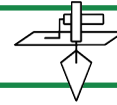


# The Cement Mixer

A Quarterly Newsletter for Northern California Cement Masons



Winter 2011 #47

## Year 2010 in Review

### Health and Welfare Plan

Direct Payment Plan - Active Plan Only



### Mental Health and Substance Abuse Treatment

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.

### Health and Welfare Plan

Direct Payment Plan - Active and Retired Plans

### The Anthem Blue Cross Preferred Provider Service Area

Effective February 1, 2010, the Preferred Provider Service Area includes all California counties.

### Non-Participating Ambulatory Surgical Facilities

Effective March 1, 2010 Medically Necessary services provided by a Non Participating Ambulatory Surgical Facility are limited to a maximum of \$500 per day.

### “No Cost” Excluded Expense

Effective September 1, 2010, no benefits are payable for services or supplies 1) for which you are not required to pay, 2) which are obtained without cost to you or, 3) for which there would be no charge to you if the treatment was not covered by the Fund.

### Student Extension for Dependent children age 19 to 23

Effective September 1, 2010, a child who has qualified for the student Extension and who becomes ill or injured, preventing continued full-time attendance (one of the prerequisites for continued coverage), may be entitled to an additional extension, of up to one year, while he/she is unable to continue as a full-time student.



continued on page 2

## Comprehensive Medical Benefits

Lifetime Maximum Benefit



Currently, each Active Participant and their eligible Dependents can receive up to \$2 million and each

Retired Participant and their eligible Dependents can receive up to \$400,000 in a lifetime of benefits\* under the Direct Payment Plan.

The Active and Retired lifetime maximum benefit payable for each eligible individual is subject to an automatic reinstatement of \$2,000 on September 1<sup>st</sup> of each Plan Year. The amount reinstated when added to the lifetime maximum may not increase the benefit payable to more than \$2 million for Active or \$400,000 for Retired Participants.

\*Does not apply to prescription drugs.

## 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.

**Year 2010 in Review** *continued from page 1*

**Prescription Drug Copayments and Penalty**

Effective December 1, 2010, copayment increase.

**PRESCRIPTION FILL**



1st through 3rd fill  
4th fill and thereafter

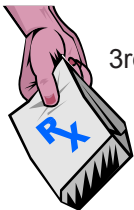
**Retail Pharmacy**

GENERIC DRUGS	BRAND NAME DRUGS
30-day supply	30-day supply
→ \$10 copayment	→ \$25 copayment
→ \$20 copayment	→ \$50 copayment

**Mail Service Pharmacy**

GENERIC DRUGS	BRAND NAME DRUGS
90-day supply	90-day supply
\$20 copayment	\$50 copayment

You may begin using the Mail Service Pharmacy for medications you take on a regular basis anytime prior to the fourth fill.



Effective February 1, 2011

3rd tier - Non-Formulary Brand Name Drugs

1st through 3rd fill  
4th fill and thereafter

**NON-FORMULARY BRAND NAME DRUGS**

**Retail Pharmacy**

**Mail Service Pharmacy**

→ 30-day supply = \$50 copayment  
→ 30-day supply = \$100 copayment

90-day supply  
\$100 copayment

**Eligibility and Hour Bank changes**

Effective January 1, 2011



Description	Hours
Monthly Minimum Hours	330
Monthly Hour Bank Deduction	110
Monthly Maximum Hours	880
Monthly Disability Hours Credit	110



**Reimbursement of Preferred Provider (PPO)**

Outpatient and Inpatient Services

Effective January 1, 2011, a change in Preferred Provider (PPO) Outpatient and Inpatient Services Reimbursement rate.

Description	Reimbursement
Outpatient Services	80%
Inpatient Hospital	80% of the first \$15,000; 100% thereafter subject to Lifetime Maximum

**Pension Plan**

**Suspension Rule**

Retroactive to July 1, 2008, the suspension rule changed to allow a Pensioner to work at certain jobs, under certain conditions, without having their monthly pension benefit stop.

Different rules apply if you are between the age of 65 and 70 ½ and older than 70 ½. Call the Trust Fund Office for additional information if you are 65 or older.

## 1099R Tax Form

### Retired Participants

All Retirees will be sent their 1099R by January 31, 2011. The 1099R form includes tax information for 2010.

#### 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.



## Withholding Tax Certificate

### Pensioners



Federal regulations require that all Pensioners receive a Withholding Certificate. You may 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.

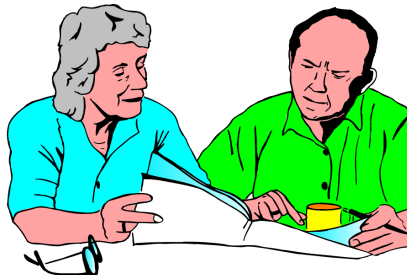
Contact the Pension department at the Trust Fund Office, for more information about this Certificate.

## Enrollment Form and Divorce

If you plan to divorce, it is important to remove your spouse from your Plan as soon as the divorce is final. To remove your former spouse from enrollment, complete a new Enrollment Form and make a copy of your Final Dissolution of Marriage.

Send both the Enrollment Form and Final Dissolution of Marriage to the Trust Fund Office. The Trust Fund Office will then send your former spouse a COBRA notification letter offering the option to continue the medical coverage for up to 36-months by making self-payments.

Should the Trust Fund Office pay any claims for your former spouse after the date the divorce is final because you failed to complete a new Enrollment Form, you will be held responsible for repayment of all claims paid.



## Have You Had Emergency Medical Care In A Foreign Country?

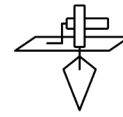
If so, send all original documents with your health care identification number to the Trust Fund Office.

When you travel out of the USA and receive emergency medical care, you will be responsible for all medical bills, if the Trust Fund's medical consultant finds that you received non-emergency medical care.



# CALENDAR

On or About This Date	We Will Mail	You Should
January 27, 2011	February 2011 Pension Benefit Check	Retain check stub for your records.
January 31, 2011	Annual Tax Notification "Withholding Certificate"	Follow instructions on the form, then complete, sign and return ASAP.
January 31, 2011	Pensioners 1099R Tax Forms	Use them to complete your 2010 income taxes
February 21, 2011	 President's Day	The Trust Fund Office will be closed in observance of this Holiday
February 24, 2011	March 2011 Pension Benefit Check	Retain check stub for your records.
March 24, 2011	Statement of Account Work Period: 8/1/10 - 1/31/2011	Review the statement for any discrepancies and notify the Trust Fund Office immediately if a discrepancy is found.
March 29, 2011	April 2011 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



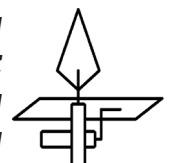
Internet Web site:  
[www.norcalcementmasons.org](http://www.norcalcementmasons.org)

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)

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





4160 Suisun Valley Road ▪ Suite E-244 ▪ Fairfield, CA 94534-4027

TO: ALL PLAN PARTICIPANTS  
DATE: JANUARY 14, 2011  
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 benefit Union members, their families, employers, communities and the Cement Masons and Plasterers trade.

The Plasterers & Cement Masons Scholarship Foundation continues to provide educational scholarships to the dependents of members affiliated with the District Council of Plasterers and Cement Masons of Northern California. The Plasterers & Cement Masons Scholarship Foundation is pleased to award each Local (300, 400, and 66):

- ▶ Five (5) scholarships for 4-year institutions at \$2,500 per award;
- ▶ Three (3) scholarships for 2-year institutions at \$1,000 per award;

Applicants must be enrolled in their senior year of High School, or enrolled in a College or University, or scheduled to receive a General Education Diploma ("GED") by the end of the 2011 spring semester and be enrolled full-time (8 units) as a undergraduate student for the 2011 fall semester.

Locals that do not have 5 applicants to a 4-year institution or 3 applicants to a 2-year institution will be selected by random draw and awarded to applicants of other Local Unions.

For answers to questions regarding the scholarship rules, eligibility or application requirements, please read the enclosed information or visit or call your Local Union office. Applications will be accepted beginning February 1, 2011 until the deadline submittal date of May 6, 2011.

Sincerely,

Northern California Plasterers & Cement Masons Scholarship Foundation

Enclosures

Scholarship awards will be announced by May 31, 2011.

# PLASTERERS & CEMENT MASONS SCHOLARSHIP FOUNDATION 2011 SCHOLARSHIP ELIGIBILITY AND RULES

## RULES

- ▶ Applicants must be a dependent child, stepchild, grandchild or adopted child or other dependent (*up to 23 years of age, unmarried, full-time student (8 units) and a dependent on the members' income tax return*) of a member 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 the 2011 spring or fall semester and have a minimum grade point average of 2.0.
- ▶ Dependents of the Board of Directors and Scholarship Selection Committee are not eligible to apply for scholarships.

Applicants must be an undergraduate student attending an accredited College, University or Trade School and must be enrolled in a full-time program leading toward a degree. The scholarships will be paid directly to the scholarship recipient's Educational Institution upon proof of full-time registration.

It is the responsibility of the applicant to see that criteria is met and necessary items are completed and mailed to the address listed below *no later than* the specified deadline date of May 6, 2011:

**PLASTERERS & CEMENT MASONS SCHOLARSHIP FOUNDATION  
4160 Suisun Valley Road – Suite E-244  
Fairfield, CA 94534-4027**

## APPLICATION REQUIREMENTS

To participate in the random draw process, complete and mail the following to the address listed above.

- Application
- One page essay (2,000 words or less)
- Certified transcript showing the last completed semester or quarter

*Scholarship Awards will be announced by May 31, 2011*

THE PLASTERERS & CEMENT MASONS SCHOLARSHIP FOUNDATION  
RESERVES THE RIGHT TO POST THE NAMES OF PARTICIPANTS AND  
SCHOLARSHIP RECIPIENTS ON ITS WEBSITE.

The Board members of the Scholarship Foundation, at its discretion, may amend the scholarship amount, eligibility, rules or other qualifying criteria at any time.

# PLASTERERS & CEMENT MASONS SCHOLARSHIP FOUNDATION 2011 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:*

1. Applicant's Last Name	First Name	Middle init.
_____		
Email Address		
_____		
Birth Date	Telephone	
_____	_____	
Street Address	City	State      Zip Code
_____	_____	_____

2. Member's Last Name	First Name	Middle Init.
_____		
Local Union #	SSN	
_____	_____	

Scholarship winners selected by "Random Draw."  
 Application deadline: May 6, 2011.  
 Award announcement: May 31, 2011

3. High School and/or Colleges attended:		
<u>Name</u>	<u>Location</u>	<u>Dates of Attendance</u>
_____	_____	_____
_____	_____	_____

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

5. What is your educational or career objective?

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

7. Special interests and outside activities.

8. List all honors and awards received.

9. Include a 1 (one) page essay (2,000 words or less) on one of the following topics:  
 1) *Your Personal challenge and triumph with education; or*  
 2) *How education affects your community; or*  
 3) *The effects of education in the job market.*

Date: \_\_\_\_\_ Applicant's signature: \_\_\_\_\_

Apart from verifying eligibility of the applicant, the Cement Masons District Council will not favor one applicant over another.