



Cement Masons Quarterly

A publication for Northern California Cement Masons.



Q1 - 2017

Issue 9

www.norcalcementmasons.org

2017 Trust Fund Calendar*

PENSION = Cement Masons Pension

BENEFIT = Paper check mail date or direct deposit date

* All benefit dates are projections and the actual date may vary.

<p>January</p> <p>1/1 Kaiser plan year begins 1/2 Closed: New Year's Day 1/27 February Pension benefit 1/31 Pension Credit year ends</p>	<p>February</p> <p>2/20 Closed: Presidents Day 2/24 March Pension benefit 2/28 Dental open enroll ends 2/1 Pension Credit year begins</p>	<p>March</p> <p>3/1 PPO plan year starts 3/29 April Pension benefit</p>	<p>April</p> <p>4/26 May Pension benefit</p>
<p>May</p> <p>5/26 June Pension benefit 5/29 Closed: Memorial Day</p>	<p>June</p> <p>6/28 July Pension benefit</p>	<p>July</p> <p>7/4 Closed: Independence Day 7/27 August Pension benefit</p>	<p>August</p> <p>8/29 Sept. Pension benefit</p>
<p>September</p> <p>9/4 Closed: Labor Day 9/27 October Pension benefit</p>	<p>October</p> <p>10/27 November Pension benefit</p>	<p>November</p> <p>11/23 Closed: Thanksgiving 11/24 Closed: Day after Thanks. 11/28 December Pension benefit 11/30 Vacation-Holiday benefit</p>	<p>December</p> <p>12/25 Closed: Christmas 12/27 January Pension benefit</p>

New Website

In the coming months, you can expect to see a brand new Cement Masons Trust Funds website at www.norcalcementmasons.org. The new website will have streamlined, easy to use features designed with Cement Masons in mind. We will make sure send out additional information as launch of the new site gets closer.

Important Contacts

Kaiser Permanente
1-800-464-4000
www.kaiserpermanente.org

Anthem Blue Cross PPO
Doctor Search: www.anthem.com/ca
Urgent Care: www.meemolabs.com/wellpoint/ca.php

Benefits Advisor: 1-844-437-0488

Future Moms: 1-866-664-5404

OptumRx
Mail Order 1-800-562-6223
Pharmacy Help 1-800-797-9791
www.optumrx.com

Care Counselor
1-855-754-7271 - Mon-Thu 7-7 | Fri 7-5
24/7 Nurseline available

Delta Dental
1-800-765-6003
www.deltadentalins.com

Delta Care USA
1-800-422-4234
www.deltadentalins.com

UnitedHealthcare Dental
1-800-999-3367
www.myuhcdental.com

Please consider the environment before printing online materials.

Need to Know

1099R IRS Tax Form

Your 1099R tax form was mailed at the end of January 2017. If you are not yet taking advantage of electronic direct deposit for your pension benefit payments, make sure that we have your current mailing address on file. If your address is not up to date, your 1099R may have been delayed or returned to the Trust Fund Office.

You can call the Trust Fund Office and obtain a change of address form through the mail or by visiting our website, printing one out and mailing it in.

Updating Your Withholdings

Every January, the amount of tax being withheld from your monthly benefit is subject to change as the IRS withholding tax tables change. Your most recent withholding election will remain until you file a new one. You can use IRS Form W-4P, or obtain and complete a withholding certificate from the Trust Fund Office. Withholding is one way for you to pay a portion of your income tax. If no tax or not enough tax is withheld from your benefits, you may have to pay estimated taxes during the year, or a tax penalty at the end of the year.

Plasterers & Cement Masons Scholarship

Inside this bulletin, you can find information, instructions and an application for the Northern California Plasterers and Cement Masons Scholarship Contest for the Fall 2017 - Spring 2018 school year. Please note that applications will be accepted between January 30, 2017 through April 7, 2017.

Scholarship awards will be announced by April 30th:

Random Draw Scholarships

- ▶ Three (3) scholarships for 2-year institutions at \$1,000 per award;
- ▶ Five (5) scholarships for 4-year institutions at \$2,500 per award

Angel Delagrande Scholarship Hero Award

- ▶ One recipient will receive (1) scholarship for a 4-year institution at \$3,500.

Please refer to the enclosed materials for how to apply.

Health and Wellness Focus

Based on risk information collected from our members, Quest Diagnostics recommends that Cement Masons focus attention to the following health and wellness areas:

Body Mass Index (BMI): BMI is calculated by measuring weight in kilograms divided by height in meters squared ($BMI = \text{kg}/\text{m}^2$). A BMI of 30 or greater is considered obese by definition. Focusing on nutrition and exercise, like regular walking can help lower BMI.

Blood Pressure (BP): Having an out of range blood pressure reading could lead to Heart disease, Stroke and other Cardiovascular Diseases, which is the No. 1 cause of death in the United States, killing nearly 787,000 people alone in 2011 according to the American Heart Association. Regular moderate aerobic exercise for at least 30 minutes five days a week is a start to reducing blood pressure.

Waist Circumference: If a person carries fat mainly around their waist, they are more likely to develop health problems than if they carry fat mainly in their hips and thighs. This is true even if a BMI falls within the normal range. Women with a waist measurement of more than 35 inches (88 cm) or men with a waist measurement of more than 40 inches (102 cm) may have a higher disease risk than people with smaller waist measurements because of where their fat lies.

DISCLAIMER

The Cement Masons Quarterly is published with the intent of providing information about the various benefits available to eligible participants and how to effectively use those benefits. There are exclusions and limitations in all benefit plans, so carefully read each plan's Rules and Regulations. Health and Welfare Plan rules should be reviewed before seeking medical care. Your rights as a Plan participant are ultimately determined by the Rules and Regulations of the various benefit plans. If you have any questions about the contents and information in this publication, please contact the Trust Fund Office.

PLASTERERS & CEMENT MASONS SCHOLARSHIP FOUNDATION 2017 SCHOLARSHIP ELIGIBILITY AND RULES

RULES

- ▶ Applicants must be a dependent child, stepchild, grandchild or adopted child or other dependent (*up to 23 years of age, unmarried, full-time student (8 units) and a dependent on the member's income tax return*) of a member of any Local Union affiliated with the District Council of Plasterers and Cement Masons of Northern California. The parent or guardian of the applicant must have been **a member in good standing of the Cement Masons** for at least six (6) months preceding the date of the Application.
- ▶ Applicants must be either presently enrolled in their senior year of High School, at a College or University, or scheduled to receive a General Educational Diploma ("GED") by the end of the 2017 spring or fall semester and have a minimum grade point average of 2.0 (minus the \$3,500 Award).
- ▶ Dependents of the Board of Directors and Scholarship Selection Committee are not eligible to apply for scholarships.

Applicants must be an **undergraduate** student attending an accredited College, University or Trade School and must be enrolled in a **full-time** program leading toward a degree. The scholarships will be paid directly to the scholarship recipient's Educational Institution upon **proof of full-time registration**.

It is the responsibility of the applicant to see that criteria is met and necessary items are completed and mailed to the address listed below *no later than* the specified deadline date of April 7, 2017

**PLASTERERS & CEMENT MASONS SCHOLARSHIP FOUNDATION
4160 Suisun Valley Road – Suite E-244
Fairfield, CA 94534-4027**

APPLICATION REQUIREMENTS

To participate in the random draw process, **complete and mail the following required items to the address listed above before the deadline:**

1. Completed Application (must state college of choice i.e. 2-year or 4-year educational institution)
2. One page essay (2,000 words or less)
3. Certified transcript showing the last completed semester or quarter

*Applicants that do not include the required materials above **will be disqualified.***

Scholarship Awards will be announced by April 30, 2017

THE PLASTERERS & CEMENT MASONS SCHOLARSHIP FOUNDATION
RESERVES THE RIGHT TO POST THE NAMES OF PARTICIPANTS AND
SCHOLARSHIP RECIPIENTS ON ITS WEBSITE.

The Board members of the Scholarship Foundation, at its discretion, may amend the scholarship amount, eligibility, rules or other qualifying criteria at any time.

PLASTERERS & CEMENT MASONS SCHOLARSHIP FOUNDATION 2017 SCHOLARSHIP APPLICATION

FOR OFFICE USE ONLY	
Parent's Cement Masons District Council Join Date: _____	Registration #: _____
Good Standing: _____	

All areas are to be completed by applicant:

<p>1. Applicant's Last Name First Name Middle init.</p> <p>_____</p> <p>Email Address</p> <p>_____</p> <p>Birth Date Telephone</p> <p>_____</p> <p>Street Address City State Zip Code</p> <p>_____</p>	<p>2. Member's Last Name First Name Middle Init.</p> <p>_____</p> <p>Local Union # SSN</p> <p>_____</p> <p style="text-align: center;">Scholarship winners selected by "Random Draw." Application deadline: April 7, 2017 Award announcement: April 30, 2017</p>
--	---

3. High School and/or Colleges attended:

<u>Name</u>	<u>Location</u>	<u>Dates of Attendance</u>

4. If still in high school, what colleges have you applied or will apply to?

5. What is your educational or career objective?

6. Please list all activities, organizations, and offices held while in high school and/or college.

7. Special interests and outside activities.

8. List all honors and awards received.

9. Include a 1 (one) page essay (2,000 words or less) on one of the following topics:

- 1) Breakthrough with higher education; or
- 2) How my education affected my peers and or community; or
- 3) Current effect of education in the job market.

Date: _____ Applicant's signature: _____

Apart from verifying eligibility of the applicant, the Plasterers' & Cement Masons' District Council will not favor one applicant over another.

2017 Calendario del Fondo*

PENSION = Plan de Pension de Albañiles de Cemento

* Todas las fechas son proyecciones y las fechas actuales pueden cambiar.

FECHA = fecha cheques se envian o fecha de deposito electronico

Enero 1/1 Empieza año de Kaiser 1/2 Oficina cerrada 1/27 Pension de Febrero 1/31 Acaba año credito Pension	Febrero 2/20 Oficina cerrada 2/24 Pension de Marzo 2/28 Inscricion Dental acaba 2/1 Empieza año credito Pen.	Marzo 3/1 Empeiza año Pago Directo 3/29 Pension de Abril	Abril 4/26 Pension de Mayo
Mayo 5/26 Pension de Junio 5/29 Oficina cerrada	Junio 6/28 Pension de Julio	Julio 7/4 Oficina cerrada 7/27 Pension de Agosto	Agosto 8/29 Pension de Septiembre
Septiembre 9/4 Oficina cerrada 9/27 Pension de Octubre	Octubre 10/27 Pension de Noviembre	Noviembre 11/23 Oficina cerrada 11/24 Oficina cerrada 11/28 Pension de Diciembre 11/30 Vacacion-Feriado	Diciembre 12/25 Oficina Cerrada 12/27 Pension de Enero

Sitio de Web Nuevo

En los próximos meses, puede esperar ver un nuevo sitio web de los Fondos Fideicomiso de Albañiles de Cemento en www.norcalcementmasons.org. El nuevo sitio web tendrá funciones optimizadas y fáciles de usar, diseñadas pensando en los Albañiles de Cemento. Enviaremos información adicional cuando el lanzamiento del nuevo sitio se acerque.

Contactos Importantes

Kaiser Permanente

1-800-464-4000

www.kaiserpermanente.org

Anthem Blue Cross PPO

Busqueda de Doctores: www.anthem.com/ca

Cuidad Urgente: www.meemolabs.com/wellpoint/ca.php

Benefits Advisor: 1-844-437-0488

Future Moms: 1-866-664-5404

OptumRx

Servico por Correo 1-800-562-6223

Ayuda con Farmacia 1-800-797-9791

www.optumrx.com

Care Counselor

1-855-754-7271 - Mon-Thu 7-7 | Fri 7-5

Ayuda de Enfermera disponible 24/7

Delta Dental

1-800-765-6003

www.deltadentalins.com

Delta Care USA

1-800-422-4234

www.deltadentalins.com

UnitedHealthcare Dental

1-800-999-3367

www.myuhcdental.com

Por favor considere el entorno antes de imprimir materiales en línea.

Necesita Saber

Formulario de Impuestos 1099R

Su forma de impuestos 1099R envío por correo a finales de enero de 2017. Si todavía no está aprovechando del depósito directo electrónico para sus pagos de beneficios, asegúrese de que tenemos su dirección de correo. Si su dirección no está actualizada, su 1099R puede ser retrasado o devuelto a la Oficina del Fondo.

Usted puede llamar a la Oficina del Fondo y obtener un formulario de cambio de dirección a través del correo o visitando nuestro sitio web, imprimir el formulario y enviarlo por correo.

Cambiando su Retención

Cada enero, el monto del impuesto retenido de su beneficio mensual está sujeto a cambios conforme cambian las tablas del impuesto de retención del IRS. Su elección de retención más reciente permanecerá hasta que presente una nueva. Puede usar el Formulario W-4P del IRS, o obtener y completar un certificado de retención de la Oficina del Fondo Fiduciario. La retención de dinero es una forma de que usted pague una parte de su impuesto sobre la renta. Si no se cobra ningún impuesto o no se retira suficiente impuesto de sus beneficios, es posible que tenga que pagar impuestos estimados durante el año o una sanción fiscal al final del año.

Plasteres & Cement Masons Scholarship

Dentro de este boletín, usted puede encontrar información, instrucciones y una solicitud para el concurso de becas de Yeseros y Albañiles de Cement de California del Norte para el año escolar de otoño 2017 - primavera de 2018. Por favor, tenga en cuenta que las solicitudes serán aceptadas entre el 30 de Enero de 2017 al 7 de Abril de 2017. Becas se anunciarán no más tardar del 30 de Abril:

Becas de Selección Aleatorio

- ▶ Tres (3) becas para instituciones de 2-años a \$1,000 por cada premio;
- ▶ Cinco (5) becas para instituciones de 4-años a \$2,500 por cada premio

Angel Delagrande Beca de Héroe

- ▶ Un (1) recipiente recibirá beca para una institución de 4-años a \$3,500

Por favor refiérase a los materiales adjuntos para saber cómo aplicar.

Atención a su Salud y Bienestar

Basado en la información de riesgo recolectada de nuestros miembros, Quest Diagnostics recomienda que los Albañiles de Cemento centren su atención en las siguientes áreas de salud y bienestar:

Índice de Masa Corporal (BMI): El BMI se calcula midiendo el peso en kilogramos dividido por la altura en metros cuadrados ($BMI = kg / m^2$). Un BMI de 30 o mayor se considera obeso por definición. Centrarse en la nutrición y el ejercicio, como caminar regularmente puede ayudar a bajar el BMI.

Presión Sanguínea (BP): Tener una lectura de la tensión arterial fuera de rango podría conducir a enfermedades del corazón, accidentes cerebrovasculares y otras enfermedades cardiovasculares, que es la causa de muerte No. 1 en los Estados Unidos, matando a casi 787,000 personas solas en 2011 según la American Heart Association. Regular aeróbico ejercicio moderado durante al menos 30 minutos cinco días a la semana es un comienzo a la reducción de la presión arterial.

Circunferencia de la Cintura: Si una persona lleva grasa principalmente alrededor de su cintura, es más probable que desarrollen problemas de salud que si llevan grasa principalmente en sus caderas y muslos. Esto es cierto incluso si un BMI cae dentro del rango normal. Las mujeres con una medida de la cintura de más de 35 pulgadas (88 cm) o los hombres con una medida de la cintura de más de 40 pulgadas (102 cm) pueden tener un mayor riesgo de enfermedad que las personas con mediciones más pequeñas de la cintura debido a donde se encuentra su grasa

DESCARGO DE RESPONSABILIDAD

La revista, Albañiles de Cemento Trimestal, se publica con la intención de proporcionar información sobre los diferentes beneficios disponibles a los participantes elegibles y cómo usar esos beneficios eficazmente. Hay exclusiones y limitaciones en todos los planes de beneficios, así que lea atentamente nuestras diferentes Reglas y Regulaciones del plan. Las reglas del plan de Salud y Bienestar deben revisarse antes de solicitar atención médica. Sus derechos como participante del plan se determinan finalmente por las Reglas y Regulaciones de los diferentes planes de beneficios. Si tiene alguna pregunta sobre la información de esta publicación, comuníquese con la Oficina del Fondo.



Northern California Cement Masons
Funds Administration, Inc.
220 Campus Lane
Fairfield, CA 94534-1499

Sacramento - I-80 West / Oeste

From/De Sacramento: I-80 West/Oeste

Suisun Valley Road/Green Valley Road exit → Right at fork onto Neitzel Road → Left onto Suisun Valley Road → Right onto Campus Lane → Arrive at 220 Campus Lane

Salida de Suisun Valley Road/Green Valley Road → Derecha en Neitzel Road → Izquierda en Suisun Valley Road → Derecha en Campus Lane → Llegue a 220 Campus Lane

From/De San Francisco: I-80 East/Este

Suisun Valley Road exit → Left onto Suisun Valley Road → Right onto Campus Lane → Arrive at 220 Campus Lane

Salida de Suisun Valley Road → Izquierda en Suisun Valley Road → Derecha en Campus Lane → Llegue a 220 Campus Lane

