

Cement Masons & Plasterers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

ELIGIBILITY REQUIREMENTS FOR PARTICIPATION IN THE RETIREE HEALTH & WELFARE PLAN

The following is a list of the requirements necessary to participate in the Retiree Health Plan. **At the time of your retirement, the Administration Office will advise you if you meet the qualifications stated below.**

In order to participate in the Retiree Health Plan when you retire, you must meet all of the following requirements:

- You must have earned 3,750 hours in the plan during the last 60 months prior to your retirement.
- You must be 63 years of age.
- If you are totally disabled and meet all the requirements except age, you are eligible to participate so long as you are entitled to Medicare, and you have exhausted your COBRA rights.
- You must have been covered for benefits as an Active employee for at least 48 months during the last 60 months immediately preceding your retirement.
- You must be eligible for benefits under the Active Trust the month prior to the month your retirement coverage begins.
- You must reply within 30 days after you receive your application to participate in the Retirement Health plan.

Dollar Bank Run Out

- You may have a remaining dollar bank balance in your Dollar Bank when you initially retire. If that balance is less than the cost of one months coverage (the deduction rate), you will be notified of your right to make a partial self-payment. A partial self-payment will allow you to use the remaining balance in your Dollar Bank to extend your Active coverage for one additional month.

COBRA

- Following your partial self-payment as described above, you will receive a letter from the Administration Office notifying you of your right to continue your Active coverage by making COBRA payments.
- You can make COBRA payments for up to 18 months; however, if you meet the eligibility requirements for the Retiree Health Plan, you may transfer your coverage directly to the Retiree Health Plan without making COBRA payments.
- You should compare the COBRA contribution rates and benefits to the Retiree Health Plan rates and benefits to determine which course of action is best in your situation.

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Early Retiree Bridge

- If you retire prior to age 63, you may continue your coverage by making self-payments through the Early Retiree Bridge Plan. In order to maintain your eligibility at age 63 for the Retiree Health Plan, all bridge payments must be timely and continuous. Failure to keep your coverage current in the Early Retiree Bridge plan will result in the forfeiture of your Retiree Health plan enrollment rights.

Retiree Health Plan

- The Trust offers two enrollment levels in the Retiree Health Plan.
 1. You may enroll for full benefits, which include Medical, Prescription Drug, Dental, Vision & Life coverage, or
 2. You may enroll for Medical and Prescription Drug & Life coverage only (excludes Dental and Vision coverage).
- If you are Medicare eligible you may choose to enroll in the Medicare Part D Prescription plan through a Medicare Part D vendor not associated with this Trust Fund. If you enroll in a Medicare Part D Prescription Drug plan, you will permanently forfeit the prescription drug benefits afforded through the Trust, and your contribution rate for your Trust provided coverage will be reduced.

Deferral of Retiree Health Plan Coverage

- If you have other insurance coverage, such as through a spouse employer plan, you may defer your participation in this Trust's Retiree Health plan and re-enroll later.
- In order to be eligible to re-enroll later, you can not have a break in coverage between termination of the other plan and reinstatement in this Plan.
- Within 31 days of the termination of the other group insurance plan, you must submit proof from that plan verifying that you have maintained continuous coverage with them between the date that you deferred coverage on the Cement Manson and Plasterers Health and Welfare Trust Fund and the date you re-enroll with the Trust Fund.

Medicare Requirements

- If you or your spouse becomes entitled to Medicare while participating in this Trust, or are entitled to Medicare when you retire, you must provide a copy of your Medicare card to the Administration Office immediately.
- When you enroll in Medicare, you must enroll in both parts A and B of Medicare.
- Claims payments will be adjusted as though you enrolled in both parts A and B, even if you fail to enroll.

This is a brief summary of the rules describing the eligibility requirements to participate in the Retiree Health and Welfare Plan. Please refer to your Plan booklet for more details. If you have any questions concerning the benefits described above, contact the Administration Office at the address and phone number listed above.