

The Cement Mixer

A Quarterly Newsletter for Northern California Cement Masons Summer 2009 #41

Dental Plan Open Enrollment

Plan Participants have the opportunity to change their Dental Plan during the Open Enrollment period of July 1 through August 14. All Dental Plan changes become effective on September 1.

Options:

Delta Dental Premier: Fee-for-service Plan, whereby procedures are paid according to a Table of Allowances.

Delta PPO: Same as Delta Dental Premier, however dentists have negotiated lower fees within the Table of Allowances.

DeltaCare USA: Prepaid Dental Plan with minimal copayments. All services must be provided by a DeltaCare USA dentist. If you obtain services outside DeltaCare USA, you will be responsible for payment.

Pacific Union Dental: Prepaid Dental Plan with minimal copayments. All services must be provided by a Pacific Union Dental dentist. If you obtain services outside Pacific Union Dental, you will be responsible for payment.



Summary Annual Report

The enclosed Summary Annual Report provides financial information of each Trust Fund. Each summary includes: contributions, investments in stocks, bonds and other financial instruments, gains, losses and earnings from investments, administrative costs, benefits paid and health care premiums.



Delta Dental Premier *Active Plan* Benefit Improvement

Effective September 1, 2009, sealant coverage will be a covered benefit for children who meet certain age requirements under Preventative Services.

For more information, contact Delta Dental (800) 765-6003.

Enclosed with this issue of the
Cement Mixer is the:

2007 Summary Annual Report



Pension Funding Level

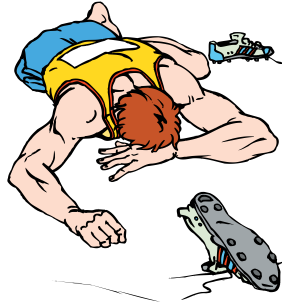
The Pension Funding Equity Act of 2004 (PFEA), requires that a notice be mailed annually to participants, contributing employers, and other interested parties, describing the funding level of the Cement Masons Pension Plan.

The Funding Level of a Pension Plan takes into consideration financial information about the Plan and is used in calculating ratios and percentages that describe how well the Plan is financially funded.

In mid July, the Trust Fund Office mailed the Annual Funding Notice to all plan participants. In addition to the required Annual Funding Notice, you received a second notice written in an informal style which should be easier to understand.



Urgent Care vs. Emergency



or wrist, or a minor abrasion or cut. Urgent Care Centers provide medical services on a drop-in basis, without a scheduled appointment. Waiting time is less, and as a result so is exposure to serious diseases while waiting in an emergency room. It is sometimes difficult to determine when to seek emergency care, however, err on the side of caution in a life threatening emergency and call 911.

The overuse of emergency room services for non emergency situations is one of the top cost drivers in the health care industry. Anthem Blue Cross of California has a Network of Urgent Care Centers to fill the gap between primary care physicians and emergency rooms.

An common Urgent Care Clinic visit would be a twisted or sprained ankle



Designated Beneficiary

For life changes such as marriage, birth, divorce or death, it is important that you keep your designated beneficiary information up-to-date. What is a beneficiary? A beneficiary is the person or persons you name to receive your Death or Accidental Death Benefits.

For example, if you divorce and remarry before your death without submitting an new Enrollment Form, your former spouse remains the beneficiary of your benefits, not your current spouse.

If you have never completed an Enrollment Form, the Trust Fund Office cannot pay a death benefit to your designated beneficiary. In this case payment is made to a spouse, child, mother or father, brother or sister or estate.

To update your designated beneficiary information, complete an Enrollment Form. Enrollment Forms are available at the Trust Fund Office, on the web site,



Prescription Drug Program



Using the Direct Payment Plan's Prescription Solutions Drug Program is easy. For a small copayment you can purchase a 30-day supply of medication from any retail contracting pharmacy.

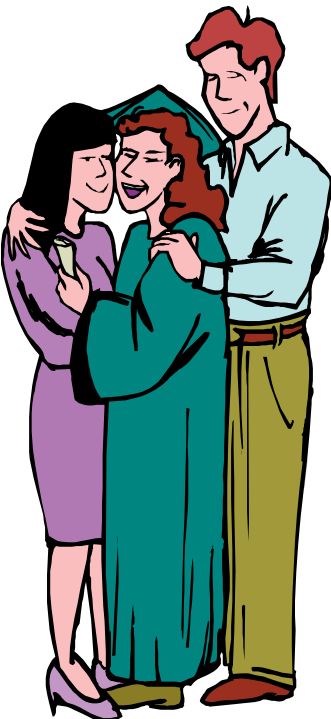
If you take medication on a regular basis, use Prescription Solutions' *Mail Service Pharmacy*. This service provides you a 90-day supply of medication for the cost of two copayments.

Be aware that when you use the retail contracting pharmacy, the cost for the fourth prescription fill and thereafter, your copayment will increase to *two* copayments for the same 30-day supply.

To save money, sign up for the Mail Service Pharmacy, anytime.

Student Extended Dependent Coverage

Your dependent child loses eligibility under the Plan at age 19. There are, however, circumstances under which coverage may be extended. For instance, if your dependent child is continuing their education, they may be eligible for coverage if they satisfy the following requirements:



- attends an accredited educational institution and enrolls for at least 8 units of credit per semester
- is primarily dependent on you for support
- qualifies as a dependent for federal income tax purposes.

To apply for student extended dependent coverage, contact the Trust Fund Office shortly before your child's 19th birthday and request an *Application for Student Extended Dependent Coverage*. If you have access to the Internet, you can also download a PDF version from the Trust Fund's Web site at www.norcalcementmasons.org. Sign and date the application. Be sure you have answered all questions before mailing it to the Trust Fund Office

Healthy Eating

The majority of people eat foods with too much fat, oil, salt or sugar. Improving your daily eating habits will make you feel and function better.

Improved food choices are keys to a balanced diet and disease prevention. Your body will reach a higher level of functioning once you replace empty calories foods with nutritious foods.

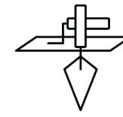
- Select a variety of raw foods daily.
- Limit fat, saturated fat and salt.
- Eat a salad daily.
- Satisfy your sweet tooth with fresh fruit.

When you eat foods the body needs, a healthy diet is easier to achieve. It's an individual decision to improve eating habits and only you can control the food choices you make.



CALENDAR

On or About This Date	We Will Mail	You Should
July 1 - August 14	DENTAL OPEN ENROLLMENT	To change Dental Plans, contact the Trust Fund Office.
July 29, 2009	August 2009 Pension Benefit Check	Retain check stub for your records.
August 27, 2009	September 2009 Pension Benefit Check	Retain check stub for your records.
September 7, 2009	 Labor Day	The Trust Fund Office will be closed in observance of this Holiday.
September 22, 2009	Statement of Account for work period of February 1, 2009-July 31, 2009	Verify hours and report any discrepancies to your Local Union. Retain Statement for your records.
September 28, 2009	October 2009 Pension Benefit Check	Retain check stub for your records.
October 28, 2009	November 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

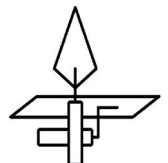


Internet Web site:
www.norcalcementmasons.org

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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www.norcalcementmasons.org

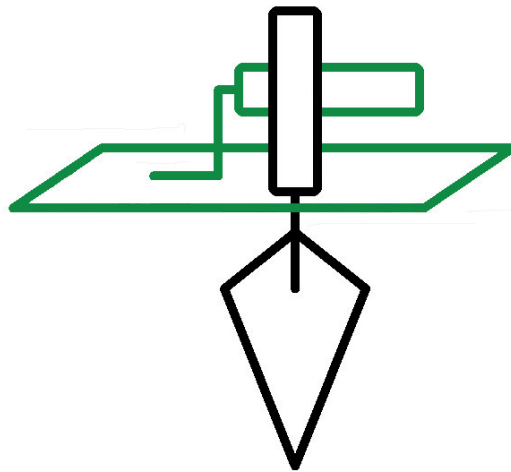
Northern California Cement Masons
Funds Administration, Inc.
220 Campus Lane
Fairfield, CA 94534



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**CEMENT MASONS TRUST FUNDS
FOR
NORTHERN CALIFORNIA**

**HEALTH AND WELFARE · PENSION ·
VACATION/HOLIDAY**



**SUMMARY
ANNUAL REPORT
2007**

SUMMARY ANNUAL REPORT FOR CEMENT MASONS HEALTH AND WELFARE TRUST FUND FOR NORTHERN CALIFORNIA

This is a summary of the annual report for the Cement Masons Health and Welfare Trust Fund for Northern California, EIN 94-1291152, Plan No. 501, a multi-employer Plan, for the period beginning September 1, 2007 to August 31, 2008. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Self-Funded Benefit Information

The Plan maintains its medical, prescription drugs, disability, death benefits, AD & D, physical exam, dental, and vision benefits under a self-funded program.

Insurance Information

The following brief description of the Plan benefits are provided for general information purposes only. Participants should refer to the Plan document for more complete information.

The Plan has a contract with United Healthcare and *DeltaCare* USA to pay certain dental claims. The Plan also maintains an alternative medical plan under contract with Kaiser Foundation Health Plan for standard medical coverage for participants and dependents. The total insurance premiums charged to the Plan for the year ended August 31, 2008 were \$6,218,512.

Basic Financial Statement

The value of Plan assets, after subtracting liabilities of the Plan, was \$21,781,375 as of August 31, 2008, compared to \$22,805,629 as of September 1, 2007. During the Plan Year, the Plan experienced an decrease in its net assets of \$1,024,254. This decrease included unrealized appreciation or depreciation in the value of Plan assets; that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year.

The Plan had a total income of \$28,698,753. This income included employer contributions of \$24,125,205, employee contributions of \$3,562,520, gain on the sale of assets of \$400,320, other income of \$742 and earnings from investments of \$609,966.

Plan expenses were \$29,723,007. These expenses included \$1,577,497 in operating expenses, \$75,762, in investment expenses, \$21,851,236, in benefits paid to participants and beneficiaries, and \$6,218,512, in insurance premiums charged by insurance companies and a health maintenance organization.

Benefits and eligibility rules will change from time to time. Retiree benefits differ from active employee benefits and also can be changed or eliminated at any time. Be sure to use the most recent Plan booklet and to read any special notices about your coverage. Do not rely on outdated information. If you lose your coverage you may be entitled to continue it by making self payments. Consult your booklet or the Plan Office for details.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Assets held for investment;
3. Transactions in excess of 5% of Plan assets;
4. Insurance information including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Board of Trustee Cement Masons Health and Welfare Trust Fund for Northern California, who is Plan Sponsor, 220 Campus Lane, Fairfield, California 94534, (707) 864-3300.

**SUMMARY ANNUAL REPORT
FOR
CEMENT MASONS PENSION TRUST FUND
FOR NORTHERN CALIFORNIA**

This is a summary of the annual report for the Cement Masons Pension Trust Fund for Northern California, EIN 94-6277669, Plan No. 001, for the period beginning September 1, 2007 through August 31, 2008. The annual report has been filed with the Employee Benefit Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the Plan are provided in whole from Trust assets.

Plan expenses were \$26,886,529. These expenses included \$779,151, in operating expenses, \$1,139,781, in investment expenses and \$24,967,597, in benefits paid to participants and beneficiaries. A total of 4,784 persons were participants in or beneficiaries of the Plan at the end of the Plan Year.

The value of Plan assets, after subtracting liabilities of the Plan, was \$297,791,830, as of August 31, 2008 compared to \$323,545,102 as of September 1, 2007. During the Plan Year the Plan experienced a decrease in its net assets of \$25,753,272. This decrease included unrealized appreciation or depreciation in the value of Plan assets; that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year.

The Plan had total income of \$1,133,257, including employer contributions of \$15,501,117, gains of \$558,984, from the sale of assets, loss on investments of \$15,193,521, and other income of \$266,677.

Minimum Funding Standards

The Actuary's statement shows that the current value of Plan assets covered 63.71% of the value of this Plan's current liability as of September 1, 2007.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Assets held for investment;
3. Transactions in excess of 5% of Plan assets;
4. Actuarial information regarding the funding of the Plan.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Plan Sponsor, Board of Trustees of the Cement Masons Pension Trust Fund for Northern California, 220 Campus Lane, Fairfield, California 94534, telephone (707) 864-3300.

SUMMARY ANNUAL REPORT FOR CEMENT MASONS VACATION/HOLIDAY TRUST FUND FOR NORTHERN CALIFORNIA

This is a summary of the annual report of the Cement Masons Vacation/Holiday Trust Fund for Northern California, EIN 94-6108055, Plan No. 501 for the period beginning September 1, 2007 to August 31, 2008. The annual report has been filed with the Employee Benefit Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

The value of Plan assets, after subtracting liabilities of the Plan, was \$632,056 as of August 31, 2008 compared to \$554,573 as of September 1, 2007. During the Plan Year the Plan experienced an increase in its net assets of \$77,483. This increase included unrealized appreciation or depreciation in the value of Plan assets; that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year.

The Plan had total income of \$14,972,652, including employer contributions of \$14,524,871, earnings from investments of \$394,083, and other income of \$53,698.

Plan expenses were \$14,895,169. These expenses included \$331,031 in operating expenses and \$14,564,138 in benefits paid directly to participants and beneficiaries.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Assets held for investments.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Board of Trustees, Cement Masons Vacation/Holiday Trust Fund for Northern California, 220 Campus Lane, Fairfield, California 94534, (707) 864-3300.

Your Rights to Additional Information

You also have the right to receive from the Plan Administrator, on request and at no charge, a statement of the assets and liabilities of the Plan and accompanying notes, or a statement of income and expenses of the Plan and accompanying notes, or both. If you request a copy of the full annual report from the Plan Administrator, these two statements and accompanying notes will be included as part of that report. These portions of the report are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the Plan, Cement Masons Trust Fund for Northern California, 220 Campus Lane, Fairfield, California 94534, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, D.C. 20210.