

**CEMENT MASONS SOUTHERN CALIFORNIA HEALTH AND WELFARE FUND
11 COUNTIES CEMENT MASONS VACATION SAVINGS PLAN
CEMENT MASONS SOUTHERN CALIFORNIA PENSION TRUST
CEMENT MASONS JOINT APPRENTICESHIP TRUST
CEMENT MASONS SOUTHERN CALIFORNIA
INDIVIDUAL RETIREMENT ACCOUNT DEFINED CONTRIBUTION TRUST**

*MAILING ADDRESS: P.O. BOX 968 / MONROVIA, CALIFORNIA 91017
5417 PECK ROAD / ARCADIA, CALIFORNIA 91006
Phone (626) 444-4600 ~ FAX (626) 258-4090*



THE POINTER

NOVEMBER, 2009

TO: All Cement Mason Employees
All Contributing Employers

FROM: The Board of Trustees of the:
Cement Masons Southern California Health & Welfare Trust Fund

HEALTH & WELFARE NEWS

Cement Masons Self-Funded Hospital/Medical Indemnity Plan

Important Notice Regarding a Change from Viant/Beech St. to the Anthem Blue Cross Prudent Buyer Plan Network (PPO) Effective December 1, 2009.

Participants enrolled in the Indemnity Plan have had available to them the Viant/Beech St. PPO (Preferred Provider Organization). When participants use a PPO network provider, they realize substantial savings and have less out-of-pocket expense as opposed to going to a non-participating provider.

In order to increase the savings to both members and the Fund, the Board of Trustees recently completed a review of PPO networks.

The Trustees are pleased to announce that effective for hospital/medical services received on and after December 1, 2009, Anthem Blue Cross will be the new PPO provider for the Indemnity Plan replacing the Viant/Beech St. PPO.

Participants enrolled in the Indemnity Plan will benefit from this change because of larger discounts when using the Anthem Blue Cross PPO. In addition, this also means that there will be savings to the Plan which are needed during these difficult economic times.

It is important that you check with your existing healthcare provider to make certain they are part of the Anthem Blue Cross PPO. If you use a provider that is not in the Anthem Blue Cross network, you could incur substantial out-of-pocket costs.

Anthem Blue Cross has established a network of Participating Providers. These providers are called "Participating" because they have agreed to participate in the Anthem Blue Cross Preferred Provider Organization Program, called PPO for short.

The Anthem Blue Cross PPO is called The Prudent Buyer Plan Network. Therefore, whenever you see the term "Prudent Buyer Plan Network" just remember it is the Anthem Blue Cross PPO.

Recognizing that there are periodic changes in the PPO network, it is your responsibility to verify current Prudent Buyer status of your provider before you obtain services. In other words, just ask your doctor if he or she is a Blue Cross Prudent Buyer Participating Provider.

The easiest way to make this determination is to visit the Anthem Blue Cross website. Detailed instructions are provided below. If you do not have access to a computer/internet, you can always call the Administrative Office for assistance or Anthem Blue Cross PPO at the 800 number on your ID card.

Quick, Easy Way to Find a Doctor

Here is a quick and easy way to find participating health care providers – including doctors and hospitals. To find a provider, simply go to the Anthem Blue Cross Web site and use our online provider finder resource.

Anthem Blue Cross Web Site

Follow these easy steps to find a participating California provider using our online resource:

- Go to <http://www.anthem.com/ca>
 - Click on *Find a Doctor* and follow the six-step process.
 - Click on *Continue* after each one of these steps:
1. Select *Visitor Search*.
 2. Plan Information – select *Large Group Plans*.
 3. Plan Information – select your plan: *Blue Cross PPO*
 4. Type of Provider – select a provider type (e.g., health facility, physician, specialist, etc.).
 5. Specialty (optional) – you may select a specialty to refine your search. To select multiple specialties, hold down the Control key and click on each specialty name.
 6. Location or Name – enter location or name criteria. Receive your search results via a listing, map or downloadable directory.

The change to the Anthem Blue Cross network will not have any effect on your benefits under the Indemnity Plan. There will be an updated Summary Plan Description for the Cement Masons Indemnity Plan. A copy of the new Plan will be mailed to all participants enrolled in the Indemnity Plan during the month of November 2009.

Identifications Cards will be also be mailed during the month of November. As a reminder, if you have any questions concerning the change to the Anthem Blue Cross PPO you can contact the Administrative Office at (626) 444-4600 during regular business hours which are Monday through Friday from 8 a.m. to noon and 1 p.m. to 4 p.m. **Si necesita ayuda en español una persona bilingüe le podrá contestar sus preguntas el teléfono a llamar es él (626) 444-4600, extensión 4072.**

Benefit Changes for Mental Health and Chemical Dependency Benefits for Participants Enrolled in the Indemnity Plan

Effective for claims incurred on and after January 1, 2010, medically necessary mental health and substance abuse disorder benefits will be a covered expense; the same as other medical and surgical expenses under the Indemnity Plan.

These benefits will be treated the same as any other illness subject to the Plan's deductibles, lifetime maximum and co-payments.

As a result of this change, the separate Mental Health and Chemical Dependency Treatment Program is being terminated effective January 1, 2010. Claims incurred prior to or on December 31, 2009 will have the benefits adjudicated according to the benefits as outlined in the separate Summary Plan Description dated October 2008.

All inpatient non-emergency services, treatment and supplies will be subject to the required inpatient pre-certification program as outlined in the Summary Plan Description.

Again, as a reminder, a restated Summary Plan Description for the Self-Funded Hospital/Medical Plan will be mailed to all participants in November 2009.

What You Can Do to Maintain Your Health

Do my habits really affect my health?

Yes, very much so; all of the major causes of death (such as cancer, heart disease, stroke, lung disease and injury) may be prevented by your lifestyle and the choices you make.

- ❖ Don't smoke or use tobacco – smoking and using tobacco are very dangerous habits. Smoking causes emphysema, mouth, throat and lung cancer and heart disease. If you are a smoker, the sooner you quit the better.
- ❖ Limit how much alcohol you drink – too much alcohol can damage the liver and contribute to some cancers such as throat and liver cancer. Alcohol abuse is a major cause of accidents.
- ❖ Eat healthy – This means limiting your intake of fatty foods and sugar. It is important to include vegetables/fruits, grains, low fat dairy and limited intake of meat.
- ❖ Exercise can help prevent heart disease, high blood pressure, diabetes, cancer, osteoporosis, stroke and back injury. Exercise can be as simple as taking a walk in the morning or evening as best suits your schedule. The important thing to remember is to be consistent in whatever exercise program is best for you.
- ❖ Get enough sleep – in today's busy times many of us are not getting enough sleep. Our bodies need to rest and recharge. While the amount of sleep each person needs is variable, it is generally recommended by medical experts that you get seven to eight hours each night. Children require even more sleep than adults.
- ❖ Stress - Many experts tell us that job stress is the single greatest health problem for working adults. There are many factors in today's world which contribute to an unhealthy amount of stress. These also include money problems, family problems, health concerns and the list goes on. While there is no easy prescription for eliminating stress sometimes just talking about it with a good friend or family member can make a difference.

