

**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 NOTICE REGARDING YOUR HEALTH AND WELFARE PLAN**

**TO: RETIRED CEMENT MASONS ELIGIBLE FOR HEALTH AND WELFARE  
BENEFITS**

The Board of Trustees of the Cement Masons Health and Welfare Trust Fund for Northern California is pleased to announce that effective October 1, 2001, a physical examination benefit has been added to the Fund's Managed Health Care Plan. The physical examination benefit is only available to Retired Cement Masons and their Spouses; it is not available to dependent children of Retired Cement Masons.

If you or your Spouse have a physical examination, the Plan will pay the amount actually charged by the physician for the examination, including any X-ray and laboratory tests in connection with the examination up to \$200 each for you and your Spouse per Plan Year.

If you have any questions concerning this new benefit, please contact the Fund Office at (707) 864-3300 or toll-free at (888) 245-5005 or you may E-mail us at [customerservice@norcalcementmasons.org](mailto:customerservice@norcalcementmasons.org). This notice is a part of and should be kept with your Summary Plan Description booklet.

Sincerely,

BOARD OF TRUSTEES

OCTOBER 2001  
INSERT 4 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 document.

**-PLEASE PLACE THIS INSERT IN YOUR HEALTH AND WELFARE BOOKLET-**