

BENEFIT buzz

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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.

Managing your Mental Health During the Holidays

The holidays can be a very stressful time and it can be hard to manage the stress along with dealing with the seasonal blues. **Remember you don't have to face it alone.** Reach out to our peer support specialists, they can help you navigate this stressful time and provide you with the resources to get through it.

LEAN STL "Laborers' Escaping Adversity Now"
Is a peer support program for Laborers and their families who are facing challenges with mental health, substance abuse, or personal crisis.

LEAN STL is led by trained peers with lived experience. They not only understand your struggles—they've faced them themselves and have worked in the field. Their firsthand experience allows them to offer real support, understanding, and guidance as you experience mental health challenges.

No one has to face challenges alone. We're here—LEAN on us!

Call LEAN STL at (844) 691-5326 to speak with a peer specialist.

Available 24/7 | 100% Confidential

LEAN STL
LABORERS ESCAPING ADVERSITY NOW



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PENSIONbuzz

Pension Wall of Fame

Raymond Bollmeier



He's a proud Local 110 member with 20 years of hard work behind him. To Raymond, being a union member meant higher wages that allowed him to provide for his family.

His advice to younger members just starting their careers is simple: *"Listen to your foreman and always work safe".*

Craig Thieret



He's a proud Local 42 member with 41 years of hard work behind him. He still remembers his first job and how hard the work was.

As he enters retirement, he looks forward to traveling with his wife, and spending time with his grandchildren.

Congratulations on your Retirement!

-The Laborers' Benefit Office

2026 Pension Check Dates

November 18th
December 16th

2027 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

RECAP: Medicare Eligibility Before Age 65

Most people associate Medicare eligibility with turning age 65. However, there are other ways to become eligible for Medicare before turning 65.



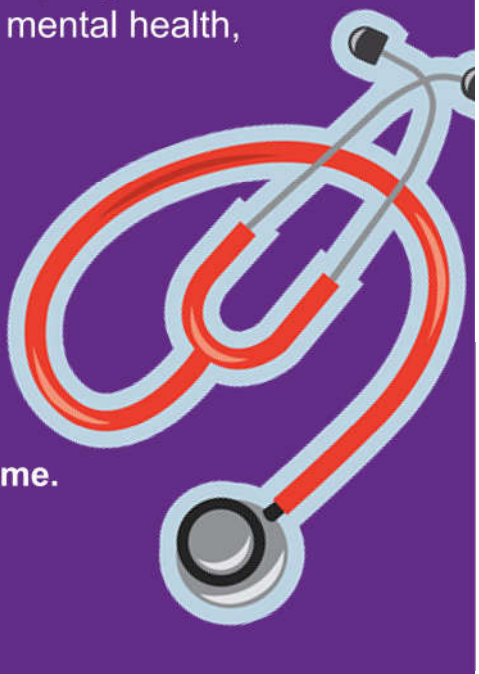
Two of the most common ways are:

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

Contact the Benefit Office at (314) 644-2777 ext. 2 when you become eligible for Medicare or have any questions regarding Medicare eligibility.

CVS Virtual Care

CVS Virtual Care offers telehealth services from anywhere, anytime with No Out-of-Pocket Costs. From colds and chronic conditions to mental health, CVS Virtual Care offers trusted, in-network providers.



24/7 Care: For adults and children over 18 months

Get treatment for:

- Coughs, colds, flu and strep
- Joint, head, and stomach pain
- Infections (ear, sinus, skin, UTI)
- Medication refills
- And more

Mental Health Services available from 8am to 7:30pm local time.

For adults and children* aged 13 and up

Get treatment for:

- Anxiety and mood disorders
- Depression screening
- Medication management
- Support with stress, life adjustments and conflict resolution
- Sleep and related health behaviors
- And more

To schedule a virtual care visit call (866) 211-5678, register online at CVS.com/virtual-care or scan the QR code to download the app.

*Adolescent mental health services are limited to counseling only. Mental health medication management and psychiatry services remain available only for adults 18+ .

Note: CVS Virtual Care is only available for Active and Non-Medicare covered participants.

DON'T FORGET TO EARN $100*

Just complete your FREE Wellness Screening & Survey

*Eligible members and their spouses that are covered under a Laborers' Benefit Plans and who complete both their FREE, one-time H&H Wellness Screening & Wellness Survey, anytime by December 31, 2026 will receive a one-time $100 Gift Card! **Remember you can only test once a year.**



ALL RESULTS ARE 100% CONFIDENTIAL

PARTICIPATE TODAY!

REGISTER ONLINE AT
wellness.hhhealthassociates.com



NEW Users Code:
LABORERS
EXISTING Users:
Username (email) & Password

- Click the link in your email to activate your account.
- Choose your location.
- Complete the wellness survey.

OR BY PHONE **800.832.8302**
(M-F, 8:30-5pm CST)

WELLNESS SCREENING & WELLNESS SURVEY
PARTICIPATION DEADLINE

DECEMBER 31, 2026
Don't miss out!

Free. Convenient. Fast. Confidential.

Only one gift card per person per calendar year. Gift cards are non-replaceable and cannot be reissued for any circumstance.

NOTE: 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 first.

Important Notice: *Prescription Plan Is Switching from Optum Rx to Express Scripts*



Effective January 1, 2027, the Laborers' Benefit Office will be transitioning to a new Pharmacy Manager. **Express Scripts by Evernorth** will be the new pharmacy network.

What does this mean for you?

Your benefits are not changing which means, you will have the same prescription co-pays for generic and brand-name medications with the new pharmacy network.

You will receive a **new insurance card** in mid-December, which you will begin using on **January 1st.**

If you are currently taking a medication that is **not covered** under the new formulary, **Express Scripts will send you a letter explaining your options moving forward.** Most likely, you will be grandfathered for up to 90 days, allowing you and your doctor time to determine the best therapy for you going into 2027.

We are working to make this transition as smooth as possible and will continue to provide information as it becomes available. Please watch for future communications from both the **Laborers' Benefit Office and Express Scripts by Evernorth.**

Express Scripts® Pharmacy Benefit Services

EVERNORTH HEALTH SERVICES

Please note: This change does not impact Medicare-covered retirees.

STL 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.

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



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LEANSTL
LABORERS ESCAPING ADVERSITY NOW

- ADDICTION
- MENTAL HEALTH
- SUPPORT

844-691-5326

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

November

SUN	MON	TUES	WED	THURS	FRI	SAT
1 Time Change	2	3	4	5	6	7
8	9	10 Local 110 Union Mtg.	11 Remember Our VETERANS	12	13	14
15	16	17	18 $	19 September Hours Due	20	21
22	23	24	25	26 OFFICE CLOSED	27	28
29	30 Self Pay Due					

December

SUN	MON	TUES	WED	THURS	FRI	SAT
		1	2	3	4	5
6	7	8	9 Local 110 Union Mtg.	10	11	12
13	14	15 November Hours Due	16 $	17	18	19
20	21	22	23	24 OFFICE CLOSED	25	28
27	28	29	30	31 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.