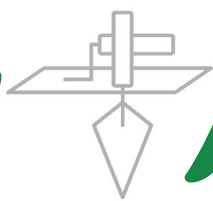
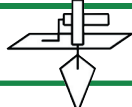


# The Cement Mixer



A Quarterly Newsletter for Northern California Cement Masons Winter 2009 #39



## Year 2008 In Review Health and Welfare *Direct Payment Plan Only*

### EMERGENCY ROOM PHYSICIANS

March 1, 2008

Increased reimbursement rate for Emergency Room physician who is not part of the Preferred Provider Organization (PPO) network for services at a PPO Hospital.

#### **Active Plans**

100% of UC&R<sup>1</sup> charges.

#### **Retired Plan**

80% of UC&R<sup>1</sup> charges ,

### AMBULANCE SERVICE

March 1, 2008

Increased reimbursement rate for non-PPO ambulance if requested by a Hospital or Paramedic for life threatening medical conditions.

#### **Active Plans**

100% of UC&R<sup>1</sup> charges.

#### **Retired Plan**

80% of UC&R<sup>1</sup> charges.

### DEATH BENEFIT

April 1, 2008

#### **Active Plans**

Increased Death Benefit to \$10,000, Accidental Death and Dismemberment Benefit to \$10,000, and Death Benefit of spouse to \$5,000.

### HEALTH PLAN ID CARDS ANTHEM BLUE CROSS

October 1, 2008

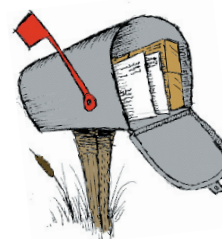


Issued new health plan identification cards indicating new billing address for medical claims.

<sup>1</sup>UC&R is Usual, Customary, and Reasonable

## 1099R Tax Form

*Retired Participants with Electronic  
Direct Deposit Option*



If you are a retiree that utilizes the direct deposit option, make certain that we have your current mailing address on file by calling the Pension department. If we do not have your recent mailing address on file, your 1099R Tax Form may be returned to the Trust Fund Office.

## IMPORTANT

The following information is enclosed in this issue of the *Cement Mixer*.

*Plasterers and Cement Masons  
Scholarship:*

- ✓ Application and Instructions, and
- ✓ Contest Rules

Should you have questions, contact your Local Union.

## Withholding Tax Certificate

Federal regulations require that all Pensioners receive a Withholding Certificate form. It is your right to start, stop, increase or decrease the amount of tax withheld from your monthly pension benefit at any time.

Your last election of withholding remains in effect until you file a new Withholding Certificate form. If you want to make a change in your withholding, simply complete and sign the Withholding Certificate which will be mailed with your February benefit check.

For more information, contact the Pension department.

## 1099R Tax Form *Retired Participants*

All Retirees will be sent their 1099R by the end of January, 2009. The 1099R form includes detailed pension information for 2008.



Gross Distribution: amount of benefits paid;

Taxable Amount: taxable amount of your benefits;

Taxable Amount Not Determined: applies to disabled retirees;

Federal Income Tax Withheld: Federal income tax deducted from your benefits;

State Income Tax Withheld: State income tax deducted from your benefits.

Distribution Code(s): IRS codes are explained on the back of the form.

If you have questions regarding the 1099R form, contact your tax advisor. If you have not received your 1099R by mid February, contact the Accounting department.

## Know Your Patient Rights

State and Federal regulations, plus hospital industry standards, require every California hospital to observe a basic set of patients' rights. These cover:

- The information a patient must be given;
- A patient's participation in decisions about care (including the right to refuse treatment and the right to leave the hospital);
- Patient privacy and confidentiality; and
- The hospital's duty to reasonably respond to patient requests

Some hospitals add extra protections of their own, such as an internal patient advocacy system to handle patient problems and complaints.

Once you decide where you will receive care, contact the hospital's administrator and ask if the hospital has its own set of patients' rights. Also, ask whether the hospital has a patient advocate or ombudsman, whose job it is to help you protect those rights. If the hospital has no patient advocate or ombudsman, ask what the hospital's procedure is for a patient who needs help with health care concerns.



## DELTA DENTAL

Everyone Deserves a Healthy Smile

### Diagnostic and Preventative (D&P) Maximum Waiver® Option



Your plan includes the D&P Maximum Waiver option allowing you to obtain diagnostic and preventive dental services without those costs applying to the plan year maximum. This option promotes good oral health and may reduce the need for more expensive, restorative dental services that can result from undetected oral or related health problems.

#### What services are included?

Diagnostic and preventive dental services typically include examinations, x-rays, cleanings and related treatments as defined by your group's dental plan. Review your Combined Evidence of Coverage and Disclosure for specific coverage details. The annual maximum is waived for defined diagnostic and preventive services when you visit any Delta Dental PPO dentist.

#### Easy to use

There's nothing for you to keep track of except your regular check-ups. When you need more extensive dental services, there will be more of your annual benefit amount remaining for you to use. This option makes it easy for you to save on your out-of-pocket dental costs.

**Delta Dental Customer Services 800-765-6003**

**List of Delta Dental Dentists 800-427-3237**

### Delta Dental Plan Delta Dental

In September of 2007 the Active Dental Plan began providing diagnostic and preventative services at 100% of Usual, Customary and Reasonable (UC&R) fees.

Diagnostic services include: oral examinations, x-rays, diagnostic casts, biopsy/tissue examination, emergency treatment, and consultation by a specialist. Preventative services include: prophylaxis (cleaning), fluoride treatment, and space maintainers.

## Health Care Options

Did you know that all participants have the option to change medical coverage at any time with a maximum of two times in one year? Currently, participants have two choices of medical coverage.

### DIRECT PAYMENT PLAN

The Direct Payment Plan has a contract with Anthem Blue Cross of California's Prudent Buyer Plan, which is a Preferred Provider Organization (PPO). Under this Plan you have the option to use any doctor of your choice, however, it is to your advantage to select one from the current list of network providers. This helps reduce your out-of-pocket costs.

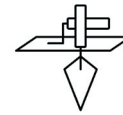
### KAISER PERMANENTE

Kaiser Permanente is a network of doctors who participate in the HMO system. Under this plan, your hospital and doctor benefits are provided by Kaiser staff at Kaiser locations only. At the time of your visit, you pay a standard co-payment as stated in the Kaiser Plan booklet.

To change your medical coverage, complete a *Plan Application* form and return it to the Trust Fund Office.

# CALENDAR

<i>On or About This Date</i>	<i>We Will Mail</i>	<i>You Should</i>
January 28, 2009	February 2009 Pension Benefit Check	Retain check stub for your records.
January 28, 2009	Annual Tax Notification "Withholding Certificate"	Follow instructions on the form, then complete, sign, and return ASAP.
January 30, 2009	Pensioners: 1099R Tax Form	Retain for tax purposes; If not received contact the Accounting department (x624)
February 25 2009	March 2009 Pension Benefit Check	Retain check stub for your records
March 24, 2009	Statement of Account Work Period 8/1/08 - 01/31/09	Verify hours, report discrepancies and retain for your records.
March 27, 2009	April 2009 Pension Benefit Check	Retain check stub for your records.



## Contacting The Fund Office



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



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

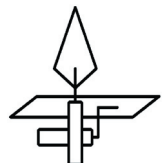


Internet Web site:  
[www.norcalcementmasons.org](http://www.norcalcementmasons.org)

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*  
**The Cement Mixer**

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



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## PLASTERERS & CEMENT MASONS SCHOLARSHIP FOUNDATION

4160 Suisun Valley Road • Suite E-244  
Fairfield, CA 94534-4027

TO: ALL PLAN PARTICIPANTS

RE: PLASTERERS & CEMENT MASONS SCHOLARSHIP FOUNDATION

The District Council of Plasterers & Cement Masons has a long proud tradition of supporting training and educational opportunities for our members. Training and education has been, and continues to be, the cornerstone of the District Council's success. Training and education benefits Union members, their families, employers, the communities we serve and the Cement Masons and Plasterers trade.

In keeping with our enduring passion for education and the positive merits it offers, the District Council has created the Plasterers and Cement Masons Foundation to provide educational scholarships to the dependents of members of any Local Union affiliated with the District Council of Plasterers and Cement Masons of Northern California. The Plasterers & Cement Masons Scholarship Foundation will award:

- ▶ Five (5) scholarships to each Local (300, 400, and 66) for 4-year institutions at \$2,500 per award;
- ▶ Three (3) scholarships to each Local (300, 400, and 66) for 2-year institutions (Junior College and Trade Schools) at \$1,000 per award;

For Locals that do not have 5 applicants to 4 year institutions or 3 applicants to a Junior College or Trade School, those openings will be selected by *random draw* and awarded to applicants of the other Locals.

Applicants must be enrolled in their senior year of high school, or currently attending a college or university, or scheduled to receive a General Education Diploma ("GED") by the end of either the fall or spring semester of 2009.

Applications will be accepted beginning February 1, 2009 until the deadline submittal date of April 27, 2009. Scholarship winners will be selected by August 1, 2009. Enclosed are the Application Form and the Scholarship Rules.

For more details or if you have any questions regarding the scholarship rules, eligibility or application requirements, please visit or call your Local Union office.

Sincerely,

Northern California Plasterers & Cement Masons Scholarship Foundation

Enclosures

## **PLASTERERS & CEMENT MASONS SCHOLARSHIP FOUNDATION 2009 SCHOLARSHIP ELIGIBILITY AND RULES**

The Plasterers & Cement Masons Scholarship Foundation (the "Scholarship Foundation") will enable the dependents of Plasterers & Cement Masons to annually apply for educational scholarships.

Scholarship eligibility will be determined as follows:

- ▶ Applicants must be a dependent (child, stepchild, or adopted child) of a member in good standing of any Local Union affiliated with the District Council of Plasterers and Cement Masons of Northern California. The parent or guardian of the applicant must have been a member in good standing of the Cement Masons for at least six (6) months preceding the date of the Application.
- ▶ Applicants must be either presently enrolled in their senior year of 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 2009.
- ▶ Family members of the Board of Directors and Scholarship Selection Committee are not eligible to apply for scholarships.

The scholarships will be paid directly to the scholarship recipient's Educational Institution upon proof of full-time registration at either an accredited two-year or four-year College or University or an accredited Trade School. Scholarships may be used by the recipients to help off-set the cost of their education.

The scholarship winners must attend an accredited College, University or Trade School of their choice and must be enrolled in a full-time program leading toward a degree. There are no restrictions on scholarship recipients' course of study.

Applicants shall submit a complete Scholarship Application within the specified deadline. The Application must include a recent transcript and an original essay. See the enclosed Application for details.

The Board of Trustees of the Scholarship Foundation, at its discretion, may amend these rules at any time.

It is the responsibility of the applicant to see that all items are received on time and are mailed to:

**PLASTERERS & CEMENT MASONS SCHOLARSHIP FOUNDATION  
4160 Suisun Valley Road – Suite E-244  
Fairfield, CA 94534-4027**

All scholarship winners shall be selected by August 1, 2009.

The following items must be completed and mailed to the Plasterers & Cement Masons Scholarship Foundation by the submittal *deadline date of April 30, 2009*:

- Application
- One page essay
- Certified transcript showing the last completed semester or quarter

# PLASTERERS & CEMENT MASONS SCHOLARSHIP FOUNDATION 2009 SCHOLARSHIP APPLICATION

FOR OFFICE USE ONLY	
Parent's Cement Masons District Council Join Date: _____	Registration #: _____
Good Standing: _____	

*All areas are to be completed by applicant:*

Applicant's Last Name	First Name	Middle init.
Date of Birth	Email Address	Telephone
Street Address	City	State      Zip Code

Member's Last Name	First Name	Middle Init.
Local Union #	SSN	

Scholarship winners shall be selected by "Random Draw."  
 Deadline for submittal is April 30, 2009.  
 Scholarship winners shall be selected by August 1, 2009.

High School and/or Colleges attended:	<u>Location</u>	<u>Dates of Attendance</u>
<u>Name</u>		

If still in high school, what colleges have you applied or will apply to?

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What is your educational or career objective?

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How have you spent your summer vacations?

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Please list all activities, organizations, and offices held while in high school and/or college.

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Special interests and outside activities.

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List all honors and awards received.

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*Include a 1 (one) page essay on one of the following topics:*  
 1) *Why you feel Unions are good for America; or*  
 2) *The role of Unions in America today; or*  
 3) *The effects of Union v. Non-Union workers on the labor market.*

Date: \_\_\_\_\_ Applicant's signature: \_\_\_\_\_

Apart from verifying the eligibility of the applicant, the Cement Masons District Council will not favor one applicant over another.