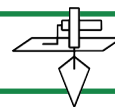


The Cement Mixer

A Quarterly Newsletter for Northern California Cement Masons



Spring 2011 #48

Prudent Buyer Plan

Active and Retired Direct Payment Plans

Anthem Blue Cross' Prudent Buyer Plan is the largest Preferred Provider Organization (PPO) network in California. Your Direct Payment Plan utilizes this network to provide medical benefits to you and your eligible dependents. The network includes a vast list of providers to provide routine and specialty medical services.

Each provider listed in the Prudent Buyer Plan network charges a reduced rate, negotiated by Anthem Blue Cross. Using a PPO provider in the network saves you money.

Your Medical ID card has a suitcase logo (see below). If you need medical attention while outside of California, your medical services will be covered.

Anthem Blue Cross		CEMENT MASONS HEALTH AND WELFARE TRUST FUND FOR NORTHERN CALIFORNIA
JOHN MASON Identification Number OCWCM0001234		
Group No:	170257M001	
Plan Code:	040	
Coverage(s):	Medical	
		PRUDENT BUYER PLAN®

When you receive medical services outside of California, make certain that your provider submits your medical claims to the Blue Card Plan in the state services were received.

Employee Statement of Account

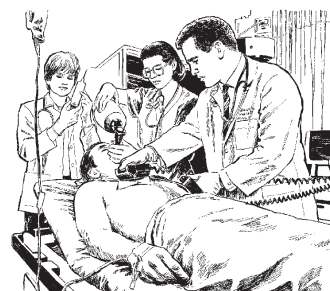
The Trust Fund Office mailed the Employee Statement of Account to Active Cement Masons in March. This Statement lists the hours reported and paid by your employer during the six-month work period between August 1, 2010 and January 31, 2011.

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



Emergency Services

Direct Payment Plan



Under Cement Masons Direct Payment Plan, you are covered for emergency services 24-hours a day, seven days a week, regardless of your location.

In an Emergency, use a PPO facility and provider to save money. Without exception, when you use a NON-PPO facility or provider, you will pay a larger percentage for your outpatient visit and services plus copayment.

If you receive outpatient services at a NON-PPO Emergency facility, you will pay 40% of the cost for the visit and services plus a \$100 copayment.

When you receive services from a PPO Emergency facility, the provider will submit the bill for you. When you receive services from a NON-PPO provider, you may need to pay for your emergency services when you receive them.



Your Pension Benefit

Your pension benefit is made possible by contributions paid by employers as a result of collective bargaining between the District Council of Plasterers and Cement Masons of Northern California and various contractor associations.

Contributions are invested in stocks, bonds and various other financial instruments. All Fund assets are managed by professional investment managers and monitored by an investment consultant.

Understanding the terms and definitions of your benefits will assist in planning your retirement. To learn more about your pension benefit, read the Summary Plan Description located in the front half of your Pension Plan.

The back half of your Pension Plan booklet explains:

- Plan Definitions,
- Participation,
- Eligibility and Amounts,
- Pro Rata Pension,
- Partial Pension,
- Accumulation of Benefit Units and Years of Credited Service,
- Husband-and-Wife Pension
- Death Benefits
- Level Income Option
- Applications, Benefit Payments and Retirement
- Maximum Benefits, and more

Not sure how to begin the retirement process? Contact the [Pension](#) Department at the Trust Fund Office.

Applying for a Pension?

The first step in applying for a Pension is to call the Trust Fund Office and request a Pension Disclosure Packet. Next, answer all applicable questions, sign and date the Pension Application Form included in the packet. To avoid delay in processing your Pension Application, PRINT legibly and answer all questions. Finally, mail your pension application to the Trust Fund Office.

Your completed Pension Application should be accompanied with the documents listed below.

Please note: If you do not have these documents, submit your Pension Application, then send the copies of your documents as soon as you can.

- Your Birth Certificate;
- If you are married, your Marriage Certificate and your spouse's Birth Certificate;
- If you are divorced, a copy of the Judgment of Dissolution and the Interlocutory Judgment or any other court orders relating to the disposition of your pension benefits;
- If you are applying for a Disability Pension, a copy of your Social Security Award, or medical evidence supporting your disability.

Tips for Retired Pensioners

If you are receiving a pension benefit from the Plan, you may not 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, 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 +, you are permitted to work at any occupation without penalty.

Extending Health Benefits When Coverage Ends

The Consolidated Omnibus Budget Reconciliation Act or **COBRA**, allows a participant whose eligibility terminates to continue health plan coverage under certain circumstances. The key to understanding the provisions of COBRA are understanding its terms: “Qualified Beneficiary” and “Qualifying Event.”

Who is a “Qualified Beneficiary”?

A qualified beneficiary can be an active Cement Masons, his spouse, or dependent child (younger than age 26). A spouse and dependent child of a Retired Cement Masons are also qualified beneficiaries.

What are “Qualifying Events”?

“Qualifying Events” are circumstances under which you or your dependents may be eligible to continue health care coverage.

Event	Active	Retired
Termination of employment	X	
Reduction in Hours	X	
Child No longer a “dependent”	X	X
Divorce	X	X
Death	X	X

How Am I Notified?

The Trust Fund Office notifies you of the qualifying event of termination of employment or a reduction in work hours.

What if my dependent status changes?

You notify the Trust Fund Office if the qualifying event is a death, divorce, or a child losing dependent status.

What is the Cost and How Long Will Coverage Last?

Monthly premiums are established each September. The premium depends on the type of coverage you elect and if you are buying individual coverage for yourself or your family. Generally, coverage is for 18 months, but can be extended to 36 months if a second qualifying event occurs or it may be extended to 29 months if Social Security determines that a qualified beneficiary is totally disabled.



Health and Welfare Eligibility

Active Cement Masons



Under the Cement Masons Active Plan, your employer must pay monthly contributions to the Health and Welfare Trust Fund for each hour you work. 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 330 hours in your “Hour Bank.”

You maintain eligibility when:

- you have a **minimum** of 330-hours in your hour bank.

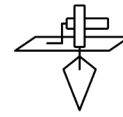
You lose eligibility when:

- you have **less than** 330-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.

A maximum of 880 hours can be accumulated in your Hour Bank after 110 hours are deducted for the current month’s coverage.

CALENDAR

On or About This Date	We Will Mail	You Should
April 27, 2011	May 2011 Pension Benefit Check	Retain check stub for your records.
May 26, 2011	June 2011 Pension Benefit Check	Retain check stub for your records.
May 30, 2011	 Memorial Day	The Trust Fund Office will be closed in observance of this Holiday
June 28, 2011	July 2011 Pension Benefit Check	Retain check stub for your records.
July 4, 2011	 Independence Day	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

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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