

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

IMPORTANT NOTICE REGARDING ELIGIBILITY FOR DEPENDENTS

TO: Active and Retired Cement Masons

Effective September 1, 2005, the following changes will be made to the Health and Welfare Plan eligibility rules.

- Your dependent child will lose coverage under the Plan on the date your child becomes age 19 (or age 23, if considered a student under the Plan provisions). Coverage will no longer be extended until September 1 following your child's 19th (or 23rd) birthday.
- If your dependent child between ages 19 and 23 is attending an accredited educational institution, the minimum course load will be reduced from 12 to 8 units of credit. This becomes effective September 1, 2005. No other changes were made to the Plan's requirements for a dependent child's student status.

If you have any questions regarding these Plan changes, please do not hesitate to contact the Fund Office at 707 864-3300 or toll-free at 888 245-5005, Monday through Friday, 8:00 AM to 5:00 PM.

Sincerely,

BOARD OF TRUSTEES

JULY 2005

INSERT 17 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-