

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

Outpatient Intravenous Therapy

Effective January 1, 2002, charges for outpatient intravenous therapy are a covered expense under Comprehensive Medical Benefits. Therapy is covered when authorized by and under the supervision of a Physician for treatment of an illness that would otherwise require hospitalization. Therapy includes charges for outpatient cancer chemotherapy drugs and injection kit.

Mental Health Parity

Effective March 1, 2002, visits for the treatment of mental or nervous disorders will be paid at 50% of a Participating Provider's negotiated rate, up to a maximum of 40 visits per Plan Year. If an eligible individual uses the services of a Non-Participating Provider, the visits will be paid at 50% of the rate charged within the county the services are rendered (not to exceed the current negotiated rates for Participating Providers). However, if an eligible individual uses the services of a Non-Participating Provider, the maximum number of visits in a Plan Year is limited to 20.

Hearing Aid Benefit

Fund's Managed Health Care Plan

Effective March 1, 2002, if an eligible individual incurs expenses for the purchase of a hearing aid device prescribed by a Physician, the Plan will pay the amount of expenses actually incurred up to \$1,000 per hearing device for each ear once every 36 months.

Kaiser Permanente

Effective May 1, 2002, Kaiser will cover the purchase of a hearing aid device prescribed by a staff Physician, up to \$1,000 per hearing device for each ear once every 36 months.

Sincerely,

BOARD OF TRUSTEES

**MARCH 2002
INSERT 6 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 BOOKLET-