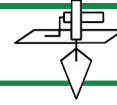


The Cement Mixer

A Quarterly Newsletter for Northern California Cement Masons



Winter 2010 #43

Year 2009 in Review Health and Welfare Plans



Routine Physical Examination Benefit March 1, 2009 - Active and Retired Plans

- Active Employee or Spouse
\$300 per Plan Year
- Active Employee and Dependent Children
older than 24 months \$200 per Plan Year
- Retiree or Spouse
\$300 per Plan Year.

Mental Health and Substance Abuse Treatment

All Plan Participants

Effective January 1, 2010, health plans that provide coverage for the treatment of mental health and/or substance abuse conditions must begin providing benefits that are equal to the benefits provided for any other covered medical condition. Direct Payment Plan benefits:

	<u>Active Plan</u>	<u>Retired Plan</u>
Inpatient Hospital Benefits		
PPO	90% of first \$15,000 of negotiated rate and 100% thereafter	80% of first \$15,000 of negotiated rate and 100% thereafter
NON-PPO	60% of first \$15,000 of covered charges and 100% thereafter	60% of first \$15,000 of covered charges and 100% thereafter
Outpatient Hospital Benefits		
PPO	90% of negotiated rate	80% of negotiated rate
NON-PPO	60% of covered charges	60% of covered charges
PLAN YEAR DEDUCTIBLE	\$150/individual \$450/family	\$150/individual \$450/family
OUT-OF-POCKET MAXIMUM	\$3,000/individual \$6,000/family	\$3,000/individual \$6,000/family
LIFETIME MAXIMUM	\$2,000,000	\$400,000

Kaiser members must use Kaiser for Mental Health and Substance Abuse Treatment. Refer to Kaiser's Evidence of Coverage for specific benefit information.



Pensioners and Beneficiaries



The Statement by Pensioner or Beneficiary will be mailed early in March 2010.

It is important that each Pensioner or Beneficiary promptly complete, sign and date the Statement in the presence of a Union Official, a Trust Fund Representative or a Notary Public. Return the completed Statement to the Trust Fund Office.

If your Statement is not received by June 1, 2010, the Trust Fund Office will begin holding your benefit checks.

If you do not receive your Statement by the end of March, call the Trust Fund Office to request a duplicate.

SCHOLARSHIP INFORMATION



Enclosed in this issue of *the Cement Mixer*:

**The Northern California
Plasterers &
Cement Masons
Scholarship Foundation:**

Application and Instructions

Contact your Local Union
for more information.

Choosing Medical Coverage That's Right for You

Your decision on which medical plan to choose is an important one. You may want to start by asking yourself a few questions. For example, have there been any changes in your health over the last year? Are you, or a family member now required to take medication on a regular basis? Are the prescription drug benefit copayments, maximums, and out-of-pocket expenses adequate for your budget?

If you have children and visit the doctor on a regular basis, copayments can add up. Perhaps you have a medical condition that involves frequent copayments. Would you like the freedom to choose your own specialist?

There are many more questions you could ask yourself. If you and your family are satisfied with your current medical coverage, you need not do anything. Remember you may change medical plans a maximum of two times in one calendar year.

DIRECT PAYMENT PLAN

Active Plan

Access to Preferred Provider Organization (PPO) providers in the Prudent Buyer Plan network. You are free to select any doctor, however you reduce your out-of-pocket costs by using network providers.

Retired Plan

Same as the Active Plan

Active and Retired Deductible

\$150/person, maximum of \$450/family per Plan Year

KAISER PERMANENTE

Active Plan

Access to Kaiser's Health Maintenance Organization (HMO), hospital and doctor benefits. Services provided only by Kaiser staff at Kaiser facilities.

Retired Plan

Regular (Non-Medicare) and Senior Advantage (Medicare) depending on age and residential location.

Active and Retired Deductible

\$250/person, maximum of \$500/family per Calendar Year

Foreign Medical Claims



If you receive emergency medical treatment while in a foreign country, you must provide the original receipts, itemized bills and medical reports noted with the Participant's Health Plan ID or Social Security Number.

All claims will be sent to the Fund's medical consultant to determine if the treatment received was due to a life-threatening condition, or "Emergency Services" as defined by the Plan. If the medical treatment received in a foreign country is not determined to have been a life-threatening condition, **no** benefits will be paid.

Anthem Blue Cross



Claims

Sending medical claims to the Trust Fund Office, will cause a delay in the processing payment.

Remind your doctor to update their records with the new mailing address, the new group number and member identification number that begins with OCWCM.

Claims for services received in California, send to:

Anthem Blue Cross of California
PO Box 60007
Los Angeles, California 90060-0007

Claims for services received outside California, should mail medical claims to the **Blue Card Plan** in the state where services were received.

1099R Tax Form

Retired Participants

All Retirees will be sent their 1099R by the end of January, 2010. The 1099R form includes pension information for 2009.

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, contact your tax advisor. If you have not received your 1099R by mid February, contact the Accounting department at the Trust Fund Office.

1099R Tax Form

Retired Participants

with Electronic Direct Deposit Option

Retirees who utilize the direct deposit option, should make certain that the Trust Fund Office has your current mailing address on file. If not, your 1099R may be delayed or returned to the Trust Fund Office.

Avoid delay in receiving your 1099R. Complete an Address Change Form today. Forms are available online at www.norcalcementmasons.org or by calling the Pension department.

Tips for Retired Pensioners

If you are receiving a pension benefit from the Plan you are prohibited to 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, Joint Apprenticeship Training Center, or any employment or self-employment (prohibited employment).

If you are under the age of 65 and work in prohibited employment, your pension benefit payments will be suspended for the number of months that you work in prohibited employment plus a penalty of three months after you stop working. Your pension benefit will resume the first day of the fourth month after the month you stop work in prohibited employment.

If you are between the Normal Retirement Age of 65 and the Required Beginning Date age of 70½ (on April 1st following your 70th birthday), you are permitted to work in prohibited employment for less than 40 hours per month. Once you work 40 or more hours in a month, your pension benefit payments will be suspended for the month you work 40 or more hours. Your pension benefit resumes for any month you work less than 40 hours.



If you are the age of 70½ + (on April 1st following your 70th birthday), you are permitted to work at any occupation without penalty.

Withholding Tax Certificate

Pensioners



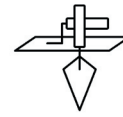
Federal regulations require that all Pensioners receive a Withholding Certificate. It is your right to change the amount of tax withheld from your monthly pension benefit at any time.

Your last election of withholding remains in effect until you file a new Withholding Certificate. If you want to make a change in your withholding, simply complete and sign the Withholding Certificate included with your Statement by Pensioner or Beneficiary mailed early March.

Contact the Pension department at the Trust Fund Office, for more information about this Certificate.

CALENDAR

On or About This Date	We Will Mail	You Should
January 27, 2010	February 2010 Pension Benefit Check	Retain check stub for your records.
January 29, 2010	Pensioners 1099R Tax Forms	Use them to complete your 2009 income taxes
February 15, 2010	 President's Day	The Trust Fund Office will be closed in observance of this Holiday
February 24, 2010	March 2010 Pension Benefit Check	Retain check stub for your records.
March 10, 2010	Bi-Annual Statement by Pensioners and Beneficiaries and Tax Notification "Withholding Certificate"	Follow instructions on the form, then complete, sign and return no later than May 31, 2010.
March 29, 2010	April 2010 Pension Benefit Check	Retain check stub for your records.
March 24, 2010	Active Plan Participants "Statement of Account"	Review the statement for any discrepancies and notify the Trust Fund Office immediately if a discrepancy is found



Contacting The Fund Office



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



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



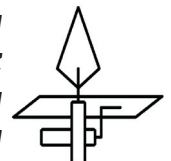
Internet Web site:
www.norcalcementmasons.org

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.

www.norcalcementmasons.org
The Cement Mixer

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





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;

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 2010.

Applications will be accepted beginning February 1, 2010 until the deadline submittal date of June 10, 2010. Enclosed are the Application Form and the Scholarship Rules.

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 other Local Unions.

For more details or answers to 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

Scholarship awards will be announced on June 15, 2010.

PLASTERERS & CEMENT MASONS SCHOLARSHIP FOUNDATION 2010 SCHOLARSHIP ELIGIBILITY AND RULES

The Plasterers & Cement Masons Scholarship Foundation (the “Scholarship Foundation”) enables 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 2010.
- ▶ 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**

The following items must be completed and received to the Plasterers & Cement Masons Scholarship Foundation by *deadline of June 10, 2010*:

Scholarship awards shall be announced by June 2010.

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

PLASTERERS & CEMENT MASONS SCHOLARSHIP FOUNDATION 2010 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 selected by "Random Draw."
 Application deadline: June 10, 2010.
 Award announcement: June 2010

High School and/or Colleges attended:

<u>Name</u>	<u>Location</u>	<u>Dates of Attendance</u>

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

What is your educational or career objective?

How have you spent your summer vacations?

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

Special interests and outside activities.

List all honors and awards received.

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.