



Cement Masons Health & Welfare Trust Fund for Northern California

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norcementmasons.org

Date: **November 30, 2023**

To: **All Participants of the Cement Masons Trust Fund**

Re: **Healthy Structures Program**

Dear Participant,

We would like to announce an extension has been granted by the Board of Trustees to allow members to enroll in the Health Structures Program and complete your Biometric screening by **January 31, 2024.**

Please disregard the Healthy Structures Documents in the Open Enrollment Packet you received earlier this month.

In this packet are your forms and instructions for completing your enrollment into the Healthy Structures Program.

Please contact the Trust at 707-864-3300 or by email nccmenrollment@hsba.com should you have any questions.

The Healthy Structures Promise: Focus on Health

The Healthy Structures Promise is based on the idea that when you know more about your health status and understand potential health risks, you'll be able to improve or maintain your health.

The Healthy Together Partnership

We are all in this together.

When you and your spouse have read and have agreed to the Promise by signing and dating the Promise Form, you both have committed to:

1. Complete a health education course by January 31, 2024
2. Keep your contact information up to date.
3. Provide an email address and/or cell phone number as a supplemental way for the Trust Fund Office to contact you with general information about the Promise Program and other Trust Fund Programs.

When you and your spouse have agreed to the Promise, we agree to:

1. Provide you with a free health education course.
2. Connect you with resources to help you understand what the results mean and what steps to take to improve your health
3. Enroll you in the lower deductible Premier Plan

With the right resources and tools, you can better understand your health status, know your health risks and make smart choices about your lifestyle and care. That is the goal of the Healthy Structures Promise Program. We all have a stake in being healthy.

Step 1: Complete the Promise Form

After you and your spouse, if any, have read the Promise Form, and if you agree to carry out the commitments outlined in the Promise Program, you need to:

1. Complete the form.
2. Sign and date the form.
3. Return your completed form to the Trust Fund Office no later than **January 31, 2024** in the enclosed self-addressed envelope.

You and your spouse are both making a commitment to your health. The Promise Program is completely voluntary and it is your decision to participate. If you do not wish to participate or renew participation in the Promise Program, you will remain or be enrolled in the Basic Plan with the higher annual deductible as described in Step 3 on page 2.

Promise to Stay Connected. Keeping you informed of important messages is part of our role in the Promise Program. That is why we need to have current contact information and an additional way to communicate with you and your spouse. So, as part of the Promise Program, we are asking you to provide an email address and/or cell phone number that accept text messages, if you have one.

Moving? New phone number? New email address? Part of the Promise Program involves keeping the Trust Fund Office updated with your contact information. Any time there is a change to your home address, phone number, email and/or cell phone number, call the Trust Fund Office at 1-888-245-5005 to request the form on which can update your information. **If you do not keep your contact information updated, it may cause you to lose your enrollment in the Premier Plan.**

Step 2: Take a Free Online Course

As part of the Promise Program, you and your spouse must take a **free online Healthy Lifestyle Program or Total Health Assessment or by January 31, 2024.** Taking a course or class will help identify any potential health risk factors you or your spouse

may have that can lead to chronic illness if not detected early. Knowing this information and then working with your Kaiser Permanente doctor to improve your health can help you live a healthier and more productive life.

Here's what to do for Step 2:

First, you must be eligible for benefits in the month you complete an online course or in-person class. To confirm eligibility, call the Trust Fund Office at 1-888-245-5005.

Second, read the enclosed "INSTRUCTIONS ON COMPLETING AN ONLINE HEALTHY LIFESTYLE PROGRAM OR TOTAL HEALTH ASSESSMENT ", follow the step-by-step instructions which is summarized as follows:

- **To take an online Healthy Lifestyle Program or Total Health Assessment**, you must be registered and signed on to Kaiser Permanente's web site, kp.org. Once you have completed the online questionnaire, you will receive a customized action plan to help you succeed in creating a healthier lifestyle. Kaiser offers several Health Improvement online courses but, you only have to complete one course.

Will my personal results be shared? No. Kaiser will only notify the Trust Fund Office that you successfully completed Step 2 of the Promise Program. Your personal health information is confidential and will never be shared with anyone other than you. The Trust Fund Office will only know that you and your eligible spouse, if any, completed Step 2 so that you will be eligible for the lower deductible Premier Plan.

Identifying potential health risks and treating them early can help you feel better, live longer and keep certain conditions from becoming more severe and, as a result, costlier to treat.

Step 3: Receive or Remain in the Lower Deductible Premier Plan

Here's what to do for Step 3: Make sure you complete Steps 1 and 2 by January 31, 2024. When you complete Steps 1 and 2 of the Healthy Structures Promise by January 31, 2024, you will remain or be enrolled in the lower deductible Premier Plan effective January 1, 2024.

*If you decide not to participate in the Promise Program and follow through with the commitments, you will remain in the higher deductible **Basic Plan for the entire 2024 calendar year.***

Open Enrollment: In order to remain enrolled in the Premier Plan, you will be required annually, which begins every October, to renew your Promise, complete a Promise Form **and** take an online course or attend an in-person class as described above. If you have decided not to participate in the Promise Program at this time, you will have an opportunity again during the next open enrollment.

Resources	Contact Information
Cement Masons Health and Welfare Trust Fund	1-707-864-3300 or Toll Free 1-888-245-5005 Monday through Friday 8:00 AM to 5:00 PM Email: nccmenrollment@hsba.com
Kaiser Permanente Plan	1-800-464-4000 Website: www.kp.org

Las Estructuras Saludables Programa Promesa: Enfoque en Salud

Las Estructuras Saludables Programa Promesa se basa en la idea de que cuando usted sabe más acerca de su estado de salud y entiende los posibles riesgos para la salud, usted será capaz de mejorar o mantener su salud.

La sana Juntos Asociación

Estamos todos juntos en esto.

Cuando usted y su cónyuge, han leído y están de acuerdo en firmar el formulario de Promesa, usted se ha comprometido a:

1. Completar curso de educación de salud antes del 31 de Enero, 2024.
2. Mantener su información de contacto al día
3. Proporcionar una dirección de correo electrónico y / o número de teléfono celular como una forma suplementaria para la Oficina del Fondo, para contactarlo con información general sobre el Programa Promesa y otros programas de fondos fideicomisos.

Cuando usted y su cónyuge han acordado la Promesa, acordamos:

1. Proporcionarle un curso de educación de salud gratis.
2. Conectarse con los recursos para ayudarlo a entender lo que significan los resultados y las medidas a tomar para mejorar su salud.
3. Se inscribe en el Plan de Premier de menor deducible.

Con los recursos y las herramientas adecuadas, usted puede entender mejor su estado de salud, conocer posibles riesgos para la salud y tomar decisiones inteligentes sobre el cuidado y estilo de vida. Ese es el objetivo del Programa de Estructuras Saludables Promesa. Todos tenemos un interés en estar sano.

Paso 1: Completar el Formulario de Elección Promesa

Después de que usted y su cónyuge, en su caso, hayan leído el formulario de elección Promesa, y si ambos están de acuerdo para llevar a cabo los compromisos señalados en el Programa Promesa, es necesario:

1. Completar las Estructuras Saludables formulario de elección Promesa
2. Firmar y fechar el formulario
3. Devuelva su formulario completado a la Oficina del Fondo tan pronto como sea posible antes de **31 de Enero, 2024**, en el sobre adjunto.

Usted y su cónyuge están haciendo un compromiso para su salud. El programa Promesa es completamente voluntario y es su decisión participar. Si usted no desea participar o renovar inscripción en el Programa Promesa, usted permanecerá o será inscrito en el Plan Básico con el deducible anual superior, como se describe en **el paso 2**.

Promesa de mantenerte conectado. Mantener informado de importantes mensajes de salud es parte de nuestro papel en el Programa Promesa. Por eso tenemos que tener la información de contacto actual y una forma adicional para comunicarse con usted y su cónyuge. Así que, como parte del Programa Promesa, le estamos pidiendo que proporcione una dirección de correo electrónico y / o número de teléfono celular que acepta mensajes de texto, si usted tiene uno.

Mudanza? Nuevo número de teléfono? Nueva dirección de correo electrónico? Parte del Programa Promesa involucra mantener a la Oficina del Fondo actualizada con su información de contacto. Cada vez que hay un cambio en su dirección, número de teléfono, correo electrónico y / o número de teléfono celular, llame a la Oficina del Fondo al 1-888-245-5005 para solicitar el formulario en el que usted puede actualizar su información. **Si usted no mantiene su información de contacto actualizada, puede hacer que usted pierda su inscripción en el Plan Premier.**

Paso 2: Complete un curso en línea

Como parte del Programa Promesa, usted y su cónyuge deben completar **un curso de mejorar la salud o un curso de riesgos de salud, en línea, gratis, en o antes del 31 de Enero, 2024**. El curso ayudará a identificar los factores de posibles riesgos para la salud que usted o su cónyuge puedan tener y que puede conducir a una enfermedad crónica, si no se detecta a tiempo. Conocer esta información y luego trabajar con su médico para mejorar su salud puede ayudarle a vivir una vida más sana y productiva.

Lo que hay que hacer para el Paso 2:

Primero, tiene que ser elegible para los beneficios en el mes que programe y reciba su examen de salud biométrica. Para confirmar su elegibilidad, llame a la Oficina del Fondo al 1-888-245-5005.

Siguiente, lea la adjunta "INSTRUCCIONES SOBRE COMO COMPLETAR UN CURSO DE EDUCACION PARA LA SALUD EN LINEA," siga las instrucciones que se resumen de la siguiente manera:

- **Para completar curso de evaluación de salud en línea**, tiene que estar registrado en el sitio de Kaiser Permanente, www.kp.org. Ya que ha completado el cuestionario en línea, recibirá un plan de acción personalizado para ayudarlo crear un estilo de vida más saludable. Kaiser ofrece varios cursos para mejorar la salud, pero solo tiene que completar un curso.

Se compartirán mis resultados personales? No. Kaiser sólo notificará a la Oficina del Fondo Fideicomiso que ha completado con éxito el paso 2 del Programa de Promesa al obtener una evaluación de salud biométrica. Su información de salud personal es confidencial y nunca será compartido con nadie que no sea usted. La Oficina del Fondo Fideicomiso sólo sabrá si usted y su cónyuge elegible, en su caso, han completado el paso 2, de modo que usted será elegible para el deducible más bajo el Plan Premier.

La identificación de los posibles riesgos para la salud y a través de un examen de salud biométrico de detección y tratarlos a tiempo puede ayudar a sentirse mejor, vivir más tiempo y evitar que ciertas condiciones se conviertan más graves y, como resultado, más costosa de tratar.

Paso 3: Reciba o Permanezca en el Deducible Menor del Plan Premier

Lo que hay que hacer para el Paso 3: Asegúrese de completar los pasos 1 y 2 antes del 31 de Enero 2024 cuando complete los pasos 1 y 2 de la Estructuras Saludables Promesa antes **31 de Enero, 2024**, se le inscribirá o permanecerá en el deducible mas bajo Plan Premier, a partir del 1 de Enero, 2024.

Si usted decide no participar en el Program de Estructuras Saludables Promesa y completar los compromisos acordados, usted permanecerá en el **Plan Básico** de mayor deducible, durante todo el año calendario 2024.

Inscripción Abierta: Con el fin de permanecer inscrito en el Plan Premier, se le requerirá renovar su promesa, completar un Formulario de Elección Promesa y completar una clase o un curso de salud anualmente. Si usted ha decidido no participar en el Programa de Promesa en este momento, usted tendrá la oportunidad de nuevo, durante el próximo período de inscripción abierta.

Recursos	Información del contacto
Fondo Fideicomiso de Salud Y Bienestar de Los Albañiles del Cemento Para El Norte De California	1-707-864-3300 or Toll Free 1-888-245-5005 Lunes a Viernes 8:00 AM to 5:00 PM Email: nccmenrollment@hsba.com
Plan de Kaiser Permanente	1-800-464-4000 Sitio: www.kp.org

The Cement Masons Health and Welfare Trust Fund for Northern California

Promise Program Election Form for Kaiser Permanente

(Complete ALL the information required in this form and return it by January 31, 2024)

Our record indicates that you are either currently enrolled in the higher deductible Basic Plan or enrolled in the lower deductible Premier Plan and must renew your participation in the Promise Program. Your annual opportunity to participate in the Healthy Structures Promise Program and enroll in the lower deductible Premier Plan for the coming January-December 2024 calendar year starts today and continues through January 31, 2024. If you and your eligible spouse, if any, complete the requirements for the Promise Program, you will be enrolled in the Premier Plan **effective January 1, 2024**. If you choose not to participate in the Promise Program, you will be enrolled in the higher deductible Basic Plan during the entire 2024 calendar year. We hope that you will participate and commit to take certain actions to improve your health and take extra steps as required by the Promise Program. By participating, we believe that your decision will save you and the Trust Fund thousands of dollars.

Healthy Structures Promise Program Commitments

To participate in the Promise Program, you and your spouse agree to take the following actions:

1. I, and my spouse will complete a Kaiser Permanente online Healthy Lifestyle Program or Total Health Assessment; by January 31, 2024. In doing so, we authorize the Trust Fund Office to receive notification that we completed the online course. No individual results will be provided to the Trust Fund Office.
2. I will keep the Trust Fund Office up to date at all times of my contact information and that of my spouse including mailing address, email address, home and cell phone numbers by filing the necessary form on which I can update my contact information. I will call the Trust Fund Office at 1-888-245-5005 to request the necessary form. By doing so, I understand that they will be able to keep me informed with general information about the Promise Program and any other Trust Fund programs by text message, if applicable. Please complete the **following information**.

Participant Contact Information	Spouse Contact Information
Name:	Name:
Street Address:	Street Address:
City, State and Zip code:	City, State and Zip code
Email Address (if you have one):	Email Address (if you have one):
Home Phone No.:	Home Phone No.:
Cell Phone No. (that can accept text messages if you have one):	Cell Phone No. (that can accept text messages if you have one):

Healthy Structures Promise Election Form

If you wish to participate in the Promise Program and enroll in the lower deductible Premier Plan, check the Yes boxes below and complete the required information:

- **Yes** I/We agree to the terms of the Program and understand that when I/we meet the requirements, I/we will be enrolled in the Premier Plan with a \$300.00 per person and \$900.00 per family deductible effective January 1, 2024.

- Complete an online Healthy Lifestyle Program or Total Health Assessment course by January 31, 2024 from Kaiser Permanente. Indicate the date below of your online course AFTER you have completed the course. **DO NOT** return this form until you have completed the course. Please read the enclosed Kaiser Permanente instructions for more information on completing a course.
 - Yes I have completed a course on (indicate date) _____
 - Yes My spouse has completed a course on (indicate date) _____
 - Yes I/We understand that by signing below, I/we agree to complete the Healthy Structures Promise Program Commitments as described and within the timelines noted above. **BOTH** you and your spouse **MUST** sign and date this form; otherwise, it will be returned.

Participant's SSN: _____

Participant's Signature: _____ Date: _____

Spouse's Signature: _____ Date: _____

If you wish NOT to participate in the Promise Program and be enrolled in the Basic Plan with \$1,000.00 per person and \$3,000.00 per family deductible, you do not have to do anything and understand that by not participating, your next opportunity to participate in the Program will be effective January 1, 2025.

Return this form to the Trust Fund Office by mail in the enclosed self-addressed envelope to:
Cement Masons Health and Welfare Trust Fund, 4160 Dublin Blvd. Ste#400 Dublin, CA 94568

You should make a copy of this form to keep in your files. Contact the Trust Fund Office at 1-888-245-5005 if you have any question about the Healthy Structures Promise Program. Your Trust Fund safeguards the privacy of all participants' individually identifiable health information as required by federal regulations. Unions and Employers cannot access member's individual health information.

Completing the online health education course

Kaiser Permanente participants who want to be placed in the Premier plan will no longer be able to qualify by receiving a biometric screening. Instead, both the member subscriber and spouse must complete one of the following:

- Take the online Total Health Assessment at kp.org/tha; or
- Take an online Health Improvement (Healthy lifestyles program) course at kp.org/healthylifestyles; or

If you take an on-line Total Health Assessment or healthy lifestyle program, Kaiser Permanente will report your participation to the Trust Fund Office.

Taking the Total Health Assessment

To start the Total Health Assessment, go to kp.org/tha. * When you're done, you'll receive a customized action plan to help you succeed in creating a healthier lifestyle.

*Available in both English and Spanish

*To use these programs for the first time, you'll need to register with kp.org. To do so, just go to kp.org/registernow. Then sign on with your user ID and password.

Taking a healthy lifestyle program

To take an online healthy lifestyles program, go to kp.org/healthylifestyles* and choose the type of healthy change you want to make. Programs include:

Balance® — this weight management program includes helpful tools and a personalized plan to help coordinate three areas: mind, food, and body.

Breathe® — this award-winning program helps quit smoking for good. Create a personalized quitting plan that includes proven strategies for decreasing dependency and cravings.

Nourish® — this program helps create a custom-made nutrition plan and offers personalized strategies for making smart, satisfying food choices to improve health and well-being.

Relax® — this program examines sources and symptoms of stress to develop a customized stress management plan.

Care® for Pain — this pain management program offers support and strategies to address chronic pain. It teaches self-management and coping strategies to help regain control of life.

Care® for Diabetes — this program offers strategies for day-to-day management of diabetes.

Care® for Your Back — this program provides chronic back pain techniques and approaches to better manage the condition.

Overcoming™ Depression — this self-help intervention has focused strategies and ideas to build motivation to change, as well as relapse prevention strategies.

Overcoming™ Insomnia — this program offers evidence-based techniques to improve sleep.

Taking a health education class

For information about health education classes contact Kaiser Permanente:

1-800-464-4000 or, go to kp.org/classes.

KAISER PERMANENTE

At this time all in-person health classes have been cancelled. However, you can contact the Health Education Department to discuss other options such as online classes, wellness coaching by phone, phone and video appointments with Kaiser's Health Educators, and online resources including video links. Please contact 1-800-464-4000 or go to kp.org/classes for your options. You will need to provide proof of your option completed in order to get credit for your class. Please make sure you request proof from your Health Educator.