



# BENEFIT *buzz*

## Where are you working?

This is an important question because the jurisdiction that you are working in is where your hours will be sent. 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 work in St. Charles County, your hours will be sent to the outstate Fund office located in Kansas City.**

For hours that need to be sent back to the **Benefit Office**, you need to complete a Transfer Authorization form. This form can be found online, or you can request one to be mailed. 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 your pension.**

Keep in mind if you are working outside of the St. Louis jurisdiction, your hours will be prorated based on the Welfare rate of both Funds. What does this mean exactly? 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.

**Important Note:** We have been receiving calls from members stating they received a letter which shows the hours they have worked. This is not from our office so if you have received this letter, please call our office so we can track down your hours.

275 HOURS*	
QUALIFYING QUARTERS	COVERAGE QUARTERS
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.

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

Office Hours  
 Monday-Friday  
 7:00 a.m.-4:30 p.m.  
Phone Hours  
 Monday-Friday  
 7:30 a.m.-4:30 p.m.

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# PENSION *BUZZ*



## 2021 Pension Check Dates

November 17th  
December 15th

## 2022 Pension Check Dates

January 26th  
February 23rd  
March 23rd  
April 27th  
May 25th  
June 22nd  
July 27th  
August 24th  
September 28th  
October 26th  
November 16th  
December 14th



### Jon Lloyd

He is a member of Local 110 and he has been Laboring for 30 years!

After retirement, he is planning on working on hotrods, walking his dog and painting signs.



### Rodney Weatherford

He is a member of Local 110 and he has been Laboring for 30 years!

After retirement, he is planning on lots of hunting and spending time with his family.



### Danny Brooks

He is a member of Local 110 and he has been Laboring for 32 years!

After retirement, he is planning on working around the house, enjoying quiet time and vacationing!

Stay current on news and events at [www.stllaborers.com](http://www.stllaborers.com)!

# Laborers' Wellness Program

## 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 One-Time Gift Card

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

## REGISTER ONLINE AT

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

**NEW Users Code: LABORERS**

**EXISTING Users:** Username (email) & Password

Once you submit your profile information, click the link in your validation email to activate your account. Then log-in.

Once logged in, choose your preferred clinic or on-site Wellness Event & complete your wellness survey.

If you choose to test-at-a-lab, you will receive an email to confirm the clinic location and hours along with the appropriate lab paperwork to bring with you. No co-pay, insurance information, nor appointment is required. **Just bring your photo ID and lab paperwork (printed or on your smartphone).**



**TO REGISTER  
BY PHONE  
CALL H&H HEALTH**  
(M-F, 8:30AM-5PM)  
**800.832.8302**

## HURRY!

TIME IS RUNNING OUT TO PARTICIPATE IN THE 2021 WELLNESS PROGRAM WHICH ENDS ON DECEMBER 31ST!



## TEST AT A LAB

### REGISTER ONLINE OR BY PHONE

At a Preferred Clinic at your convenience!

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

# GET A FREE \$100 GIFT CARD WHEN YOU GET A COVID-19 VACCINE\*

VACCINES ARE FREE.  
AVAILABLE AT MOST PHARMACIES.

TAKE A  
SHOT  
TO STOP  
COVID-19

If you are a member or spouse that is covered under the Plan and received your full COVID-19 vaccine\* **on or after August 18, 2021**, you may be eligible to receive a **FREE \$100 Gift Card**.

Send us a copy of your COVID-19 Vaccination Record Card to receive the \$100 Gift Card.

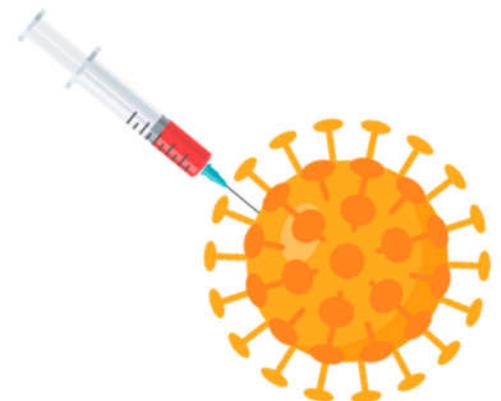
**Mail:** Laborers' Benefit Office  
2357 59th St. St. Louis, MO 63110

**Fax:** (314) 646-4440

**Email:** [benefits@stllaborers.com](mailto:benefits@stllaborers.com)

After your eligibility is checked and your COVID-19 Vaccination Record Card is received and verified, we will mail you a **FREE \$100 VISA gift card**.

If you have questions or need to know where you can get a vaccine, call the **Benefit Office** at (314) 644-2777 ext. 2.



\*In order to be eligible you must be fully vaccinated with a COVID-19 one shot or two shot dose.

# In case you missed it...

## Sober Grid Highlights

Last month, we featured Sober Grid and the \$50 reward they are offering if you sign up for Peer Coaching.

### What is Sober Grid?

Sober Grid began as a social media app for those seeking assistance or information surrounding drugs, alcohol, and mental health. They currently host 300,000 active members. They also offer Peer Support Coaching, a program that pairs members with a Certified Peer Coach who provides support, assist in setting goals, monitoring progress, and other aspects related to health and recovery.

### \$50 Reward included with Peer Coaching signup.

After registering for sessions with a Peer Coach staff, the member will be awarded a \$50 gift card to Amazon, **sponsored by Sober Grid**. They want to encourage our members to explore the benefits of the program.

**Call Toll-Free (855)-540-1277**

## FAQ Frequently Asked Questions

**Q Do I need permission to check on claims regarding my covered children?**

**A** For children over the age of 18 covered on the Plan, they will need to complete a HIPAA authorization form authorizing you to call on their behalf. This form can be found online, or they can request a form to be mailed.

**Q Why was my prescription denied stating I had other insurance coverage?**

**A** Typically this happens when the yearly Coordination of Benefits (COB) form has not been received. This form is mailed every year on the birthday month of the member. If it is not returned within 60 days, all claims will be denied until we receive the form. Keep in mind, dependents over the age of 18 will have to complete their own Adult Coordination of Benefits (ACOB) form.

All of the forms mentioned above can be found online at [stllaborers.com](http://stllaborers.com), or you can call our office to request the form(s) to be mailed.

# LABORERS'

BENEFITS • ST. LOUIS

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## Office Hours

Monday-Friday

7:00 a.m.-4:30 p.m.

## Phone Hours

Monday-Friday

7:30 a.m.-4:30 p.m.

- 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.

# November

SUN	MON	TUES	WED	THURS	FRI	SAT
	1	2	3 2022 Medicare Meeting at Local 110	4	5	6
7 Time Change	8	9 2022 Medicare Meeting at Local 42	10 Local 110 Union Mtg.	11 Remember Our VETERANS Office Closed	12	13
14	15 October Hours Due	16	17 Local 42 Union Mtg. Pensioner Payday	18	19	20
21	22	23	24	25 Office Closed	26	27
28 Menorah	29	30 Self Pay Due				

# DECEMBER

SUN	MON	TUES	WED	THURS	FRI	SAT
			1	2	3	4
5	6	7 MEMBER PEARL HARBOR	8 Local 110 Union Mtg.	9	10	11
12	13	14	15 Nov. Hours Due Pensioner Payday	16	17	18
19	20	21 First Day of Winter	22	23	24 OFFICE CLOSED	25 Wreath
26	27	28	29	30 Self Pay Due	31 OFFICE CLOSED	

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.

# Teladoc member

## Frequently Asked Questions

### **What is Teladoc?**

Teladoc is a healthcare service that offers convenient, confidential access to quality doctors 24/7, anytime, anywhere.

By scheduling a visit with one of our U.S. board-certified and licensed medical doctors, you can be diagnosed, treated, and prescribed medication if necessary.

### **What can I use Teladoc for?**

Teladoc can help you with everyday, non-emergency healthcare issues, including sinus problems, allergies, flu symptoms, and much more. Skip the waiting room and the trip to the ER. We're here to help you feel better, faster, and get you back to living your life.

### **Does Teladoc replace my doctor?**

No. Teladoc doesn't replace your primary care doctor. Teladoc should be used for non-emergency illnesses when it is not convenient to get to the doctor or it is outside of regular office hours.

### **How do I set up my account?**

Download the Teladoc app, visit the website, or call the number below to set up your account.

### **Do I need to have my insurance information available?**

No. Teladoc is a separate benefit, and your insurance information is not required to have a visit.

### **How do I pay for the visit?**

If there is a fee, you can pay with your HSA (health savings account) card, credit card, prepaid debit card, or by PayPal.

### **Is there a time limit when talking to the doctor? And am I charged more for taking longer?**

There is no time limit for visits, and there is no extra charge for longer doctor visits.

### **How do I access Teladoc?**

The service can be accessed by app, web, or phone, and visits are available by phone or video.

### **If the Teladoc doctor recommends that I see my primary care doctor or a specialist, do I still have to pay the Teladoc visit fee?**

Just like any doctor appointment, there is a fee for the consulting doctors time. However, your plan covers this cost.

### **Can my family use Teladoc?**

This varies depending on your specific Teladoc plan. Most plan designs allow you to use the Teladoc service for you, your spouse, and your dependents. Dependents over 18 years old must call our service center to request a visit. For dependents under 18 years old, the primary account holder must request a visit on their behalf through the app, website, or by phone.

### **How much does it cost?**

The cost of a Teladoc visit varies depending on the type of visit you are requesting and your plan design. Please refer to your welcome letter, or call 1-800-TELADOC (835-2362) if you wish to confirm pricing prior to requesting a visit. You will also see the visit fee during the visit request process.

### **Who are the Teladoc doctors?**

Teladoc doctors are U.S. board-certified internists, family doctors, and pediatricians. They average 20 years of experience and are licensed to practice in your state.

### **Can Teladoc physicians prescribe medications?**

Yes, when medically appropriate, doctors can prescribe medications. If a prescription is not required, the doctor may provide the member with instructions for managing symptoms or following up with their primary care doctor.

### **Can my primary care doctor get a record of my Teladoc visit?**

With your consent, we'll send an electronic copy of your Teladoc visit to your primary care doctor.

### **Can I use Teladoc while traveling?**

Teladoc is available in all 50 states, so you can use the service while traveling within the United States. Some restrictions may apply.

### **Who should I contact if I have questions or encounter an issue?**

We aim to make your experience with us as seamless as possible. If you have any further questions or encounter an issue, please visit our website at [Teladoc.com](https://www.teladoc.com) or call our member services team at 1-800-TELADOC (835-2362).

**Download the app to talk to a doctor for free**

Visit [Teladoc.com](https://www.teladoc.com)

Call 1-800-TELADOC (835-2362) | Download the app  