



CEMENT MASONS AND PLASTERERS LOCAL 797 BENEFIT FUNDS

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Cement Masons and Plasterers Health and Welfare Trust

August 2019

TO: Participants Enrolled in the Humana Medicare Plan of the **Cement Masons and Plasterers Health and Welfare Trust**

FROM: The Board of Trustees

This Notice only applies to your **Health and Welfare Plan Benefits**. If you are currently enrolled in the Humana Medicare Plan, either through retirement or temporary disability, this Notice applies to you. If you return to covered work, you will be automatically enrolled into the Health and Welfare Indemnity Plan as an active Participant. When you stop working, please contact the Health and Welfare Plan Administrative Office immediately, so that you may be enrolled in the Medicare Retiree Plan upon loss of your active Participant coverage under the Indemnity Plan. Since there is a gap between the last work month and the first eligibility month for Medicare Retiree Plan coverage, this will help you maintain continuous medical coverage through the Health and Welfare Plan. If you have an Hour Bank when you stop working, you will exhaust the Hour Bank first and continue to be enrolled as an active Participant in the Indemnity Plan, prior to being enrolled in the Medicare Retiree Plan. If you do not have a sufficient Hour Bank and fail to contact the Health and Welfare Plan Administrative Office, there may be a gap in your coverage. **It is important to contact the Health and Welfare Plan Administrative Office to avoid any coverage gap.**

Please contact the Health and Welfare Plan Administrative Office at the following address or telephone number, if you have any questions concerning this Notice, the Health and Welfare Plan or your coverage: BeneSys, Inc., 8311 W. Sunset Road, Suite 250, Las Vegas, NV 89113, telephone number (702) 415-2190.

*This document has been uploaded and is available on the participant website at
www.opcmia797benefits.org*