

Cement Masons & Plasterers Trust Funds

Physical Address: 7525 SE 24th Street, Suite 200, Mercer Island, WA 98040 • Mailing Address: PO Box 34203, Seattle, WA 98124
Phone: (877) 367-0528 • Fax: (206) 505-9727 • Website: www.cementmasonstrust.com

Administered by
Welfare & Pension Administration Service, Inc.

June 6, 2025

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

RE: Vision Benefit Changes and Disability Continuation of Coverage

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.

Effective July 1, 2025, the Board of Trustees has terminated its provider agreement with National Vision, meaning you no longer need to find providers in the National Vision network to access discounted rates for services. Instead, the Board has contracted with Vision Service Plan (“VSP”) for access to its broad Preferred Provider network. See below for the changes to your Vision benefits:

Vision Service Plan (VSP) Preferred Provider Organization

Effective July 1, 2025, the Plan has contracted with VSP to provide you with cost-savings through access to VSP’s preferred provider vision services network, VSP Choice. If you obtain vision care services from a provider in the VSP Choice network, you may save money. Below are some of the benefits available to you:

	<u>VSP Choice Network Provider</u>	<u>Out of Network Provider</u>
Vision Exam (every 12 months)	Co-pays ranging from \$10-\$39 with visits every 12 months	Reimbursement up to \$101 every twelve months
Essential Medical Eyecare	\$20/exam as needed	Not covered
Frames (every 24 months)	\$200 featured frame brand allowance; \$150 frame allowance; 20% savings on the amount over the allowance \$150 Walmart/Sam’s Club/Costco frame allowance	The Plan will reimburse up to \$91 for frames
Lenses (every 12 months)	Single vision, lined bifocal, and lined trifocal lenses are included in the cost of the prescription glasses and impact resistant lenses for dependent children	The Plan will reimburse up to the following: \$39 for single vision lenses; or \$62 for lined bifocal/progressive lenses; or \$80 for lined tri-focal lenses

	<u>VSP Choice Network Provider</u>	<u>Out of Network Provider</u>
Lens Enhancements (every 12 months)	<p>No costs for: UV protection, scratch resistant coatings or standard progressive lenses.</p> <p>Copay of \$95 - \$175 for premium progressive and custom progressive lenses.</p> <p>The plan also provides an average savings of 30% on other lens enhancements.</p>	See Lenses above. Not covered beyond those reimbursements.
Contacts – instead of glasses (every 12 months)	<p>Up to a \$50 copay for contact lens exam \$150 allowance for contacts</p>	The Plan will reimburse up to \$135 for elective contact lenses and up to \$341 for necessary contact lenses

Go to vsp.com to create an account to review your benefit information. You can also locate an in-network provider at vsp.com or call 1.800.877.7195. When you go to your appointment be sure to tell them you have VSP, no ID card is necessary.

VSP provides additional savings for glasses and sunglasses, laser vision correction and other vision benefit rebates. Please see VSP.com/offers to see additional benefits available to you.

The Plan's Vision Care Benefits Limitations and Exclusions have not changed. Please see your Plan booklet for information regarding the Plan's vision benefit limitations.

Disability Continuation of Coverage for Active Employees

Effective June 1, 2025, if you are unable to work as the result of an illness or injury, you and your dependents' coverage may continue during the period of disability up to a maximum of 6 months per calendar year per disability. To be eligible for a disability extension of coverage you must have been eligible for coverage as an active employee when the disability began, and you must have had no previous lapses in coverage between when the disability began and when the disability extension begins.

For this benefit, an injury or illness is disabling if it prevents you from performing the normal tasks expected of you in your own occupation and the injury or illness is expected to last for at least 14 days or more. Your Physician (MD or DO) must certify your disability upon application and upon request from the Trust Administration Office.

The maximum disability extension for a single disabling condition is 6 months. A disability is considered to be a single disabling condition if it is part of the same diagnosis and continuous course of treatment. All periods of separate disability extensions must be separated by at least one month of active coverage. The maximum disability extension available during the 12-month calendar year is 6 months.

The disability extension shall begin on the first of the calendar month following the month in which you submit an application for this disability extension. You must submit an application for a disability extension either before you lose coverage or within 30 days of losing coverage. If your application is submitted and approved before you lose coverage, your disability extension will begin the first of the month following the date your application is approved and any remaining months of coverage in your dollar bank will be frozen until you return to active service, or your disability extension otherwise ends. Your application must be received before your dollar bank coverage ends for your dollar bank to be frozen. If your application is submitted and approved after you have lost coverage, your disability extension will begin the first of the month in which you lose coverage.

Your disability extension will end at the earliest of 1) when you return to active employment; 2) when you recover from your illness or injury; 3) when your disability is no longer confirmed by your physician; or 4) the available six months of disability extension has been exhausted.

The disability extension does not require self-paid contributions from you or your employer. However, if your employer makes contributions for coverage after your disability extension begins (including contributions under FMLA), any resulting additional months of coverage will be added at the end of your disability extension. Provided you remain disabled, receipt of contributions during your period of disability will not affect the 6-month period for which you are eligible for the disability extension.

If you have any questions regarding the contents described in this notice, please contact the Administration Office at (877) 367-0528, option 2. Please also refer to the Trust website for additional notices: www.cementmasonstrust.com.

Board of Trustees Cement Masons and Plasterers Health and Welfare Plan

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.

Thanks for Being Part of the VSP Family!



By enrolling in VSP®, it's clear that eye health is important to you. That's great because we love eyes, and we want to help you get the most from your vision coverage.

Here's a quick overview of the most important info and tips you'll need to know to get started.

View your benefits.

You get the most out of your benefits when you log in. Go to **vsp.com** and click **Create an Account** to get started. Once you've set up your VSP member account, you can easily view your benefits, including any copays and coverage for things like glasses, contact lenses, and LASIK.

Find an in-network doctor.

It's easy to find an in-network doctor near you by visiting **vsp.com** and selecting **Find a Doctor**.



With private practice doctors and Visionworks® retail locations to choose from nationwide, getting the most out of your benefits is easy at a VSP Premier Edge™ location.

Schedule your eye exam.

An annual eye exam is an important window into your overall health, which makes it a must-have in your wellness routine. Even if you have 20/20 vision, it's essential to see your eye doctor every year to check your eye health.

Save on eyewear and so much more.

As a member, you have access to Exclusive Member Extras, totaling more than \$3,000 in savings. You'll also save on contacts, glasses, and sunglasses when you use your benefits on **eyeconic.com**®—Eyeconic® is the VSP online eyewear store.

Visit **vsp.com** today to access your personalized benefits!

That's it for now. But if you have any questions, give us a call at **800.877.7195** or visit **vsp.com**.

Thanks for choosing VSP!

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on **vsp.com**.

Visionworks and Eyeconic are VSP-affiliated companies.

©2024 Vision Service Plan. All rights reserved.
VSP, Eyeconic, and eyeconic.com are registered trademarks, and VSP Premier Edge is a trademark of Vision Service Plan.
All other brands or marks are the property of their respective owners. 116081 VCCM



vsp vision care

Make Eye Health a Priority with VSP!

Your health comes first with VSP and Cement Masons & Plasterers Health & Welfare Trust. Take a look at your VSP vision care coverage.



VSP members save an annual average of

\$471*

Routine eye exams have saved lives.

Did you know an eye exam is the only non-invasive way to view blood vessels in your body? Your VSP® network eye doctor can detect signs of over 270 health conditions during an eye exam.**

More Ways to Save

Extra **\$50** to spend on **Featured Frame Brands†**

bebe Calvin Klein COLE HAAN
DRAGON FLEXON LONGCHAMP
and more

Up to **40%** Savings on **lens enhancements‡**

See all brands and offers at vsp.com/offers.

Savings you'll love.

See and look your best without breaking the bank. VSP members get exclusive savings on popular frame brands and contact lenses, and they get additional discounts on things like LASIK, and more.

The choice is yours!

VSP gives you thousands of in-network choices, including private practice doctors, regional and national optical retail chains, or online at eyeconic.com®. You'll get the most out of your benefits at a VSP Premier Edge™ location.

	Preferred private practice and retail in-network choices	
	private practice doctors	Visionworks

Create an account today. Questions?

vsp.com or **800.877.7195**

Using your benefit is easy!

Create an account on vsp.com to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.



Scan QR code or visit vsp.com to learn more.

*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change. †Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.
 ‡Based on state and national averages for eye exams and most commonly purchased brands. This represents the average savings for a VSP member with a full-service plan at an in-network provider. Your actual savings will depend on the eyewear you choose, the plan available to you, the eye doctor you visit, your copays, your premium, and whether it is deducted from your paycheck pre-tax. Source: VSP book-of-business paid claims data for Aug-Jan of each prior year. **Full Picture of Eye Health, American Optometric Association, 2020. †Coverage with a retail chain may be different or not apply.
 VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington. Premier Edge™ is not available for some members in the state of Texas.
 To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com. Visionworks and Eyeconic are VSP-affiliated companies.
 ©2025 Vision Service Plan. All rights reserved.
 VSP, Eyeconic, and WellVision Exam are registered trademarks, and VSP LightCare™ and VSP Premier Edge are trademarks of Vision Service Plan. All other brands or marks are the property of their respective owners. 102898 VCCM

Your VSP Vision Benefits Summary

Prioritize your health and your budget with a VSP plan through Cement Masons & Plasterers Health & Welfare Trust.

Provider Network:

VSP Choice

Effective Date:

07/01/2025



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
YOUR COVERAGE WITH A VSP DOCTOR			
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Routine retinal screening 	\$10 Up to \$39	Every 12 months
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> Retinal imaging for members with diabetes covered-in-full Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. 	\$20 per exam	Available as needed
PRESCRIPTION GLASSES		\$10	See frame and lenses
FRAME*	<ul style="list-style-type: none"> \$200 Featured Frame Brands allowance \$150 frame allowance 20% savings on the amount over your allowance \$150 Walmart/Sam's Club/Costco frame allowance 	Included in Prescription Glasses	Every 24 months
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every 12 months
LENS ENHANCEMENTS	<ul style="list-style-type: none"> UV protection Scratch-resistant coating Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 30% on other lens enhancements 	\$0 \$0 \$0 \$95 - \$105 \$150 - \$175	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$50	Every 12 months
ADDITIONAL SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none"> Discover all current eyewear offers and savings at vsp.com/offers. 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam. 		
	Laser Vision Correction <ul style="list-style-type: none"> Average of 15% off the regular price; discounts available at contracted facilities. 		
	Exclusive Member Extras for VSP Members <ul style="list-style-type: none"> Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. Save up to 60% on digital hearing aids with TruHearing®. Visit vsp.com/offers/special-offers/hearing-aids for details. Enjoy everyday savings on health, wellness, and more with VSP Simple Values. 		

COVERAGE WITH AN OUT-OF-NETWORK DOCTOR

With so many in-network choices, VSP makes it easy to maximize your benefits. Choose from our large doctor network including private practice and retail locations. Plus, you can shop eyewear online at Eyeconic®. Log in to [vsp.com](https://www.vsp.com) to find an in-network doctor. Your plan provides the following out-of-network reimbursements:

Exam	up to \$101	Lined Trifocal Lenses	up to \$80	Elective Contact Lenses	up to \$135
Single Vision Lenses	up to \$39	Lenticular Lenses	up to \$112	Necessary Contact Lenses	up to \$341
Lined Bifocal/Progressive Lenses	up to \$62	Frame	up to \$91		



Make Vera your home for healthcare

We do healthcare differently. And we're ready to assist you with your primary care needs.

Our Vera care team is ready to help you reach your health goals and get appointments when you need them. And, at Vera you don't pay a copay, coinsurance, or deductible.

Get started now by scheduling an **Annual Whole Health Exam**, which gives a clear picture of your health—and will empower you to make informed decisions moving forward.

Annual Whole Health Exam



Health screening

Quick measurements and a finger prick to get your numbers. It only takes a few minutes.



Wellness visit

Take your time talking with your provider about current issues or concerns. No topic is off the table.



Coaching Connection

Work with your Health Coach to take what you learned and turn it into action.

Vera Services

- Wellness checkups
- Annual exams screenings
- Pains, strains, and sprains
- Non-emergency sick care (3+)
- Chronic disease care
- Speciality care referrals
- Virtual care
- Health coaching
- Behavioral health
- And so much more...

Schedule your appointment now by calling (206) 607-8430

Meet your providers



Tess Sorbo, NP
Everett Care Center

Tess has worked with all ages, a variety of backgrounds, and enjoys caring for people over time. Tess's approach to care focuses on whole body health. She spends time to help people understand their body in health and illness, in shared decision-making, and encourage steps toward sustainable health practices.



Dr. Luke Babcock
Sand Point & Fort Dent Care Centers

Dr. Babcock is a dedicated family medicine physician committed to providing comprehensive, patient-centered care. With a passion for preventive medicine and a talent for building lasting relationships with patients of all ages, he brings a wealth of experience and a compassionate approach to his practice.



Dr. Apollo Kabukuru
Minor & James Care Center

Dr. Kabukuru is a family medicine physician and a graduate from the University of Washington School of Medicine. As a life-long learner, English is his fourth language. He is passionate about whole person medicine, preventive care, and age-related medicine.



Dr. Abrill Jones, MD
Tacoma Care Center

Dr. Jones chose to work in healthcare to help others improve their health and wellbeing. She is pleased to be participating in the Vera Whole Health model of primary care that emphasizes connection with the patient. She looks forward to helping patients reach their healthcare goals. Yo hablo español.

Vera helps you be your best you

Visit any of our six convenient locations:
Tacoma, Tukwila, Minor & James, Sand Point,
Totem Lake and Central Everett

Go to heyvera.health
by scanning the QR code
or call (206) 607-8430
to schedule an appointment.



Vera Outreach Communications Disclosure:

Vera is a HIPAA-compliant, primary care provider, whose services are provided on behalf of Cement Masons and Plasterers Health and Welfare Plan. As such, Vera may occasionally communicate with you via phone calls, emails, and/or SMS text messages. Our outreach communications are meant to inform you of relevant health and wellness benefit offerings available to you through your employer. While we will never utilize email or SMS to discuss your protected health information (PHI), we may invite you to download the MyVera app or to visit our care centers to confidentially discuss your medical information. If we call to discuss your benefits, we will verify your information before disclosing any confidential information to you. Opt-Out: You are not required to receive any communications from us to participate in our services.

To opt-out of receiving phone calls from us, you may inform the representative when you receive a call from us. To Unsubscribe from an email or opt-out from an SMS text message from us, you may hit unsubscribe at the bottom of the email OR reply "STOP" to an SMS text message received from us. After you reply "STOP" we will reply once to confirm that you have been Unsubscribed.

For additional information on our Privacy Practices, please visit verawholehealth.com/privacy-policy.
*Depending on your wireless carrier, message and data rates may apply.