

Cement Masons Health and Welfare Trust Fund for Northern California  
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## IMPORTANT ANNOUNCEMENT

DATE: January 15, 2010

TO: All Active and Retired Health and Welfare Plan Participants

- Direct Payment Plan; **and**
- Kaiser Permanente Plan

RE: Health and Welfare Plan Changes – Mental Health and Substance Abuse Treatment

The Emergency Economic and Stabilization Act of 2008 signed into Law under the Bush Administration included the Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA).

Under MHPAEA, health plans that provide some level of coverage for the treatment of mental health and/or substance abuse conditions must begin providing benefits that are equal to the benefits provided under the Plan for any other covered medical condition. For the Cement Masons Health and Welfare Trust Fund, the effective date of this new law is **January 1, 2010**.

Prior to January 1, 2010, the Cement Masons Health and Welfare Trust Fund (both the Direct Payment Plan and the Kaiser Permanente Plan) placed limits on coverage for mental health and substance abuse treatment that were, in fact, different than for other covered medical conditions. Effective January 1, 2010, Mental Health and Substance Abuse are covered under the Direct Payment Plan and the Kaiser Permanente Plan in the same manner and with the same benefits (applicable to each Plan) as for any other covered medical condition. All other Plan Provisions remain the same. Refer to your Cement Masons Health and Welfare Plan Booklet, September 2007, or your Kaiser Permanente Evidence of Coverage (EOC) document. If you do not have a September, 2007 Cement Masons Health and Welfare Plan Booklet, call the Trust Fund Office to request one be sent to you. If you are a Kaiser Permanente Member, always refer to your Evidence of Coverage (EOC) document. If you do not have an EOC, call Kaiser Member Services and request that they send you one.

**For Direct Payment Plan Participants**, we have encouraged in the past and we continue to encourage you to use Providers of Service that are contracting under the PPO Network - **Anthem Blue Cross Prudent Buyer Plan**. You will save money on your share of out-of-pocket cost when you use a Prudent Buyer contracting Provider of Service. If your treatment involves inpatient hospitalization, **you still must obtain all of the necessary pre-admission or emergency admission utilization reviews, the same as with any other covered medical condition**, and all other Plan Provisions apply.

If you have questions about the Direct Payment Plan, call the Trust Fund Office, Monday through Friday, 8:00 AM to 5:00 PM. If you are a Kaiser Permanente Member, call Member Services at the telephone number on your Kaiser Health Plan ID card.

Sincerely,

Board of Trustees

**This Announcement is intended to be a brief summary of the Plan change. It cannot describe each and every Plan Provision that may be relevant to your situation. You should always refer to your Plan Booklet for the full details of your Plan or if you are a Kaiser Permanente Member refer to your Evidence of Coverage (EOC). You should keep all Important Announcements with your Plan Booklet so that it contains up-to-date information on the Plan.**

**In accordance with ERISA reporting requirements, this Announcement serves as your Summary of Material Modification to the Plan; we are advising you of this Plan change within the required 60 days from the adoption of the change.**

**Receipt of this Announcement does not validate your eligibility under the Plan. You should always call the Trust Fund Office to verify your eligibility prior to any service.**