**  
**220 Campus Lane**  
**Fairfield, CA 94534**

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# BENEFIT COMMUNICATIONS SURVEY



We would appreciate your assistance in evaluating our benefit communications. Your response will determine how we can better inform and educate you about your benefits.

1. Which benefit communications do you read? Check all that apply.
- Plan Announcements
  - Benefit Brochures
  - Newsletter (quarterly)
  - Summary Annual Report
  - Bulletin (monthly)
  - Plan Booklets
  - Other: \_\_\_\_\_

2. In addition to you, who else reads benefit communications from the Fund Office?
- Spouse
  - Other: \_\_\_\_\_

3. What benefit information would you like to read more often?

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4. Would you be interested in receiving a Wellness Bulletin?

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5. Suggest how we could improve our benefit communications:

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6. Do you have Internet access?  Yes  No

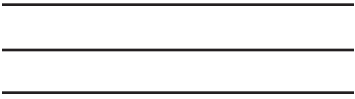
If yes, would you like to receive your benefit communications via:

- Mail or  E-mail or  Viewing our website?

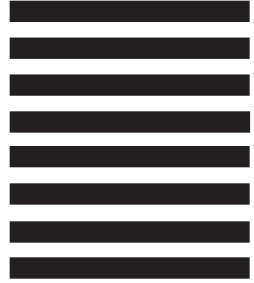
7. Circle the number that best describes your impression of our benefit communications.

|    |  | Excellent | Good | Fair | Poor |
|----|--|-----------|------|------|------|
| a) | Quality of content:                        | 1         | 2    | 3    | 4    |
| b) | Usefulness of benefit information:         | 1         | 2    | 3    | 4    |
| c) | Helpful in understanding benefits changes: | 1         | 2    | 3    | 4    |
| d) | Helpful in understanding benefit options:  | 1         | 2    | 3    | 4    |
| e) | Frequency of distribution:                 | 1         | 2    | 3    | 4    |
| f) | Format and design:                         | 1         | 2    | 3    | 4    |

*Thank you for your participation. Please return this survey to the Fund Office.*



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FUNDS ADMINISTRATION, INC  
OF NORTHERN CALIFORNIA, INC.  
220 CAMPUS LANE  
FAIRFIELD CA 94534-9972**

