



# BENEFIT *buzz*

## Where are you working?

January 1st marked the beginning of a new coverage quarter. In order to be covered, you needed to have worked 275 hours in the St. Louis jurisdiction between September, October and November.

Remember, if you are working outside of the St. Louis jurisdiction, your hours will be sent to the Home Fund in the area you are working in. For example, if you are working in St. Charles County your hours will be sent to the Construction Industry Fund office located in Kansas City.

For your hours to be sent back to the Laborers' **Benefit Office**, you will need to complete a Transfer Authorization form. This form will authorize the Fund in that jurisdiction to transfer your welfare and pension hours back to your Home Fund. **Without this form, hours cannot be transferred back to your Home Fund, which will impact your eligibility and could affect your pension.**

Keep in mind if you are working outside of the St. Louis jurisdiction your hours will be prorated based on our Welfare rate and the transferring fund's Welfare rate. What does this mean exactly? Well, if you work in St. Charles County (Local 660), their Welfare rate is lower than our Welfare rate. Therefore, you will need to work more than the 275 hours required to be eligible for coverage. You can view your hours online through I-Site or you can call the **Benefit Office** at 314-644-2777 ext. 2.

**PENSION AND WELFARE  
TRANSFER AUTHORIZATION**

NAME: \_\_\_\_\_ Last \_\_\_\_\_ Given \_\_\_\_\_ Middle \_\_\_\_\_ DATE OF BIRTH: \_\_\_\_\_  
 ADDRESS: \_\_\_\_\_ Number and Street \_\_\_\_\_ SOC. SEC. #: \_\_\_\_\_  
 \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ PHONE #: \_\_\_\_\_  
 MEMBER OF LOCAL #: \_\_\_\_\_ EMAIL: \_\_\_\_\_  
 PRESENT EMPLOYER: \_\_\_\_\_  
 WORKING IN JURISDICTION OF LOCAL #: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

This form authorizes the following Fund(s):  
 Construction Industry Laborers (KCC)  St. Louis Laborers' Welfare and Pension Fund  Southern Illinois' Laborers  
 Other: \_\_\_\_\_

To transfer all Pension and Welfare contributions made to them on my behalf by my employers to:

Name and Address of your Home Fund, DO NOT use your Union's address unless it is the same as your Benefit Office.  
 (Date: For Pension Transfers: No transfers may be made covering periods of more than 1 year before the date you sign this Form.)  
 THIS FORM SUBJECT TO CONDITIONS ON REVERSE SIDE HEREOF.  
 (Date: For Welfare Transfers: No transfers may be made covering periods of employment for more than six (6) months before the date  
 you sign this Form.) THIS FORM SUBJECT TO CONDITIONS ON REVERSE SIDE HEREOF.

SIGNED: \_\_\_\_\_ DATE: \_\_\_\_\_  
HOME FUND'S COPY - WHITE    TRANSFERRING FUND'S COPY - YELLOW    EMPLOYEE'S COPY - PINK

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

**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.

### JANUARY 2021 ISSUE

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**Your Member Assistance Program\***  
**800-617-0858**  
**Real people. Real life.**  
**Real solutions.**  
 Or log on to  
 liveandworkwell.com  
**Access code: laborers**



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

# PENSION *buzz*



## 2021 Pension Check Dates

January 27th

February 24th

March 24th

April 28th

May 26th

June 23rd

July 28th

August 25th

September 22nd

October 27th

November 17th

December 15th

## Pension Wall of Fame



### **Nicholas Kakouris**

He is a member of Local 42 and he has been Laboring for 30 years!

After retirement, he is planning on receiving his medical marijuana card, spending time with his wife and friends.



### **Mario Barrera**

He is a member of Local 110 and has been Laboring for 27 years!

After retirement, he is planning on relaxing, cooking and hoping to open a Mexican food truck.

He is most excited about relaxing.



### **Gordon Link**

He is a member of Local 42 and has been Laboring for 30 years!

After retirement, he is planning on riding his side by side, hunting and enjoying time with his wife.

# Medicare Eligibility

We understand that Medicare can be confusing and overwhelming for almost everyone.

Most people may associate Medicare eligibility with turning age 65. However, there are other ways to become eligible for Medicare. Two of those ways are:

- **Being deemed totally and permanently disabled by Social Security.**
- **Having End-Stage Renal Disease (ESRD).**

## **What if you become eligible for Medicare before age 65?**

You should notify the **Benefit Office** immediately so we can provide you with your Medicare options.

## **Does my insurance change when I become eligible for Medicare?**

Yes, under our Plan, once you become eligible for Medicare, you are no longer eligible for the Retiree Plan. However, we do offer three different Medicare supplement plans that you may choose from:

- Laborers' Advantra HMO
- Laborers' Gold HMO
- Laborers' Aetna Medicare PPO

## **Does Medicare A & B cost?**

Medicare Part A is generally free and is for hospitalization coverage. Medicare Part B does have a cost and generally covers other medical services. You would need to check with Medicare to find out the cost of the Part B premium. The Part B premium will be automatically withheld from your Social Security check unless you have declined Part B coverage or are not yet receiving a check from Social Security. **Before you decline the Part B coverage, you must speak with the **Benefit Office** because this could seriously impact your insurance coverage with the Laborers!**

**The most important thing you need to remember is to contact the **Benefit Office** at 314-644-2777 ext. 2 when you become eligible for Medicare or have any questions regarding Medicare eligibility.**



# Benefit Spotlight: Amplifon

**This month we are featuring our Amplifon Hearing Health Care.**

Amplifon Hearing is a hearing healthcare program that provides hearing help for millions of people including our participants. Below are just a few of the benefits that they provide.

- A low price guarantee.
- 3 year warranty.
- 2 years of FREE batteries.
- 60-day risk-free trial.



Whether you are an Active or Retired participant, you can reap the benefits of Amplifon Hearing.

If you are covered as an Active or Non-Medicare Retiree you can utilize Amplifon along with your hearing aid benefit (\$1500 per aid every 48 months). For our Medicare plan participants, you would want to contact your Aetna plan to see if you have a hearing aid benefit.

**You can access Amplifon online at [www.amplifonusa.com/stlouislaborers](http://www.amplifonusa.com/stlouislaborers) or by calling (888) 784-6050.** 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.



Addiction continues to become more rapid especially in the construction industry, and even more people are affected by this devastating disease. The addiction may be to pain killers, alcohol or illegal drugs. Sadly, almost everyone knows someone who either has an addiction or maybe battling addiction themselves. The Trustees, Consultants and **Benefit Office** Staff formulated a program to help our laborers and their dependents fight this devastating epidemic. This program is called the **Laborers' Addiction Treatment Program** which began in February 2018 and continues to be available for all eligible Plan participants. Listed below are some of the program highlights.

- **Six-month comprehensive outpatient program.**
  - Includes outpatient detoxification, counseling (group, family and individual), urine drug screenings and Medication Assisted Treatment (MAT) to help control the cravings.
- **Available through two treatment centers:**
  - Assisted Recovery Centers of America (ARCA) - Phone: 314-645-6840
  - Clayton Behavioral Care - Phone: 314-222-5830
- 10% coinsurance will apply ***unless*** you have met your out-of-pocket maximum for the year.
- ***If you have not met your annual deductible, it will be waived for the program only.***
- The individual enrolled in the program will be required to make payments to the treatment center at their required times.

To participate in this program, please contact the Welfare Director, Diana Marburger, at 314-644-2777. If you are calling after hours, you may contact one of the two treatment centers listed above.

If you have any questions regarding this addiction program, contact the **Benefit Office** at 314-644-2777 ext. 2.

### ***Did you know?***

“Opioids were involved in almost **70%** of overdose deaths in 2018 (69.5% of all drug overdose deaths).”

- According to The National Center for Health Statistics

# LABORERS'

BENEFITS • ST. LOUIS

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

Contact Teladoc for all your telemedicine needs.\*

[www.teladoc.com](http://www.teladoc.com)  
 800-835-2362






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

## JANUARY

SUN	MON	TUES	WED	THURS	FRI	SAT
					1 <b>2021</b> OFFICE CLOSED	2
3	4	5	6	7	8	9
10	11	12	13 Local 110 Union Mtg.	14	15 December Hours Due	16
17	18 	19	20	21	22	23
24/31 January Self Pay Due	25	26	27 Pensioner Payday Local 42 Union Mtg.	28	29	30

## FEBRUARY

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