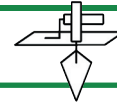


The Cement Mixer

A Quarterly Newsletter for Northern California Cement Masons



Spring 2010 #44



Delta Dental On-line Services

Do you want dental health tips? Sign up for Dental Wire, it's free! Participants can receive dental health information through Dental Wire, an online newsletter produced by Delta Dental of California.

Dental Wire includes such information as:

- Dental health tips
- How-tos for maximizing Delta Dental benefits (such as how to find a dentist or use online services)
- Links to puzzles and games for kids
- Helpful dental terminology
- Relevant health care industry news



When you subscribe, you will receive an issue of Dental Wire every other month by e-mail. You can sign up for Dental Wire by visiting Delta Dental's website by logging on to: <http://deltadental.istep.com/dentalwire>.

Check claims status online

In addition to subscribing to Dental Wire, participants may check the status of their claims (date of payment, amount paid, etc.) online through Delta Dental. You can register and log in securely to access the service from Delta's web site www.deltadentalca.org and click on "Online Services".

Other information available through Delta Dental online:

- Benefits and eligibility information
- Specifics on coverage, including deductibles, annual maximums, co-payments and benefit levels
- A detailed dentist search function to find network dentists
- Oral health and wellness tips and articles.

Employee Statement of Account

The Trust Fund Office mailed the Employee Statement of Account to Active Cement Masons in March. This Statement lists the hours reported and paid by your employer during the six-month work period between August 1, 2009 and January 31, 2010.

Review your Statement and make sure that all worked hours have been reported and paid. If you find a discrepancy, make copies of your check stubs and mail them to the Employer Accounts department at the Trust Fund Office.

Urgent Care Center



The overuse of emergency room services for non emergency situations is one of the top cost drivers in health care today. To address this problem, Anthem Blue Cross of California developed an Urgent Care Center Network to fill the gap between PPO members' primary care physicians and the emergency room.

Urgent Care Centers provide medical services on a drop-in basis with no appointment needed. Waiting time is less, as is exposure to serious diseases that you risk in an emergency room.

The current list of Urgent Care Centers in your area, are enclosed with this issue.

IMPORTANT

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

Anthem Blue Cross
Urgent Care Center List

Health and Welfare Eligibility Active Cement Masons

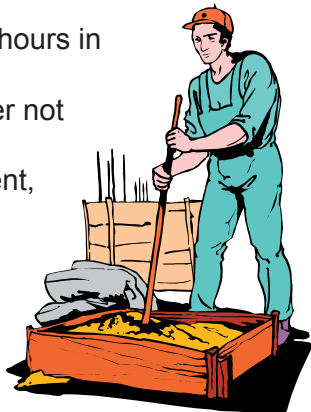
Under the Cement Masons Active Plan, your employer reports work hours to the Health and Welfare Trust Fund for each hour you work in covered employment. Your paid hours are placed into an “Hour Bank” and your eligibility for Health and Welfare coverage begins the **FIRST** day of the **SECOND** month after you have 300 hours in your “Hour Bank”

You maintain eligibility when:

- you have a **minimum** of 300-hours in your hour bank.

You lose eligibility when:

- you have **less than** 300-hours in your hour bank,
- you work for an employer not covered by a Cement Masons’ Labor Agreement, or
- you enter or re-enter military service full time.



Pensioner and Beneficiary Audit Form

Retired Cement Masons

Have you returned the Pensioner and Beneficiary Audit Form?

The Pensioner and Beneficiary Audit Form was mailed to all Pensioners and Beneficiaries in March. You must complete the Form in full and have your signature witnessed by:

- ▶ a notary,
- ▶ the Union Office,
- ▶ a Trust Fund official (Benefit Representative), or
- ▶ a Representative at the Trust Fund Office.

If the completed Pensioner and Beneficiary Audit Form is not received at the Trust Fund Office by May 26, your June 2010 pension benefit check will be held until the completed form is received.

If you have not received a form to complete or have questions concerning the Pensioner and Beneficiary Audit Form, contact the Pension Department at the Trust Fund Office.

Active and Retired Dental Plan Options

Delta Dental

- **Delta Premier** - Fee-for-service. Dental procedures paid according to a Table of Allowances
- **Delta PPO** - Same as Delta Premier, but Delta USA dentists have negotiated lower fees within the Table of Allowances.

DeltaCare USA

Prepaid (HMO) Plan. Minimal copayments. All services/referrals must be provided by a DeltaCare USA dentist. If you receive services outside DeltaCare, you will be responsible for full payment.

Pacific Union Dental

Prepaid (HMO) Plan. Minimal copayments. All services/referrals must be provided by a Pacific Union Dental dentist. If you receive services outside DeltaCare, you will be responsible for full payment.



Elective Surgery

Elective surgery is defined as surgery that can be scheduled in advance, is not an emergency, and if delayed, would not result in death or permanent impairment or health. All elective non-emergency surgeries that include an overnight stay are subject to Pre-Admission Review to determine the number of days you need to be in the hospital. The Professional Review Organization (PRO) will notify you of the number of inpatient days the Plan will cover.



For any surgery, remember to ask the surgeon or other specialist if they participate with the Anthem Blue Cross Prudent Buyer Plan so you do not incur unnecessary out-of-pocket costs.

Prescription Drug Program



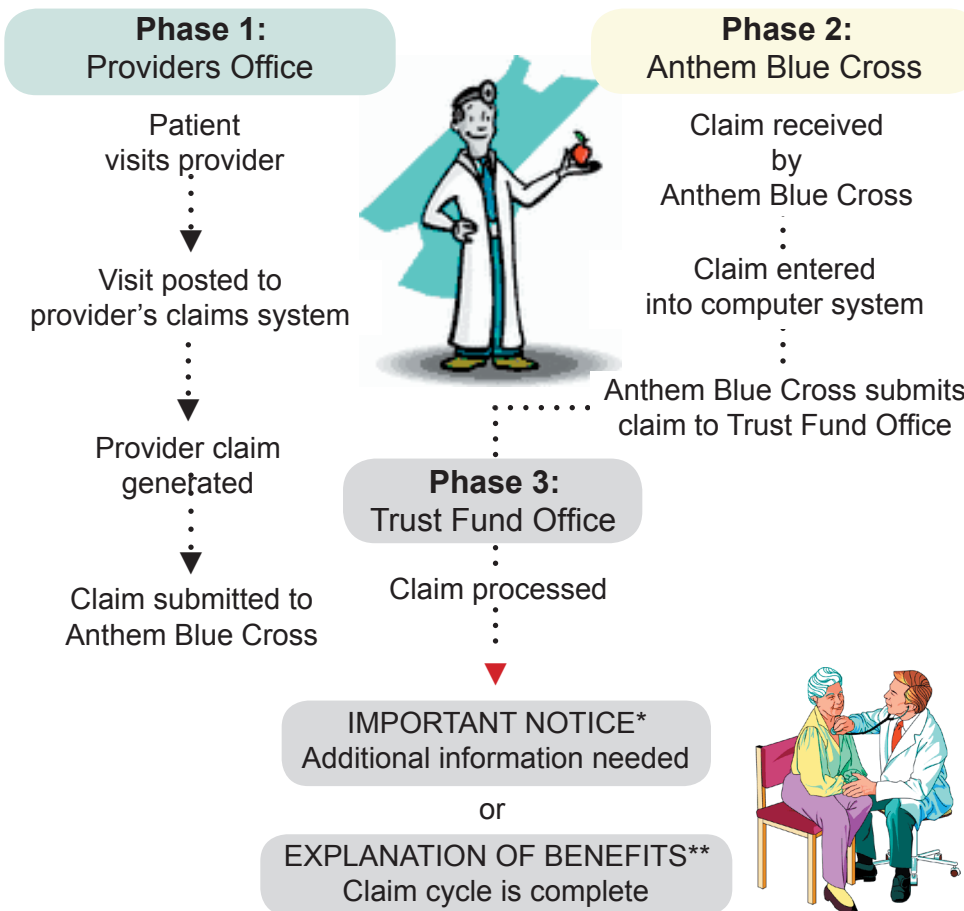
Using the Direct Payment Plan's Prescription Solutions Drug Program is easy. For a small copayment you can purchase a 30-day supply of medication from any retail contracting pharmacy.

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.

To save money on your supply of medication, sign up for the Mail Service Pharmacy.

Life of a Claim

The Direct Payment Plan



*Important Notice

An Important Notice notifies you that your medical claim cannot be processed due to missing information or documentation such as an explanation of injury, third party information, unstated diagnosis, invalid CPT codes, updated Enrollment Form, or other. Until the Trust Fund Office receives the requested information or document, your claim payment cannot be completed.




**Explanation of Benefits(EOB)

An EOB notifies you that a claim has been processed for payment and issued either to you or the Provider.

If you do not receive an EOB from the Trust Fund Office within 45 days of the provider visit, contact the provider to confirm that a claim has been filed.



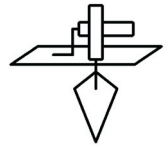
CALENDAR

<i>On or About This Date</i>	<i>We Will Mail</i>	<i>You Should</i>
April 28, 2010	May 2010 Pension Benefit Check	Retain check stub for your records.
May 7, 2010	2nd Request Bi-Annual Audit Form for Pensioners and Beneficiaries	Complete and return to the Fund Office no later than May 26, 2010
May 26, 2010	June 2010 Pension Benefit Check	Retain check stub for your records.
May 31, 2010	 Memorial Day 	The Trust Fund Office will be closed in observance of this Holiday
June 28, 2010	July 2010 Pension Benefit Check	Retain check stub for your records.
July 5, 2010	Independence Day  	The Trust Fund Office will be closed in observance of this Holiday

Contacting The Trust Fund Office

Cement Masons Trust Funds

220 Campus Lane
Fairfield, CA 94534
(707) 864 - 3300
(888) 245 - 5005

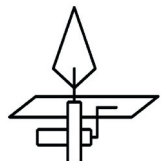


www.norcalcementmasons.org

The Cement Mixer is published by the Northern California Cement Masons Funds Administration Office, 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 Rules and Regulations of the Plans. 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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SACRAMENTO CA

Anthem Blue Cross Prudent Buyer - Urgent Care Centers

Direct Payment Plan

Using the Emergency Room for non-emergency medical services increases your copayment. Visiting your Primary Care Physician or an Urgent Care Center instead of using the Emergency Room for non-emergency medical services will save unexpected costs. Below is a current list of Anthem Blue Cross Prudent Buyer Urgent Care Centers in Northern California.

This directory is based upon the most recent contractual information available at the time of printing and is subject to change without notice. For hours of operation, call the UCC in advance of visit.

ALAMEDA COUNTY

Alameda Centre Physicians
510-769-1118
501 So. Shore Center W #103C
Alameda, CA 94501

Fremont Urgent Medical
510-796-1000
3161 Walnut Ave
Fremont, CA 94538

Washington Clinic Fremont
510-608-6174
2500 Mowry Ave #212
Fremont, CA 94538

Bay Valley Medical Group
510-785-5000
27212 Calaroga Ave
Hayward, CA 94545

Concentra Urgent Care
866-944-6046
384 Embarcadero West
Oakland, CA 94607

US Healthworks Med Grp
510-638-0701
7817 Oakport Street
Oakland, CA 94621

Concentra Urgent Care
866-944-6046
2587 Merced St.
San Leandro, CA 94577

US Healthworks Med Grp
510-489-8700
33560 Alvarado Niles Rd
Union City, CA 94587

BUTTE COUNTY

North Valley Physicians
530-899-7120
670 Rio Lindo Ave #300
Chico, CA 95926

CONTRA COSTA COUNTY

John Muir Medical Group
925-308-8111
2400 Balfour Rd #120
Brentwood, CA 94513

John Muir Medical Group
925-677-0500
2700 Grant Street #200
Concord, CA 94520

Bay Valley Medical Group
925-314-0260
319 Diablo Road
Danville, CA 94525

Night Owl Pediatrics
925-288-3600
425 Gregory Ln. #203
Pleasant Hill, CA 94553

Concentra Urgent Care
866-944-6046
2970 Hilltop Mall Rd #203
Richmond, CA 94806

John Muir Medical Group
(925) 866-8050
2305 Camino Ramon #100
San Ramon, CA 94583

John Muir Medical Group
925-939-4444
1455 Montego Ave., #205
Walnut Creek, CA 94598

Walnut Creek Urgent Care
925-930-8200
112 La Casa Via, #135
Walnut Creek, CA 94598

EL DORADO COUNTY

Rapidcare Walk In Med Grp
530-676-8234
4062 Flying CC Rd. #41
Cameron Park, CA 95682

FRESNO COUNTY

Clovis Urgent Care Medical
Quantum Care Med Center
559-324-7001
1555 Shaw Ave #101
Clovis, CA 93611

Peachwood Medical Group
559-324-6200
275 W. Herndon
Clovis, CA 93612

Community Medical
Providers
559-437-4301
1570 E. Herndon Ave
Fresno, CA 93720

Concentra Urgent Care
866-944-6046
2555 South East Ave
Fresno, CA 93706

Concentra Urgent Care
866-944-6046
2610 Tuolumne St
Fresno, CA 93721

Concentra Urgent Care
866-944-6046
7265 N. First St #105
Fresno, CA 93720

Northwest Medical Group
559-271-6301
4770 W. Herndon Ave
Fresno, CA 93722

KINGS COUNTY

Valley Family Health Center
559-582-2025
1274 N. Irwin St.
Hanford, CA 93230

LASSEN COUNTY

Northeastern Rural Health
530-257-4000
1850 Springridge Dr.
Susanville, CA 96130

MADERA COUNTY

Concentra Urgent Care
866-944-6046
509 South I St #A
Madera, CA 93637

Darin M Camarena Health
559-664-4000
344 E 6th St.
Madera, CA 93637

MARIN COUNTY

Marin Urgent Care and
Occupational Health
Physicians
415-492-4800
4000 Civic Center Dr.
San Rafael, CA 94903

MERCED COUNTY

Atwater Medical Group
209-358-5611
1775 3rd St.
Atwater, CA 95301

Castle Urgent Care-Bloss
Memorial Health Care
209-381-2027
3605 Hospital Road
Atwater, CA 95301

Pinnacle Healthcare
209-829-0444
285 Mercy Springs Rd. #A
Los Banos, CA 93635

Fountain View Urgent Care
209-384-5766
374 W. Olive Ave #A
Merced, CA 95348

Patients First Medical
Group & Urgent Care
209-383-3990
394 E. Yosemite Ave #200
Merced, CA 95340

MONTEREY COUNTY

Doctors on Duty
Greenfield Urgent Care
831-674-5066
634 Walnut Avenue
Greenfield, CA 93927

Doctors On Duty
831-883-3330
3130 Del Monte Blvd.
Marina, CA 93933

Doctors On Duty
831-371-6700
2260 N. Fremont St.
Monterey, CA 93940

Doctors On Duty
831-392-1790
453 Canyon Del Rey
Del Rey Oaks, CA 93940

Doctors On Duty
831-649-0770
501 Lighthouse Avenue
Monterey, CA 93940

Monterey Bay Urgent Care
Medical Group
831-372-2273
245 Washington St.
Monterey, CA 93940

Doctors On Duty
831-422-777
1212 South Main St.
Salinas, Ca 93901

Pinnacle Healthcare
831-422-5555
947 Blanco Cir, Ste A
Salinas, CA 93901

Pinnacle Healthcare
831-770-0444
2 Rossi Circle
Salinas, CA 93907

Salinas Urgent Care
831-757-1100
558 Abbot St. #A
Salinas, CA 93901

Mission Center HealthCare
831-678-8899
2524 H De la Rosa Sr. St.
Soledad, CA 93960

NEVADA

Gateway Urgent Care
530-582-2070
11105 Donner Pass, Truckee,
CA 96161

PLACER COUNTY

US Healthworks Med Group
916-632-9606
2305 Sunset Blvd
Rocklin, CA 95765

Med Care
916-783-0101
1907 Douglas Blvd. #70
Roseville, CA 95661

Med7 Urgent Care Center
916-772-6337
1101 Smith Ln.
Roseville, CA 95661

SACRAMENTO COUNTY

Med Center Med Clinic
916-965-1111
6651 Madison Ave
Carmichael, CA 95608

Med7 Urgent Care Center
916-488-6337
4156 Manzanita Ave
Carmichael, CA 95608

Doctors Center Medical
916-966-6287
4948 San Juan Ave
Fair Oaks, CA 95628

Med7 Urgent Care
916-920-6337
2350 E. Bidwell St.
Folsom, CA 95630

Blue Cross Prudent Buyer In Network Urgent Care Centers

SACRAMENTO COUNTY (cont)

Elk Grove Urgent Care
916-479-9110
9045 Bruceville Road #100
Elk Grove, CA 95758

Rapidcare Walkin Medical
916-673-1200
13385 Folsom Blvd., #800
Folsom, CA 95630

Urgent Care Center Of Folsom
916-984-8244
1600 Creekside Dr., #1400
Folsom, CA 95630

Calvine Corners Urgent Care
916-226-6190
8325 Elk Grove Florin Rd., #800
Sacramento, CA 95630

US Healthworks Med Grp
916-451-4580
1675 Alhambra Blvd, #B
Sacramento, CA 95816

US Healthworks Med Grp
916-364-1733
9261 Folsom Vlvd #200
Sacramento, CA 95826

SAN BENITO COUNTY

Pinnacle Healthcare
831-634-4444
591 McCray St. #101
Hollister, CA 95023

Daniel Y Wang MD
831-636-1332
920 Sunnyslope Road
Hollister, CA 95023

SAN FRANCISCO

Concentra Urgent Care
866-944-6046
110 Sutter St #300
San Francisco, CA 94104

Concentra Urgent Care
415-781-7077
2 Connecticut St.
San Francisco, CA 94107

SAN JOAQUIN COUNTY

Lathrop Urgent Care
209-983-9000
15180 S. Harlan Rd #A
Lathrop, CA 95330

Lodi Urgent Care
209-333-2500
900 S Fairmont Ave #A
Lodi, CA 85240

*Main Street Urgent Care - Norcal
Urgent Care*
209-825-5155
1040 Main Street
Manteca, CA 95336

Pacific Urgent Care
209-475-9500
1782 W. Hammer Lane
Stockton, CA 95209

Stockton Urgent Care & Fam Prac
209-952-9696
1148 W. Hammer Ln.
Stockton, CA 95209

Trinity Urgent Care
209-955-1229
10200 Trinity Parkway #202
Stockton, CA 95219

US Healthworks Medical Grp
209-943-2202
3663 Arch Rd #400
Stockton, CA 95215

Patel Pulliam & Med Assoc
209-832-8984
644 W. 12th St.
Tracy, CA 95376

Tracy Urgent Care Medical Clinic
209-832-8700
2160 W. Grant Line Rd. #230
Tracy, CA 95337

SAN MATEO COUNTY

US Healthworks Med Group
650-556-9420
201 Arch Street
Redwood City, CA 94062

SANTA CLARA COUNTY

South Bay Childrens Medical
408-370-0110
800 Pollard Rd #B205
Los Gatos, CA 95032

US Healthworks Medical Grp
408-957-5700
1717 S. Main Street
Milpitas, CA 95035

Doctors On Duty
408-942-0333
1910 N. Capitol Avenue
San Jose, CA 95132

First Health Clinic
408-929-5505
459 S. Capitol Ave #4
San Jose, CA 95127

San Jose Medical Group
408-278-3620
625 Lincoln Ave
San Jose, CA 95126

Saratoga Medical Clinic
408-243-6911
1060 Saratoga Avenue
San Jose, CA 95129

US Healthworks Medical Group
408-773-9000
1195 E. Arques Avenue #1
Sunnyvale, CA 94085

SANTA CRUZ COUNTY

Doctors On Duty
831-662-3611
6800 Soquel Drive
Aptos, CA 95003

Generations Wellness Urgent Care
831-662-9355
9515 Soquel Ave #100
Aptos, CA 94085

Doctors On Duty
831-425-7991
615 Ocean Street
Santa Cruz, CA 95060

Doctors On Duty
831-722-1444
1505 Main Street
Watsonville, CA 95076

SHASTA COUNTY

Everyday Family Surg Med Grp
530-222-6886
3270 Churn Creek Rd.
Redding, CA 96002

Hilltop Med Clinic West
530-221-1565
1093 Hilltop Drive
Redding, CA 96001

Redding Primary Cre
530-246-4629
2123 Eureka Way,
Redding, CA 96001

Crossroads Medical Clinic
530-222-6166
1710 Churn Creek Rd.
Redding, CA 96002

Sunset Urgent Care
530-247-4211
3689 Eureka Way
Redding, CA 96001

SONOMA COUNTY

Concentra Urgent Care
866-944-6046
6174 State Farm Drive
Rohnert Park, CA 94928

Concentra Urgent Care
866-944-6046
1221 N. Dutton Avenue
Santa Rosa, CA 95401

STANISLAUS

Modesto Urgent Care
209-529-1542
1908 Coffee Road #3
Modesto, CA 95355

US Healthworks Med Grp
209-575-5801
1524 McHenry Ave #500
Modesto, CA 95350

Express Lane Urgent Care
209-664-1550
711 E. Hawkeye, #3
Turlock, CA 95380

SUTTER COUNTY

Regency Urgent Care Med Group
530-674-7000
1429 Colusa Avenue, #B
Yuba City, CA 95993

TULARE COUNTY

Visalia Walk In Med Clinic Group
559-627-5555
2431 W. Caldwell Ave
Visalia, CA 93277

TUOLUMNE COUNTY

Sonora Community Hospital
209-532-3167
14540 Mono Way
Sonora, CA 95370



Unnecessary Use of Emergency Room Causes Your Out-of-Pocket Costs to Rise

Visit the emergency room **ONLY** in a true emergency.
For minor illnesses and injuries, visit the Urgent Care Center or
make an appointment with your primary care physician.

