



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

October 28, 2016

To: All Direct Payment Plan Participants and Eligible Dependents

Re: Cement Masons Health and Welfare Trust Fund for Northern California
Direct Payment Plan Benefit Changes Effective January 1, 2017

Increase in Plan Year Out-of-Pocket Maximum for Prescription Drugs

A Plan Year Out-of-Pocket Maximum is a limit on the amount of money you are responsible for paying on Covered Expenses each Plan Year (January 1 – December 31) for yourself and/or your eligible Dependents. The current Plan Year Out-of-Pocket Maximum for covered prescription drugs filled at a Contracting Pharmacy or purchased through Mail Service is \$1,000 per person but not to exceed \$2,000 per family.

Beginning January 1, 2017, the maximum will increase to \$1,200 per person but not to exceed \$2,400 per family.

Once you and/or your eligible Dependents have paid prescription drug Copayments totaling the per-person or family maximum, you will pay no further Copayments on covered prescription drugs for the remainder of the Plan Year when you use a Contracting Pharmacy or the Mail Service Pharmacy.

A “Contracting Pharmacy” is one that contracts with **OptumRx**. A Contracting Pharmacy also includes the OptumRx Mail Service Pharmacy.

The enclosed updated Summary of Benefits and Coverage (SBC) form reflects the change in prescription drug Out-of-Pocket Maximum effective January 1, 2017. You should keep the updated SBC with your Health and Welfare Summary Plan Description and discard any previously mailed SBCs.

E-Visits (online doctor visits) with LiveHealth Online

Beginning January 1, 2017, you and your eligible dependents will have access to LiveHealth Online—a tool offered by Anthem Blue Cross, which allows you to speak with doctors online from your computer with a webcam or mobile device. Some benefits of this program include:

- Access to doctors 24 hours a day, 7 days a week.
- Secure and private video chats with doctors.
- If needed, prescriptions can be sent directly to your pharmacy (Note: some states limit prescriptions to in-person visits).

LiveHealth Online can be used for non-emergency medical issues such as:

- Cold and flu symptoms such as a cough, fever and headaches
- Allergies
- Sinus Infections
- Family health questions

Keep in mind, **LiveHealth Online is not for emergencies**. If you experience an emergency, you should always call 911.

The LiveHealth Online E-visit copayment is \$10, while the current office visit copayment is \$20 after the deductible and the current emergency room copayment is \$100 plus 20% coinsurance after the deductible.

Talk to a doctor when it's convenient for you. Sign up at **livehealthonline.com** or download the free LiveHealth Online app from your mobile device.

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.