



BENEFITbuzz

Back-to-School Checklist

Summer is winding down, and before we know it, kids will be heading back to school. For some families, it's an exciting new milestone. For others, it's a race to finish all those last-minute back-to-school tasks. As you're checking items off your list, don't forget to schedule your family's annual physicals and required immunizations.

Annual physicals, well-child visits, and recommended immunizations are considered **preventive care**. When these services are provided by a participating provider (in-network), the Plan covers them at **100%**.

If you don't have a primary care physician, now is the perfect time to choose one. **Marathon Health** offers **eight convenient health centers** that can serve as your **primary care provider—at no cost to you**. Marathon Health also offers same-day or next-day appointments, and 24/7 access to your Marathon Health provider for urgent health needs.

To schedule an appointment, call **(314) 380-3014** or visit **my.marathon.health**.

What Is Preventive Care?

Preventive care includes routine annual physicals, well-child visits, and other recommended screenings designed to help keep you healthy. These visits are covered at **100%** when you see an in-network provider.

However, if you visit your doctor because you're sick—for example, with a sore throat, ear infection, or other illness—that visit is considered a regular office visit. Regular office visits are subject to your Plan's applicable copay, deductible, and coinsurance.

Remember, if your doctor is **not** a participating provider in the **Aetna Choice POS II Network**, preventive care services will **not** be covered at 100%.

If you have any questions regarding your primary care network status or benefits, please contact the **Benefit Office** at (314) 644-2777 ext. 2.

Note: Marathon Health Centers are only available for Active and Non-Medicare Retirees.

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St. Louis, MO 63110
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Office Hours
Monday-Friday
7:00 a.m.-4:30 p.m.
Phone Hours
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- SUBSTANCE USE
- MENTAL HEALTH
- SUPPORT

844-691-5326

Laborers' Supporting Laborers'
Available 24/7
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PENSION *buzz*

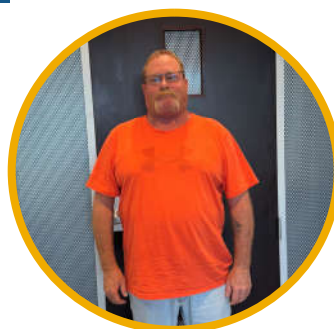


Pension Wall of Fame

Scott Misener

He's a proud Local 110 member with 29 years of hard work behind him. Scott believes attendance is the most important lesson he learned from being a laborer.

In retirement, he plans to relax and enjoy waking up with no where to go.



Haasim Waheed

He's a proud Local 110 member with 15 years of hard work behind him. He still remembers his first day as a laborer—he was working at the airport. He enjoyed working with all the trades for the four years he was on that job.

In retirement, he plans to spend more time with his family and friends and relax.



"Advice I would give to the younger members is to learn your job and do your BEST!!"

Haasim

Congratulations on your Retirement!
-The Laborers' Benefit Office

2026 Pension Check Dates

**August 26th
September 23rd
October 28th
November 18th
December 16th**

How Many Hours Do I Need?

This is one of the most common questions we receive. Here's a simple example to help explain how eligibility works.

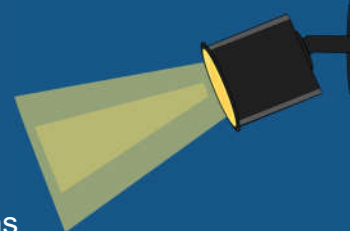
If you work **275*** hours in the St. Louis jurisdiction during the months of **September, October, and November**, you will be eligible for coverage beginning **January 1**.

Any hours worked **over 275*** are deposited into your **hour bank** and can be used toward your eligibility for the next coverage quarter. You can accumulate up to **275*** banked hours.

Work During	Coverage Begins
Sept—Oct—Nov	January 1st
Dec—Jan—Feb	April 1st
March—April—May	July 1st
June—July—Aug	October 1st

***If you work outside of the St. Louis jurisdiction you may need more or less than 275 hours for eligibility.**

Benefit Spotlight: Vision



Is it time for your Annual Eye Exam?

When was the last time you had an eye exam? If it's been more than 12 months, now is the perfect time to schedule one. Routine eye exams not only help keep your vision sharp but can also detect early signs of eye diseases and other health conditions.

The vision benefit is available to all eligible Active Participants and Non-Medicare Retirees. Your benefit includes one comprehensive eye exam every 12 months, as well as coverage for glasses or contact lenses when prescribed. Below is a brief overview of your vision benefits.

	In Network	Out-of-Network
Vision Exam	\$10 copay	Up to \$38 copay
Lenses	Covered in full after the \$20 copayment.	Up to \$110 copay
Frame	Up to \$180 allowance	Up to \$50 allowance
Contact Lenses	\$300 allowance for exam and contacts	Up to \$170

For a full breakdown of your vision benefit, refer to your Summary Plan Description (SPD) which is available online at stllaborers.com. If you would like a printed copy mailed to you, please contact the **Benefit Office** at **(314) 644-2777 ext. 2**.

Don't forget to take advantage of the exclusive member savings and special offers available through VSP. Visit vsp.com to learn more.

If you have any questions about your vision benefit or any of your other benefits, please contact the **Benefit Office**. We're happy to help!

Laborers' Local 42 and 110 WELLNESS PROGRAM

REGISTER ONLINE

wellness.hhhealthassociates.com

NEW Users Code: **LABORERS**

EXISTING Users: Username (email)
& Password

ANYTIME

TEST AT
A LAB

at an Approved
Walk-In Clinic

- Click the link in your email to activate your account.
- Choose your location (approved walk-in clinic or on-site event).
- Complete the wellness survey.

OR BY PHONE



800.832.8302

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



3 WAYS TO PARTICIPATE

- Approved Walk-In Clinics
- On-Site Events
- Marathon Health Centers—Call H&H before making an appt!*

FREE

The Wellness Program
is **FREE** to...

All Eligible Active
Members, Retirees,
Medicare Members &
All Covered Spouses.

EASY

Your **FREE** wellness
screening takes just a
few minutes and is
available at over
1,600 approved,
walk-in clinics
nationally!

\$100 GIFT CARD

All eligible members
& covered spouses
who complete **BOTH**
their **FREE** wellness
screening and
wellness survey will
receive a Gift Card!

Please Note: Only one gift card per person per calendar year will be awarded. You must be an eligible member or covered spouse under the Plan. The Benefit Office is not responsible for lost or stolen gift cards.

*Marathon Health Centers are only available for Active and Non-Medicare Retirees. Participants must register with H&H Health Associates first.

Introducing the STL Laborers' Benefit Office Mobile App!

Members now have a new and improved way to access benefit information right from their phones. The app allows you to view insurance cards, check eligibility, access claims information, search providers, and stay up to date on important benefit information and events.

Members who are **currently registered in the Viveka Health app** will see a message when they open the app directing them to download and begin using the **new STL Laborers' Benefit Office app**.

Scan the QR Code to download or search STL Laborers Benefit Office from the App Store or Google Play.

Download the app today and take your benefits with you wherever you go!



RECAP: Air Ambulance Coverage

Medical emergencies can happen when you least expect them. In certain situations, an air ambulance may be necessary to transport you to a facility that can provide the care you need. Because these services can be **extremely expensive**, it is important to understand when air ambulance transportation would be considered a covered benefit and the criteria that must be met.



Air Ambulance Coverage Requirements

- Must be currently covered under the Active or Non-Medicare Retiree Plan. Transporting via air rather than ground **must be medically necessary**.
- Must be transported to the nearest hospital that can treat your condition.
- All transportation must be within the US or Canada.

For more information on this benefit or other benefits, please refer to your Summary Plan Description (SPD), which can be found online at stllaborers.com, or you can call the **Benefit Office** at (314) 644-2777 ext. 2.

Note: This only pertains to the Active and Non-Medicare Retiree members.

LABORERS'

BENEFITS • ST. LOUIS

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



SUN	MON	TUES	WED	THURS	FRI	SAT
		1	2	3	4	5
6	7 HAPPY LABOR DAY CLOSED	8	9 Local 110 Union Mtg.	10	11 9.11 PATRIOT DAY	12
13	14	15 August Hours Due	16	17	18	19
20	21	22	23 \$	24	25	26 Local 110 Family Picnic
27	28	29	30 Self Pay Due Local 42 Union Mtg.			

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.