



BENEFIT *buzz*

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St. Louis, MO 63110
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www.stllaborers.com
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Office Hours
Monday-Friday
7:00 a.m.-4:30 p.m.
Phone Hours
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7:30 a.m.-4:30 p.m.

BENEFIT SPOTLIGHT: *Dental*

Did you know it's recommended to visit the dentist every six months? Dental Health is an important part of your overall well-being. Your mouth can show early signs of some nutritional deficiencies and infections. It can also be linked to health conditions such as cardiovascular disease, stroke, and bacterial pneumonia.

If you are covered under the Active or Non-Medicare Retiree plan you have dental coverage through Delta Dental of Missouri. Routine and preventative care, from an in-network dentist, may be covered at 100%.

Routine & Preventative Care

- Two routine cleanings a year
- Diagnostic X-rays
- Full mouth X-rays
- Fluoride Treatment (children under 19)
- Sealants



Beginning, January 1, 2026 the maximum payable by the Plan was increased from \$1,500 to \$2,000 for most services (such as crowns, bridges, fillings, etc.).

Please refer to your Summary Plan Description (SPD) for a complete list of covered services along with any additional information related to the routine care benefits.

Contact Delta Dental directly at (314) 656-3001 or visit their website deltadentalmo.com to find an in-network dentist near you, or for questions regarding your dental benefits or claims.

NOTE: If you are covered under an Anthem Medicare plan, please contact RetireeFirst at (855) 416-5720 to verify your benefits and find an in-network dentist near you.

February 2026 Issue

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- ADDICTION
- MENTAL HEALTH
- SUPPORT

844-691-5326

Laborers' Supporting Laborers'
Available 24/7
100% Confidential



PENSION *buzz*



Pension Wall of Fame



Lee Mays

He's a proud Local 42 member with 35 years of hard work behind him.

In retirement, he's looking forward to spending time with his wife and grandkids and doing some fishing!



Benjamin Thebeau

He's a proud Local 110 member with 30 years of hard work behind him.

In retirement, he's looking forward to having more time to study God's word, serve Him and spend time with his family. Life is great!

2026 Pension Check Dates

February 25th
March 25th
April 22nd
May 27th
June 24th
July 22nd
August 26th
September 23rd
October 28th
November 18th
December 16th

IMPORTANT REMINDER

The **Alive and Well Affidavit**, required to continue receiving your pension benefit, was recently mailed.

This affidavit is for **all retirees and beneficiaries** who are currently receiving a pension. The form **must be signed in front of a notary** and returned to our office.

You can mail the form to 2357 59th Street St. Louis, MO 63110, email to pension@stllaborers.com or fax to (314) 645-6226.

Local 42 & 110 Laborers' **HEALTH FAIR**

March 28th from 7:30am to 11:30am
at Laborers' Local 110 Union Hall

REGISTRATION IS **NOW OPEN**

WELLNESS PROGRAM

REGISTER BY
PHONE

800.832.8302
(M-F, 8:30-5pm CST)



OR ONLINE

wellness.hhhealthassociates.com

NEW Users Code: **LABORERS**

EXISTING Users: Username (email) &
Password

Then click the link in your email to activate
your account, choose a time & complete the
wellness survey.

**Test Results & Surveys are kept
100% Confidential!**

CAROTID ARTERY

APPOINTMENTS REQUIRED

CALL (515) 244-3080
TO REGISTER OR
USE THE QR CODE



The carotid artery screenings are FREE
to covered members and their covered
spouses.

3D MAMMOGRAMS

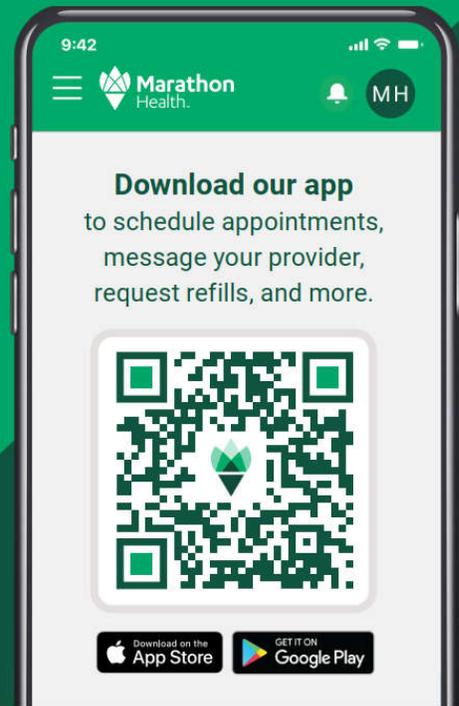
APPOINTMENTS REQUIRED

CALL (314) 205-6267 TO
SCHEDULE YOUR APPT.

The mobile mammography unit provides screening
mammograms for women 40 years of age and older.
The fee will be billed to your insurance or Medicare.
Women with no insurance may be eligible for free mam-
mograms. Order from your physician is not required.

Download the Marathon Health Mobile App

It just got easier to manage your health.
To see all the new features download the
app on your phone today!



Marathon Health is Now Offering **FREE Asbestos Physicals**

Call Marathon Health today at
(636) 224-8445 to schedule your
FREE Asbestos Physical.

The Asbestos Physical exam will be at 5700 Mexico Road,
Suite 16, St. Peters, MO 63376.

**You must be a member of Laborers' Local 42 or 110
to be eligible.**



JANUARY RECAP: New Year, New Deductible

Like in years past, your deductible resets each January. The good news? **There's no need to adjust your budget in the new year.** Our deductible amounts have remained the same since 2009, and the recent change to Aetna did **not** impact your deductible.

In-Network Deductible
\$400 Individual
\$800 Family

Out-of-Network Deductible
\$500 Individual
\$1,000 Family

Fourth-Quarter Deductible Carryover

As a courtesy, the Plan offers a fourth-quarter carryover. If you meet any portion of your **in-network deductible** in October, November, or December 2025, that amount will also carry over to the next year to help satisfy the 2026 deductible.

Example

If you had a doctor's visit on December 15, 2025, and you still have \$75 to meet your 2025 deductible, that \$75 will be applied to your 2025 individual deductible and your 2026 individual deductible.

In-Network Provider	Charged Amount	Allowed Amount	Plan Pays	Amount Owed
Urgent Care	\$250	\$200	\$0	\$15 co-pay & \$185 deductible <i>(\$200 has already been satisfied)</i>
X-Ray	\$395	\$239	\$224	\$15 deductible
DME	\$225	\$175	\$157.50	\$17.50 co-insurance
Total	\$870	\$614	\$381.50	\$232.50

Don't forget we have a mobile app!



The mobile app allows you to have access to your health benefits at your fingertips as well as keeps you informed of important events and benefit news.



To get started, it's simple!

Download the **Viveka Health** app using the QR Code or in the App Store.



LABORERS'

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LABORERS ESCAPING ADVERSITY NOW

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SUN	MON	TUES	WED	THURS	FRI	SAT
1	2	3	4	5	6	7
8 Spring ahead!	9	10	11 Local 110 Union Mtg.	12	13	14
15 February Hours Due	16	17 Clover	18	19	20 HOLIDAY Spring	21
22	23	24	25 Local 42 Union Mtg.	26	27	28 Laborers' Health Fair
29	30	31 Self Pay Due				

SUN	MON	TUES	WED	THURS	FRI	SAT
			1 APRIL FOOLS DAY	2	3 good FRIDAY	4
5 HAPPY EASTER	6	7	8 Local 110 Union Mtg.	9	10	11
12	13	14	15 March Hours Due	16	17	18
19	20	21	22 Local 42 Union Mtg.	23	24	25
26	27	28	29	30 Self Pay Due		

This newsletter is a brief summary of your benefits. The Plan Document has final authority in the case of any conflicts or confusion as to Plan benefits.