

**CEMENT MASONS HEALTH AND WELFARE TRUST FUND
FOR NORTHERN CALIFORNIA
220 CAMPUS LANE
SUISUN, CALIFORNIA 94585-1499
TELEPHONE: (707) 864-3300 OR TOLL-FREE (888) 245-5005**

IMPORTANT ANNOUNCEMENT REGARDING YOUR BENEFITS

To: All Plan Participants, Including Participants Enrolled in an HMO

At a recent Board Meeting, the following change was made to the Health and Welfare Plan:

- ***Effective September 1, 2001***, the Plan specifically excludes all services and supplies related to sexual reassignment, including medications, implants, hormone therapy, surgery and medical care.

Sincerely,

BOARD OF TRUSTEES

**AUGUST 2001
INSERT #3 TO 4/1/00 BOOKLET**

This notice is only intended to be a brief summary of selected Plan provisions. As such, it cannot address all aspects governing the payment of benefits under the Plan. In order to more fully understand your entitlement to benefits, rights and obligations, you should refer to your Summary Plan Description booklet and the Plan Rules and Regulations.

PLEASE PLACE THIS INSERT IN YOUR HEALTH AND WELFARE PLAN BOOKLET