

Cement Masons Health and Welfare Trust Fund for Northern California
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IMPORTANT CHANGES ABOUT YOUR HEALTH AND WELFARE PLAN

Date: March 27, 2008
TO: All Active and Retired Plan Participants
FROM: Board of Trustees
Cement Masons Health and Welfare Trust Fund for Northern California

The Board of Trustees is pleased to announce the following benefit improvements to the Direct Payment Plan:

Effective March 1, 2008:

- **Emergency Room Physicians at Preferred Provider Hospitals:** If an eligible Individual receives treatment at the Emergency Room of a Preferred Provider Hospital (PPO) by a Physician who is not part of the PPO Network, reimbursement will be at 100% of Usual, Customary and Reasonable (UC&R) charges for eligible **Active Plan Participants** and 80% of UC&R charges for eligible **Retired Plan Participants**, after the Plan Year Deductible has been satisfied. Reimbursement for Emergency Room Physicians who **are** part of the PPO Network remains unchanged.

The Board of Trustees took this action because the Plan Participant has no control over the Emergency Room Physician that treats them once they arrive at the **PPO Hospital** and because many of the Emergency Room Physicians at PPO Hospitals are not part of the PPO Network. Previously, under these circumstances, reimbursement was 60% of Usual, Customary and Reasonable charges.

- **Ambulance Service for life threatening medical conditions:** If ambulance transport is requested by a Hospital or Paramedic for an eligible Individual, reimbursement will be at 100% of UC&R charges for the Active Employee and 80% of UC&R for Retired Employees after the Plan Year Deductible has been satisfied. Reimbursement for Ambulance Providers who **are** part of the PPO Network remains unchanged.

As with Emergency Room Physicians, Plan Participants have no control over the ambulance service that transports them to the Hospital when an emergency arises. Previously, if the ambulance transport was by a Non PPO Provider, the reimbursement was 60% of Usual, Customary and Reasonable charges.

Effective April 1, 2008

Active Employee Death Benefit:

- The Death Benefit for eligible **Active Plan Participants** has been increased from the current \$7,500 to \$10,000.
- The Accidental Death and Dismemberment Benefit for eligible **Active Plan Participants** has been increased from \$5,000 to \$10,000. Refer to your Plan Booklet for more information concerning the "Dismemberment Benefit".
- The Death Benefit for the spouse of an eligible **Active Plan Participant** has increased from \$2,000 to \$5,000.

If you should have any questions concerning this Notice, please contact the Trust Fund Office. Customer Service is available Monday through Friday from 8:00AM to 5:00PM. Telephone 1 (707) 864-3300 or toll free 1 (888) 245-5005.

Sincerely,

Board of Trustees

March 2008

Please place this Notice in your Health and Welfare Plan Booklet