

# Cement Masons & Plasterers Trust Funds

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Administered by  
Welfare & Pension Administration Service, Inc.

July 29, 2022

**TO: All Eligible Plan Participants and Dependents of the  
Cement Masons and Plasterers Health and Welfare Plan**

**RE: Benefit Changes Effective June 1, 2022**

***This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklet.***

The Board of Trustees has taken action to adopt the following changes to your Plan benefits:

## **Life Insurance, Accidental Death and Dismemberment**

Effective June 1, 2022, the Plan is increasing the principal sum of the life insurance and accidental death and dismemberment benefit for active participants from \$25,000 for Washington and \$10,000 for Alaska **to \$50,000 in both Washington and Alaska**. The dependent and retiree life insurance benefits remain unchanged.

## **Weekly Disability Benefits**

Effective July 1, 2022, the Plan is increasing its weekly disability benefit from \$250 per week **to \$400 per week**. The benefit is limited to a maximum of 26 weeks for all disabling health conditions. For non-occupational hospitalization or injury, benefits shall be payable on the 1<sup>st</sup> day of the injury or hospitalization. For all other non-occupational illnesses, benefits shall be payable on the 8<sup>th</sup> day of the continuous illness.

## **Gene and Cellular Therapy**

Effective June 1, 2022, the Plan will cover Medically Necessary Gene and Cellular Therapy services from a designated facility/provider. Coverage is provided subject to the Plan's annual deductible, copays, coinsurance, and annual coinsurance and out-of-pocket maximums. Gene and Cellular Therapy services and treatment must be preauthorized to be covered. Your provider should call Aetna at the number printed on the back of your ID card to preauthorize these services. Aetna designates facilities/providers for Gene and Cellular Therapy services. Services must be provided by an Aetna-approved facility/provider in order to be covered by the Plan. Coverage is subject to all other Plan limitations and exclusions.

*Gene and Cellular Therapy* — Includes gene and cellular based therapy techniques that modify and/or use a person's genes or cells to treat or cure disease. Gene and Cellular Therapy, as defined by the Plan, includes Medically Necessary gene and cellular based therapies provided by an approved Physician, including, but not limited to:

- Cellular immunotherapies;
- Genetically modified oncolytic viral therapy;
- Other types of cells and tissues from and for use by the same person (autologous) and cells and tissues from one person for use by another person (allogenic) for certain therapeutic conditions;
- All human gene therapy that seeks to change the function of a gene or alter the biologic properties of living cells for therapeutic use. Examples include therapies using:
  - Luxturna® (Voretigene neparvovec)
  - Zolgensma® (Onasemnogene abeparvovec-xioi)
  - Spinraza® (Nusinersen)
- Products derived from gene editing technologies, including CRISPR-Cas9;
- Oligonucleotide-based therapies. Examples include:
  - Antisense. An example is Spinraza (Nusinersen)
  - siRNA
  - mRNA
  - microRNA therapies

If you have any questions regarding the contents described in this notice, please contact the Administration Office at (877) 367-0528, option 1. Please also refer to the Trust website for additional notices: [www.cementmasonstrust.com](http://www.cementmasonstrust.com).

**Board of Trustees**  
**Cement Masons and Plasterers Health and Welfare Plan**

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**Important Reminder** - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents: divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.