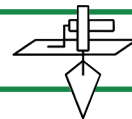


# The Cement Mixer

A Quarterly Newsletter for Northern California Cement Masons



Fall 2010 #46

## Medicare Part D Creditable Coverage

*Retired Participants*

# Rx

The Direct Payment Plan prescription drug coverage is considered "Creditable".

Creditable means that the Direct Payment Plan pays as much in prescription drug coverage as the standard Medicare prescription drug coverage.

If you are enrolled in an Kaiser (Senior Advantage) Medicare Advantage HMO Plan, you are automatically enrolled in a Medicare prescription drug plan.

If you enroll in another individual Medicare prescription drug plan, you will be disenrolled from your current Medicare Advantage HMO Plan.

For more information about Medicare Part D go to the Medicare web site at [www.medicare.gov](http://www.medicare.gov).

## What Is Coordination Of Benefits?

Coordination of Benefits (COB) is when a participant is covered by more than one health plan. COB prevents over payment or duplication of benefit billing by assigning one health plan as primary payer.

Primary means the first insurance billed. Secondary means the other insurance companies are billed second.

Specific rules determine which of two or more Plans, each having COB provisions, pays its benefits in full and which becomes the secondary payer.

For example: If the Direct Payment Plan is the primary payer, the Plan will pay benefits without reduction. If the Direct Payment Plan is the secondary payer, the Plan will pay benefits for covered expenses not paid by the primary payer.



## Breast Cancer Risk Factors



A breast cancer "risk factor" is anything that increases your risk of developing breast cancer. Risk factors you cannot control include age, family history, and medical history. Risk factors you can control include your weight, physical activity, and alcohol consumption.

Concerned about breast cancer risk factors? Talk with your doctor.

## Plan Year Deductible

*Direct Payment Plan*

A deductible is the dollar amount you must pay during the year before benefits are paid by the Health Plan.

Active and Retired Deductible:

\$150 per person

\$450 per family

Plan Year:

September 1 - August 31

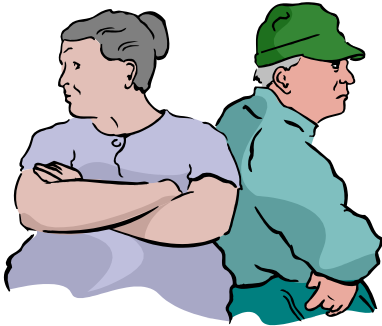
## Enclosed in this issue:

- Medicare Part D Creditable Coverage Notice\*
- Women's Health and Cancer Rights Act of 1998 Notice\*

\*Notice may not pertain to you.



## Divorce And Retirement Benefits



If you become divorced, the benefits you earned while married to your former spouse may be divided as part of your marital settlement agreement. Dividing your benefits with a former spouse requires a court order referred to as a Qualified Domestic Relations Order (QDRO).

Once you send the Trust Fund Office a copy of the QDRO, the Trust Fund Office will comply with the order. The rights of your former spouse to any share of your retirement benefits will be as stated in the QDRO at the time of your retirement or death.

The Trust Fund Office can explain the Pension Plans' QDRO procedures and provide a model and guideline for drafting a QDRO. The Trust Fund Office does not provide any legal advice.

## Can I Add My Parents To The Health Plan?

No, you cannot add your parents to your Health Plan. Your eligible dependents include your:

- lawful spouse
- unmarried natural or adopted child younger than age 19 (an adopted child is covered from the date he is placed in your custody); An unmarried stepchild or foster child younger than age 19, provided he resides in your home and is dependent upon you for support;
- unmarried child who is age 19 but less than age 23, is a student at an accredited educational institution, enrolled for at least 8 units of credit per semester, is primarily dependent on you for support and qualifies as your dependent for federal income tax purposes;
- unmarried child, older than age 19 but prevented from earning a living because of a mental or physical handicap and is primarily dependent on you for support.

The above definition of eligible dependents applies to both Active and Retired Cement Masons. Eligibility rules of dependents can be found on pages 11, 19 and 69 in your Health and Welfare Plan booklet.



## Applying for Retirement Benefits

If you are eligible for a:

- Service, Regular, Pro Rata or Early Retirement Pension  
Apply no later than the last month you work
- Deferred Vested Pension:  
Apply one month before you are eligible for retirement
- Disability Pension:  
Apply as soon as you are disabled

Approximately three months after you file an Application for benefits or stop working, you will receive your first monthly pension benefit check. Once the Trust Fund Office approves your Pension Application, you will be paid retroactively to your Annuity Starting Date.

## Find An Anthem Blue Cross Doctor or Hospital

### Direct Payment Plan



Anthem Blue Cross offers a quick and easy way to find participating doctors and hospitals using the internet.

To find a doctor or hospital, follow these directions:

Go to [www.anthem.com/ca](http://www.anthem.com/ca)

Click on Find a Doctor (right side of the screen) and then click “GO”

Select All Doctors and Facilities

If you are looking for a doctor in your Local area follow this six-step process:

1. Under New Member & Visitor Search click - Next
2. Select the Plan Type – Large Group Plans
3. Select a Plan – Blue Cross PPO – Prudent Buyer
4. Select Provider Type – Health Facility, Physician, Specialist, etc.
  - a. Click Next
5. Doctor options – Select one or more doctors by holding down the Control key
  - a. Click Next
6. Enter your address or State and County.

Review your doctor option results on a list, map, or downloadable directory.

## Vacation/Holiday Payout

Each participant in the Vacation/Holiday Trust Fund receives a Statement of Account each March (six-month period of August 1 - January 31) and September (six-month period of February 1 - July 31).



Compare your paycheck stubs with the Vacation/Holiday “Amount in Dollars” (*less Supplement Dues* if you have authorized such to be deducted) listed on the statement.

If the amount does not match, contact the Trust Fund Office.

The Vacation/Holiday check mail date is November 30.

## Designated Beneficiary Changes



A beneficiary is the person or persons you name to receive the payment of your Death or Accidental Death Benefit.

Complete an Enrollment Form to update your beneficiary changes.

Beneficiary changes may include:

- Marriage
- Divorce
- Birth or Adoption
- Death

## Active Plan Death Benefits

### Employee Death

\$10,000

### Spouse Death

\$5,000

### Child Death

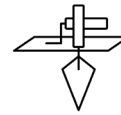
\$100 - \$500

### Employee Injury/ Dismemberment

\$5,000 - \$10,000

# CALENDAR

On or About This Date	We Will Mail	You Should
October 27, 2010	November 2010 Pension Benefit Check	Retain check stub for your records.
November 24, 2010	December 2010 Pension Benefit Check	Retain check stub for your records.
November 25-26, 2010	 <b>Thanksgiving</b>	The Trust Fund Office will be closed in observance of this Holiday
November 30, 2010	Vacation/Holiday Benefit Checks	Complete a Change of Address Form if you have recently moved.
December 24, 2010	 <b>Christmas Eve</b>	The Trust Fund Office will be closed in observance of this Holiday
December 28, 2010	January 2011 Pension Benefit Check	Retain check stub for your records.
December 31, 2010	 <b>New Year's Eve</b>	The Trust Fund Office will be closed in observance of this Holiday



## Contacting The Fund Office



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



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

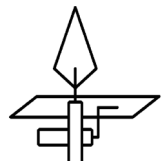


Internet Web site:  
[www.norcalcementmasons.org](http://www.norcalcementmasons.org)

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.

**The Cement Mixer**  
[www.norcalcementmasons.org](http://www.norcalcementmasons.org)

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



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**CEMENT MASONS HEALTH AND WELFARE TRUST FUND FOR NORTHERN CALIFORNIA  
220 CAMPUS LANE • FAIRFIELD, CALIFORNIA 94534-1499  
TELEPHONE 1-707-864-3300 OR TOLL-FREE 1-888-245-5005**

**NOTICE OF CREDITABLE PRESCRIPTION DRUG COVERAGE**

This document is to serve as your Notice of Creditable Prescription Drug Coverage, as required by law.

**To: All Participants of Cement Masons Health and Welfare Trust Fund for Northern California**

This Notice is for individuals with Medicare. If you or any of your eligible family members are now or will become eligible for Medicare during the next 12 months, read this Notice carefully and keep it where you can find it. **If you are not currently eligible for Medicare or will not be eligible for Medicare during the next 12 months, you may disregard this Notice.**

This Notice has information about your current prescription drug coverage with the Cement Masons Health and Welfare Trust Fund and prescription drug coverage available to individuals **with Medicare**. It also explains options you have under Medicare's Prescription Drug Program (i.e. Medicare Part D), which may help you decide whether or not you want to enroll in Medicare Part D.

**IMPORTANT POINTS TO KEEP IN MIND:**

1. Medicare prescription drug coverage first became available in 2006 to all individuals eligible for Medicare. Coverage was made available through Medicare Prescription Drug Plans and Medicare Advantage Plans **that offer prescription drug coverage** such as Kaiser Senior Advantage. All Medicare Prescription Drug Plans provide at least a standard level of coverage set by Medicare. Some plans may offer more coverage for a **higher monthly premium**.
2. The Cement Masons Health and Welfare Trust Fund has determined that the prescription drug coverage provided by the **Direct Payment Plan** is "**creditable**". Creditable means that the value of the prescription drug benefits offered by the **Direct Payment Plan** is, on average for all Plan Participants, at least as good as standard Medicare prescription drug coverage. That means the **Direct Payment Plan** is expected to pay as much in prescription drug coverage as the standard Medicare prescription drug coverage.
3. **Retired Cement Masons and Dependents Enrolled in Kaiser Senior Advantage offered through the Cement Masons Health and Welfare Trust Fund:**
  - ▶ As enrollees in a Medicare Advantage Plan (i.e. Senior Advantage), you are automatically enrolled in a Medicare Prescription Drug Plan.

**Caution:** If you enroll in another, individual Medicare Prescription Drug Plan, you will be disenrolled from the Kaiser Senior Advantage Plan. You may not be enrolled in a secondary Medicare Prescription Drug Plan in addition to the Kaiser Senior Advantage Plan. If you are interested in another Medicare Prescription Drug Plan, you should call the Trust Fund Office to see what effect it will have on your current medical coverage **before you make the decision**.

4. Remember, if you are a Retired Cement Mason or a dependent of a Retired Cement Mason, you must enroll in Medicare Parts A and B **once you are Medicare eligible**. If you do not, you will not receive the maximum hospital and medical benefits, regardless of which health plan you choose.

Because your existing prescription drug coverage under the **Direct Payment Plan** is, on average, at least as good as standard Medicare prescription drug coverage, you can keep your prescription drug coverage under the **Direct Payment Plan** and you **do not need to enroll in the Medicare Prescription Drug Program (Medicare Part “D”)**. If you decide to enroll in Medicare Part D coverage at some future time, you will not be required to pay a higher premium because you had a Prescription Drug Plan (i.e. under the **Direct Payment Plan**) that was “**creditable**.” As long as you are enrolled in a creditable Prescription Drug Plan when you are first eligible for Medicare **and you maintain that coverage**, you will not be penalized with a higher premium once you do enroll in prescription drug coverage. **Exception - See Below: “What happens if you lose or drop your coverage in the Cement Masons Plan.”**

Individuals can enroll in a Medicare Prescription Drug Plan when they first become eligible for Medicare and every year thereafter between November 15th and December 31st. Beneficiaries whose group coverage expires may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug coverage.

#### **YOUR CHOICES IF YOU ARE ENROLLED IN THE DIRECT PAYMENT PLAN ARE:**

1. **DO NOTHING.** You can keep your current prescription drug coverage with the Cement Masons Health and Welfare - **Direct Payment Plan**. You do not have to enroll in a Medicare Prescription Drug Plan.
2. **ENROLL IN ONE MEDICARE PART D PLAN.** You can keep your current prescription drug coverage under the **Direct Payment Plan** and enroll in **one** Medicare Prescription Drug Plan (**remember**, though, this does not apply if you are enrolled in the Senior Advantage Plan). **If you decide to enroll in a Medicare Prescription Drug Plan, you should understand that you must pay the Part D premium out of your own pocket.** Further, there will be no reduction in the monthly premium you pay for hospital/medical/prescription drug coverage through the Trust Fund. The Trust Fund will not separate the cost of prescription drug coverage from the total premium you pay for the **Direct Payment Plan**. If you are interested in enrolling in a Medicare Prescription Drug Plan, you should compare your current coverage, including the drugs covered, with the coverage and cost of individual Medicare Prescription Drug Plans in your area.

#### **WHAT HAPPENS IF YOU LOSE OR DROP COVERAGE IN CEMENT MASONS HEALTH AND WELFARE TRUST FUND AND YOU DO NOT ENROLL IN A MEDICARE PART D PRESCRIPTION DRUG PLAN?**

If you lose or drop your coverage in the Cement Masons Health and Welfare Trust Fund and you do not enroll in a Medicare Prescription Drug Plan, **you may be required to pay a higher premium as explained below:**

**If you lose or drop coverage in Cement Masons Health and Welfare Trust Fund and you wait 63 days or longer before enrolling in a prescription drug coverage that is at least as good as Medicare’s prescription drug coverage, your monthly premium will increase at least 1% per month for every month you did not have that coverage.**

For example, if 19 months pass without your having **creditable** prescription drug coverage, your monthly premium for Medicare (Part D) prescription drug coverage will be at least 19% higher than what you would have paid had you obtained coverage **before the 63 day lapse**. In addition, you may be required to wait until the next November to enroll.

**FOR MORE INFORMATION CONCERNING THIS NOTICE OR YOUR CURRENT PRESCRIPTION DRUG COVERAGE CONTACT THE TRUST FUND OFFICE:**

You will receive this Notice annually and at other times in the future (such as before the next period you can enroll in Medicare prescription drug coverage, or if the coverage provided by the **Direct Payment Plan** changes). You may also request a copy of this Notice at any time.

**MORE INFORMATION CONCERNING YOUR OPTIONS UNDER MEDICARE PRESCRIPTION DRUG COVERAGE:**

More detailed information on Medicare plans that offer prescription drug coverage is available in the Medicare and You Handbook. All persons enrolled in Medicare will receive a copy of the handbook in the mail each year from Medicare. Medicare beneficiaries may also be contacted directly by Medicare approved Prescription Drug Plans. For more information on Medicare Prescription Drug Plans:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program for personalized help. (See your copy of the Medicare & You handbook for the telephone number.)
- Call 1-800-MEDICARE (1-800-633-4227). TTY USERS SHOULD CALL 1-877-486-2048.

For people with limited income and resources, extra help paying for a Medicare Prescription Drug Plan is available. Information about this extra help is available from the Social Security Administration (SSA) online [www.socialsecurity.gov](http://www.socialsecurity.gov), or call at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Notice. If you enroll in one of the new Medicare approved Prescription Drug Plans, you may be required to provide a copy of this Notice when you enroll to show that you are not required to pay a higher premium.**

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**Date: October 15, 2010**

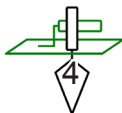
**Name of Sender: Cement Masons Health and Welfare Trust Fund for Northern California**

**Contact: Mr. Edward Smith, Fund Manager**

**Address: 220 Campus Lane, Fairfield, CA 94534-1499**

**Phone Number: 707-864-3300 or Toll-Free 888-245-5005**

In all cases, the Cement Masons Health and Welfare Trust Fund for Northern California reserves the right to modify benefits at any time, in accordance with applicable law.



MEDICARE PART "D" - CREDITABLE COVERAGE NOTICE  
INSERTED WITH *THE CEMENT MIXER* - OCTOBER 2010

**Cement Masons Health and Welfare Trust Fund for Northern California**  
**220 Campus Lane**  
**Fairfield, California 94534-1499**  
**Telephone: (707) 864-3300 or Toll Free (888) 245-5005**

**Women's Health and Cancer Rights Act of 1998**  
**Annual Notice**

Insert with the 2010 Fall Cement Mixer

To: All Plan Participants Covered under the Active and Retired Plans

Annually, the Cement Masons Health and Welfare Trust Fund is required to provide Plan Participants with notification that applies to breast cancer patients who elect to have reconstructive surgery in connection with a mastectomy.

Under Federal Law, group health plans, insurers, and HMO's, that provide medical and surgical benefits in connection with a mastectomy, must provide benefits for reconstructive surgery, in consultation with the attending physician for:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to provide symmetrical appearance and;
- Prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

This coverage is subject to the Plan's deductible, coinsurance, and copayment provisions.

If you have questions, contact the Trust Fund Office. You may also email the Trust Fund Office at [customerservice@norcalaborers.org](mailto:customerservice@norcalaborers.org).

Sincerely,

Board of Trustees