

Cement Masons Health and Welfare Trust Fund for Northern California
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General Announcement Insert with August 2013 Bulletin

To: All Participants and Eligible Family Members enrolled in the Health and Welfare Trust Fund Direct Payment Plan or Kaiser Permanente

All Employees will soon be receiving in the mail from their employer an “Employer Notice” which tells them about their right to purchase health care coverage in the new Affordable Care Act (ACA) health insurance “Marketplace”. An employee who works for more than one employer might receive an Employer Notice from each employer for whom they have recently worked. When you receive a Notice and have questions, **you should call the employer who sent the Notice—not the Trust Fund Office.**

While you and your enrolled family members remain eligible for health plan coverage under the Cement Masons Health and Welfare Trust Fund, there is no need to purchase coverage through the Marketplace. If you or an enrolled family member loses coverage under the Plan, the individual who has lost coverage may then wish to purchase coverage through the Marketplace.

The health insurance Marketplace is run by either the state or the federal government and it is a new way to find health coverage that fits the budget and meets the needs of **uninsured** individuals.

Remember, however, if you or an enrolled family member loses coverage under the Cement Masons Health and Welfare Plan, you or your enrolled family member have the option to continue coverage through the Trust Fund for a certain period of time under COBRA. This month, you will receive a Summary of Benefits and Coverage (SBC) form in the mail; use this form to compare the plan and costs under COBRA with those private plans offered through the Marketplace. If you do not receive an SBC because you are not eligible at the time the SBCs are mailed, or if you misplace the SBC, you can print one from the Trust Funds’ website or you can call the Trust Fund Office to request one be mailed to you.

If you have questions about this General Announcement, call the Trust Fund Office Monday through Friday, 8:00 AM to 5:00 PM. **If you have questions about the Employer Notice, call the employer who sent you the Notice.**

Sincerely,

Board of Trustees