

# The Cement Mixer

A Quarterly Newsletter for Northern California Cement Masons Spring 2009 #40

## Kaiser - Newborn Enrollment

A newborn is enrolled with an effective date of the first of the month following birth. If the mother is the subscriber, the newborn is automatically covered from the moment of birth through the end of the calendar month of birth, or until the mother is discharged from the hospital, whichever is later. If the father is the subscriber, the newborn is automatically covered from the moment of birth through the end of the calendar month of birth.

For health coverage to continue, the Kaiser member must enroll the newborn by completing a Kaiser Permanente "Account Change Form" and a Cement Masons "Enrollment Form." Both forms must be submitted to the Trust Fund Office (not to Kaiser) within 31 days of birth.

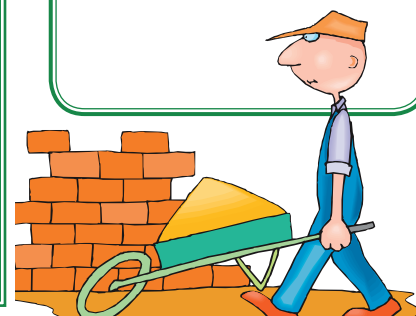


## IMPORTANT

Enclosed with this issue of the **Cement Mixer**:

*Information  
Privacy Notice:*

**HIPAA**

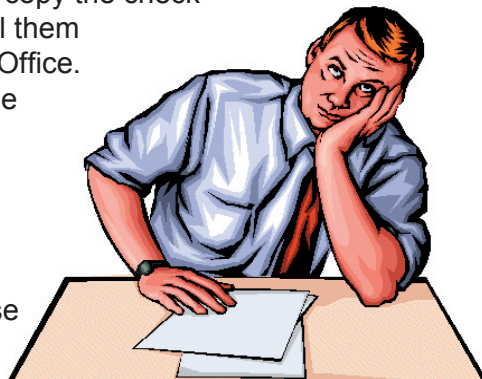


## Questions & Answers

Q. My Employer has refused to pay contributions to the Trust Funds. What can I do to help the Funds collect what is due?

A. It is recommended that you list the job site and prime contractor on copies of your check stubs. Call the Accounts Receivable Department with the information or copy the check stubs and mail them into the Fund Office.

Remember, the more detailed and timely the information, the better the chances of collecting those contributions.



Q. How can I tell if I've satisfied my annual deductible?

A. If you are currently receiving treatment under the *Direct Payment Plan*, keep all records of the services and the Explanation of Benefits (EOB). The EOB is proof of how much you have paid toward your deductible, out-of-pocket maximum and lifetime benefit dollars used. Plan Year Benefit Status on the back side of the EOB lists:

- Deductible dollar amount satisfied for an individual and family;
- Out-of-Pocket dollar amount you have satisfied and the;
- Lifetime Maximum Benefit Amount used (*when 90% or more of your Lifetime benefit maximum has been used*).

## New COBRA Subsidy

In March 2009, the U.S. Labor Department (DOL) released new information regarding the COBRA requirements as part of the American Reinvestment and Recovery Act of 2009 (ARRA). ARRA provides a subsidy for COBRA premiums for up to nine months for eligible employees who were involuntarily terminated between September 1, 2008 and December 31, 2009.

Effective March 1, 2009, eligible participants are only required to pay 35% of the COBRA premium for coverage. A participant's eligibility for the subsidy terminates on the earliest of the:

- 1) Participant becoming eligible for coverage under another group health plan or Medicare,
- 2) End of the nine-month period of subsidy or
- 3) End of the original COBRA continuation period.

In addition to providing a subsidy for COBRA premiums, ARRA also provides a special 60-day "second chance" COBRA election period for those individuals who either declined COBRA coverage initially or terminated their COBRA coverage before it expired.

In mid April, the Trust Fund Office will mail a new COBRA Notice to certain eligible participants. If you have any questions, contact the COBRA department at the Trust Fund Office.



## ATTENTION RETIREES

Before you make a decision to enroll in an Individual Medical Plan offered by an HMO, compare your current Medical Coverage Plan to the proposed Individual Medical Plan.

Compare costs and provider services like:



- Cost/Payment Plan,
- Copayments,
- Annual Deductible,
- Lifetime Maximum,
- Doctor Network,
- Emergency Room Cost.

## Privacy and Your Health Information

Most of us feel that our health information is private and should be protected.

Federal law:

- Grants rights regarding your health information,
- Sets restrictions on who can look at and receive your health information.

What Health information is protected?



- Information doctors, nurses, and other health care providers put in your medical record.

Conversations doctors have about your care or treatment.

Information in your health insurer's computer system.

Billing information at your clinic.

The Health and Welfare Trust Fund for Northern California, is committed to protecting your health information.

Any Health Information we obtain is solely for the purposes of paying benefits, operating the Plan.

## Cement Masons Website [WWW.NORCALCEMENTMASONS.ORG](http://WWW.NORCALCEMENTMASONS.ORG)

Finding benefit information is easy when using the internet. Visit Cement Masons website to access benefit information in a number of sections:

**Home** The latest information about the Trust Fund and your benefits.

**About Us** Contact information and the History of the Trust Funds.

**Customer Service** Calendar, "How To" guides; Benefit Representative schedule of Local Unions visits.

**Benefit Publications** Announcements, Notices, Newsletter, and Bulletins.

**Training** Apprenticeship Program, Journey-Level and Upgrade Training.

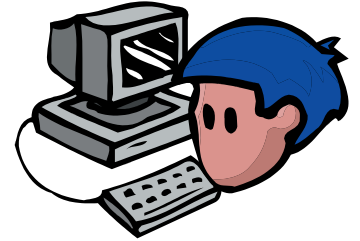
**Forms** Benefit, Protected Health Information, and Employer forms and Summary Annual Reports.

### **Booklets**

Health and Welfare and Pension.

### **Employers**

WebERF link, WebERF documentation, Employer Documents, Available Training for Employees.



### **Frequently Asked Questions**

Answers for Cement Masons and Employers.

### **Links to Other Sites**

Anthem Blue Cross, VSP, Prescription (Rx) Solutions, Delta Dental, Pacific Union Dental, Health and Wellness Information, Safety and Training Information.



Visit Cement Masons website. Where benefit information is only a click away.



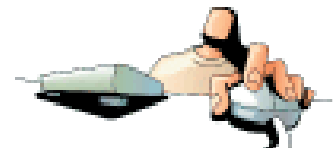
## Finding A Prudent Buyer Plan Provider

As a participant enrolled in the Cement Masons Direct Payment Plan, you have many options of Anthem Blue Cross Prudent Buyer Plan (PPO) providers to choose from.

Ways to find a provider:

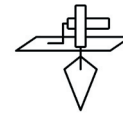
- Family and friends,
- Contact the Trust Fund Office at (888) 245-5005, or
- Search Anthem Blue Cross' website:

- 1) Visit [www.anthem.com/ca](http://www.anthem.com/ca)
- 2) Find Welcome to Anthem Blue Cross then select **Enter**
- 3) Select Find a Doctor
- 4) Select Member and Visitor Search
- 5) Select Large Group
- 6) Select Anthem Blue Cross PPO (Prudent Buyer)
- 7) Select a Provider Type
- 8) Select a Specialty
- 9) Enter your zip code or address
- 10) Select View Results



# CALENDAR

On or About This Date	We Will Mail	You Should
April 28, 2009	May 2009 Pension Benefit Check	Retain check stub for your records.
May 25, 2009	 <b>Memorial Day</b>	The Trust Fund Office will be closed in observance of this Holiday
May 27, 2009	June 2009 Pension Benefit Check	Retain check stub for your records.
June 26, 2009	July 2009 Pension Benefit Check	Retain check stub for your records.
July 4, 2009	 <b>Independence Day</b>	Have a safe Holiday weekend.



## Contacting The Fund Office



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



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

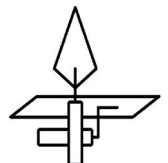


Internet Web site:  
[www.norcalcementmasons.org](http://www.norcalcementmasons.org)

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*  
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