



# BENEFIT *buzz*

## Self-Pay Coverage

What is self-pay coverage? Self-pay coverage will be offered to any eligible Active members who did not receive enough hours in the last qualifying quarter to be insured in the next coverage quarter. (See page 4). The self-pay notice will be mailed around the 3rd week of the last qualifying quarter month. For example, we will be mailing a self-pay notice in March for members that do not have enough hours between December, January and February to be insured in April, May and June.

The notice will include an affidavit that determines your self-pay eligibility.

**Single Coverage:** \$100 per month or \$300 for the quarter  
**Family Coverage:** \$150 per month or \$450 for the quarter

We accept checks, money orders or credit cards as a form of payment. Please know that there will be a 3% fee associated with each credit card transaction. Keep in mind, we cannot accept any form of payment without a completed self-pay affidavit.

The deadline to elect self-pay coverage is 30 days from the date you lost coverage. For example, if you receive a self-pay notice this month, you will have until April 30th to provide your affidavit and payment. If we do not receive the self-pay by the deadline, you will have the option to elect COBRA continuation coverage. **Keep in mind you will not have coverage until we receive the payment and affidavit.** Once received, we will backdate your coverage to the beginning of the month.

You can elect self-pay for a maximum of two consecutive quarters. If you do not have enough hours after the second quarter of self-pay you then will have the option to elect COBRA continuation coverage.

For questions on self-pay coverage or any other benefit, please call the **Benefit Office** at 314-644-2777 ext. 2.

2357 59th Street  
 St. Louis, MO 63110  
 (314) 644-2777  
 (800) 489-0228  
 Fax: (314) 646-4440  
 www.stllaborers.com  
 benefits@stllaborers.com

### Temporary Office Hours

Monday-Friday  
 7:00 a.m.-3:30 p.m.

### Temporary Phone Hours

Monday-Friday  
 7:30 a.m.-3:30 p.m.

April 2021 ISSUE

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- No Co-Pay**
- No Deductible** 
- No Co-Insurance**

Contact Teladoc for all your telemedicine needs.\*

**www.teladoc.com**  
**800-835-2362**



\*This benefit is for all Active and Non-Medicare eligible members.

**Check out the  
 NEW website!**  
 www.stllaborers.com

# PENSION *buzz*



## 2021 Pension Check Dates

April 28th

May 26th

June 23rd

July 28th

August 25th

September 22nd

October 27th

November 17th

December 15th

## Annual Alive & Well Affidavit

The Pension Department has been receiving calls from members regarding the yearly Are you Alive affidavit that needs to be completed and signed in front of a notary. **Don't worry! You didn't miss the mailing as we haven't mailed it to you yet.** We will be sending the forms once COVID slows down and more members are able to get to a notary.

## Direct Deposit

As always, if you are not currently taking advantage of having your pension check directly deposited in your bank account, we encourage you to do so. By selecting direct deposit:

- You avoid having to drive to the bank to cash or deposit your check
- You get your direct deposit days sooner than if you have to wait for a paper check
- You always have reliable, safe and quick deposits.

Call the Pension Department if you are interested in switching to direct deposit at (314) 644-2777 ext. 3.

## Reminder

Yearly 1099's were mailed in January to everyone who collected a pension in 2020. If you did not receive your 1099, please call the Pension Department at (314) 644-2777 ext. 3 so we can confirm your address and mail a new form if needed.

**Check out the NEW website! [www.stllaborers.com](http://www.stllaborers.com)**



# 2021 Wellness Program

Discover a healthier, happier you.

## Wellness Highlights

### ✓ FREE Money

Eligible members and covered spouses **must complete** the free, one-time H&H **Wellness Screening & Survey** no later than December 31, 2021, to receive a \$100 Gift Card!

### ✓ Easy to Participate

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

### ✓ Easy Registration

Register online or by calling H&H Health Associates (M-F, 8:30am-5pm CST) at (800) 832-8302.

Online registrants have access to their confidential test results & can quickly & easily complete the wellness survey. If you previously participated with H&H, you can view your historical data through H&H's online portal.

## The Wellness Program helps identify your health risks:

### Health Evaluation (Blood Draw)

- Total cholesterol, HDL, and LDL
- Triglycerides and fasting glucose
- Blood pressure
- And more! (Approximately 50 test results received.)

### Health Assessment Survey

- Eating and exercise habits
- Sleep routines
- Emotional patterns
- Heart risks and more

**Covered Members and Spouses will receive a \$100 gift card! \***

### Sign Up Online

[wellness.hhhealthassociates.com](http://wellness.hhhealthassociates.com)

New users enter  
Sponsor Code: **LABORERS**

or Call (800) 832-8302  
between 8:30AM-5PM CST



*Free, Confidential & Convenient!*



\*Only one gift card per person per year will be awarded. You must be an eligible member or covered spouse under the Plan.

# Benefit Spotlight: Weekly Disability

This month we are featuring the Weekly Disability benefit that is available to all Active members that are covered under The Plan.

The Weekly Disability benefit commonly referred to as “Temporary Disability”, is a weekly benefit that is offered to eligible Active members that are unable to work due to an injury or illness. This Benefit is only available to Active members, not their dependents. You do not have to be confined to your house; however, the disability must be severe enough to prevent you from doing any part of your normal occupation.

To apply for this benefit, you must complete a Weekly Disability claim form along with your doctor that has deemed you disabled. If the Benefit Office deems you eligible for the benefit, you will receive \$40.00 per day, or \$200.00 a week (less taxes). There is a two-day waiting period and benefits will begin on the 3<sup>rd</sup> working day. You will also receive an 8 hour credit per day towards your Welfare and Pension benefits. The maximum amount of weeks payable is 13 and you must call the Benefit Office each Monday to confirm you are still out of work. If the Benefit Office does not receive a call to confirm you are still out, your payment will be delayed or denied.

For questions regarding this benefit or other benefits, please call the Benefit Office at (314) 644-2777 ext. 2.



## Insurance Coverage Quarters

**H**ow many hours do I need to be covered? This is a question we are often asked, so to better explain, here is an example. If you work 275 hours in the St. Louis jurisdiction during the months of September, October and November, you will have coverage beginning January 1st. Any hours worked that are over 275 will be put in your bank and can be used towards the next quarter. You can bank up to 275 hours.

<u>Qualifying Quarters</u>	<u>Coverage Quarters</u>
September-October-November	January-February-March
December-January-February	April-May-June
March-April-May	July-August-September
June-July-August	October-November-December

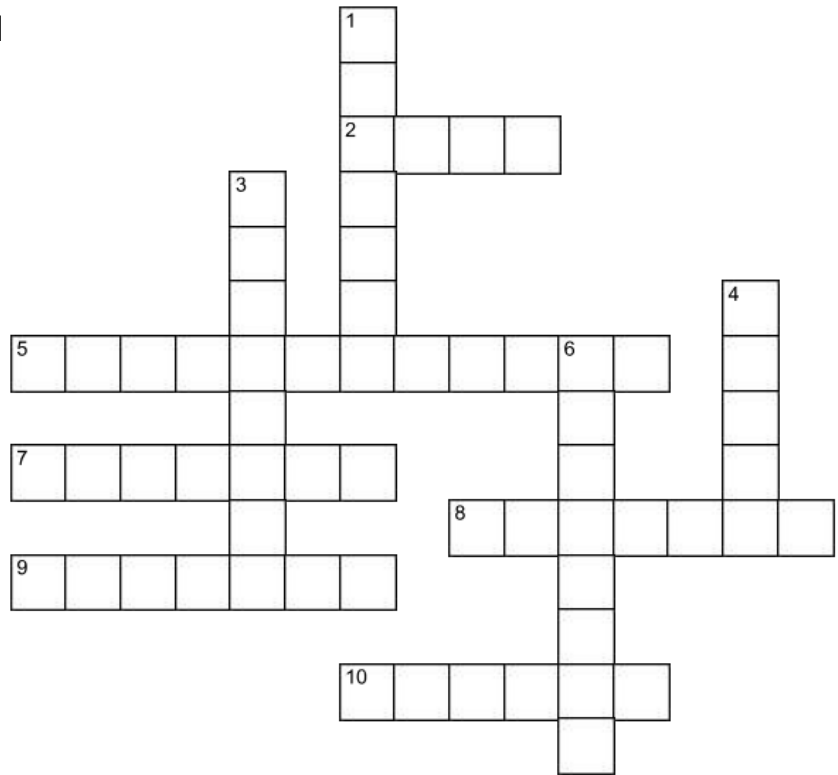
\*If you work outside of the St. Louis jurisdiction you may need more or less than 275 hours for eligibility.

# Would you like to win a \$25 gift card?

Simply complete the crossword puzzle and send it to the **Benefit Office** no later than **April 30th**. You can even email to us at [benefits@stllaborers.com](mailto:benefits@stllaborers.com).

## ACROSS

- 2) What is the name of the bee?
- 5) When is the pension payday in April?
- 7) Did the clocks spring forward or fall back on March 14th?
- 8) How often do we mail the Benefit Buzz?
- 9) What is the name of the telemedicine provider that is featured throughout the newsletters?
- 10) What holiday is on April 4th?



## DOWN

- 1) What form of communication (i.e. newsletter, website, etc.), did we just update for at the **Benefit Office**?
- 3) What you receive for participating in the Wellness Program?
- 4) When does the next coverage quarter begin?
- 6) What form do you have to complete if you are working outside of the St. Louis area?

## In case you missed it...

Last month, we answered some common questions related to the COVID-19 Vaccine. In case you missed it, we wanted to feature the two most common questions regarding the vaccine again.

### **Q: Who pays for the COVID vaccine?**

**A:** The government is currently paying for the vaccination, so there should be no cost to you. Insurance should be covering the administration fee for the vaccine at 100%.

### **Q: Where can I go to receive my vaccine?**

**A:** You can go to any provider that is administering COVID vaccines. Coverage is required regardless of the place of administration.

For questions regarding the COVID-19 vaccine or other benefits, please contact our office at 314-644-2777 ext. 2. Also, if you need a copy of last month's newsletter please let us know.

# LABORERS'

BENEFITS • ST. LOUIS

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\*This benefit is for all Active and Non-Medicare eligible members.

## APRIL

## MAY

SUN	MON	TUES	WED	THURS	FRI	SAT
				1 <b>APRIL FOOLS</b>	2 Good Friday <b>CLOSED</b>	3
4 	5	6	7	8	9	10
11	12	13	14 Local 110 Union Mtg.	15 March Hours Due	16	17
18	19	20	21	22	23	24
25	26	27	28 Pensioner Payday Local 42 Union Mtg.	29	30 Self Pay Due	

SUN	MON	TUES	WED	THURS	FRI	SAT
						1
2	3	4	5 	6	7	8
9 	10	11	12 Local 110 Union Mtg.	13	14	15 April Hours Due
16	17	18	19	20	21	22
23/30	24/31  <b>CLOSED</b>	25	26 Pensioner Payday Local 42 Union Mtg.	27	28	29

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.