



Northern California Cement Masons Funds Administration, Inc.
220 Campus Lane, Fairfield, CA 94534-1499 • Telephone: 707-864-3300 or 888-245-5005

Important Plan Benefit Change

September 16, 2016

To: All Direct Payment Plan Participants and Eligible Dependents

Re: Cement Masons Health and Welfare Trust Fund for Northern California
Gender Reassignment

Effective September 1, 2016, due to changes in laws governing the Plan, charges in connection with gender identity disorder are now covered expenses under the Plan. Covered expenses in connection with gender identity disorder include, but are not limited to:

- Medications
- Implants
- Hormone therapy
- Surgery
- Medical care

If you have questions about your benefits, call the Trust Fund Office, Monday through Friday, 8:00 AM to 5:00 PM.

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 Rules and Regulations for the full details of your plan. You should keep all Important Plan Benefit Change announcements with your Summary Plan Description so it contains up-to-date information. 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.