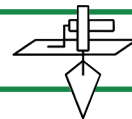


The Cement Mixer

A Quarterly Newsletter for Northern California Cement Masons



Fall 2011 #50

NEW ~ Medical Health Plan Identification Card

You should receive a new Health Plan Identification Card from Anthem Blue Cross, in mid October.

- Check the new card to make sure your information is correct
- Destroy your old Health Plan Identification Card



When you visit your Provider, be sure that they make a copy of your new Health Plan Identification Card for their files. The new card has a separate telephone number for Providers to use when they want to call for information about your claim. For your reference, other phone numbers on the card include the Care Counseling Hotline and Trust Fund Office.

Only Providers should use the Provider telephone number. Participants and Providers, who wish to verify eligibility, should continue to call the Health and Welfare Office. The Trust Fund's web site address is also shown on the back side of the new Health Plan Identification Card.

Extending Health Benefits When Coverage Ends

The Consolidated Omnibus Budget Reconciliation Act (COBRA) allows a participant to continue health plan coverage when his eligibility terminates under certain circumstances. To qualify, you need to be a "Qualified Beneficiary" and have a "Qualifying Event."

A qualified beneficiary can be an active Cement Mason, his spouse, or dependent child.

A qualifying event is a circumstance in which you or your dependents may be eligible to continue health care coverage. For example: If an active Cement Mason experiences a termination of employment or a reduction of hours that leads to a loss of eligibility, the spouse or dependent child of an active Cement Mason would also qualify.

Monthly premiums are established each September. The premium depends on the type of coverage you elect and whether you are buying individual coverage for yourself or for your family. Generally, coverage is for 18 months, but can be extended to 36 months if a second qualifying event occurs.



Breast Cancer Risk Factors

About 1 in 8 women in the United States (12%) will develop invasive breast cancer over the course of their lifetime. In 2010, an estimated 207,090 new cases of invasive breast cancer were expected to be diagnosed in women in the U.S., along with 54,010 new cases of non-invasive breast cancer. In addition, 1,970 new cases of invasive breast cancer were expected to be diagnosed in men in 2010.

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.

If you or someone you know has breast cancer or is concerned about breast cancer risk factors? Talk with your doctor.

Included with this issue of the Benefit Bulletin:



Women's Health and Cancer Rights Act of 1998 Notice

Care Counseling Program

1-855-754-7271

Talk with a Pacific Health Alliance (PHA) Care Counselor:

- Before you receive non-emergency care outside of your primary doctor's office
- To ask questions and get information about your illness or your injury
- To get information about the costs for your treatment plan

Care Counseling

Monday – Thursday
7:00AM – 7:00PM (PST)

Friday
7:00AM – 5:00PM (PST)

A dedicated nurseline is available after hours



Pension Facts



Credited Service Hours:
870 work hours = 1 Year of Credited Service

Plan Credit Year:
February 1 - January 31

Disability Pensions

Participants of the Cement Masons Pension Trust Fund for Northern California



If you are an applicant for a Disability Pension or you are a Pensioner in receipt of a Disability Pension from the Plan and you are approved for a Disability Benefit from the Social Security Administration, a copy of the Social Security Notice of Award or the Notice of Favorable Decision, must be received at the Trust Fund Office no later than 12 months from the date on the Notice.

If the Social Security Notice is not received at the Trust Fund Office within 12 months from the date on the Notice, the effective date (Annuity Starting Date) of your Disability Pension, if you are approved, would be the first of the month following the month your Pension Application is received at the Trust Fund Office.

Always refer to the Summary Plan Description and the Rules and Regulations of the Pension Plan to see how the rules for Disability Pensions apply to your individual situation.

Benefits for Beneficiaries

Active Plan

Question: If my husband dies prior to retirement, what benefits are available to me as his beneficiary?

Health and Welfare Plan – if he died while he was eligible, you will receive \$10,000 plus another \$10,000 if his death was due to an accident.

Pension Plan – if he died after being vested, you receive a Surviving Spouse Pension the month following his death if he had at least 25 Benefit Units, or the month he would have turned 55 - 65 years of age depending on the number of Credited Service he earned prior to his death.

Vacation/Holiday Plan - you receive any unpaid money that he earned prior to his death.

Payments of benefits mentioned above are subject to each Plan's eligibility requirement, completion of application and necessary documents. Some forms of payment are subject to federal and state income taxes.





Reciprocal/Money-Follows-The-Man Agreements

Several of the Cement Masons Trust Funds have agreements (called Reciprocal or Money-Follows-The-Man agreements) with certain Trust Funds that allow for the transfer of contributions between the Trust Funds. If you have worked outside the 46 Northern California counties, there may be a way for you to keep your Pension and Health & Welfare benefits in Northern California.

How does this work?

1. Your employer must be signatory to Union agreements in both areas.
2. Both Trust Funds must be signatory to the Money-Follows-The-Man agreement.
3. You must complete a Transfer Request form and have it signed by a Local Union representative in the area where you are working. This must be done within 90 days from the date you start work outside Northern California.

Your employer is required to make contributions to the Trust Fund where the work is being performed. If your employer temporarily assigns you to work in Northern Nevada, they are required to make contributions to the Northern Nevada Trust Funds. Provided that they are signatory in both Northern California and Northern Nevada, you can request that the Northern Nevada Trust Funds transfer your Health & Welfare and Pension contributions back to the Northern California Trust Funds.

The Northern California Cement Masons Trust Funds does not have Reciprocal Agreements with all Trust Funds nationwide. To be sure that your contributions can be transferred to your "Home" Trust Fund before accepting employment in another jurisdiction. Contact Employer Accounts at the Trust Fund Office for more information.

Medicare Part D Creditable Coverage

Retired Participants

The September Benefit Bulletin included the Medicare Part D Creditable Coverage Notice. This Notice means that the Direct Payment Plan's 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 the Kaiser Permanente Medicare Advantage HMO Plan, you are automatically enrolled in their 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.

Anthem Blue Cross Prudent Buyer Plan

800-274-7767

Call Anthem to:

- Find a wellness resource
- Pre-authorize (Pre-Admit Utilization Review) a hospital visit



The overuse of emergency room services for non emergency situations is one of the top cost drivers in health care today. To reduce 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 usually less than an emergency room.



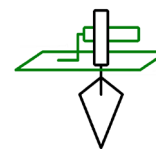
**Search for an
Urgent Care Center
online at:**

<http://www.meemolabs.com/wellpoint/ca.php>

CALENDAR

On or About This Date	We Will Mail	You Should
October 27, 2011	November 2011 Pension Benefit Check	Retain check stub for your records.
November 24-25, 2011	<i>Thanksgiving</i> 	The Trust Fund Office will be closed in observance of this Holiday
November 28, 2011	December 2011 Pension Benefit Check	Retain check stub for your records.
November 30, 2011	Vacation/Holiday Benefit Checks	Complete a Change of Address Form if you have recently moved.
December 26, 2011	<i>Christmas</i> 	The Trust Fund Office will be closed in observance of this Holiday
December 28, 2011	January 2012 Pension Benefit Check	Retain check stub for your records.
January 2, 2012	<i>New Years</i> 	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

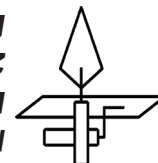
or Toll Free (888) 245 - 5005

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

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

Insert with the 2011 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.

Sincerely,

Board of Trustees