



HAPPY THANKSGIVING

BENEFIT *buzz*

November is National Diabetes Month

The Centers for Disease Control and Prevention (CDC) estimates that 22.8% of adults with diabetes are undiagnosed.¹ Diabetes left untreated, the high blood sugar can affect various organs in your body, putting you at higher risk of heart disease or stroke.

EARLY SIGNS OF PREDIABETES

- Feeling more tired than normal, especially after eating.
- Hungrier or thirstier than normal.
- Skin Changes
- Minor cuts or scrapes are healing slowly.
- Weight changes without trying.
- More irritable or having trouble focusing.

If you are experiencing any of these symptoms or have a family history of diabetes, you should have an A1C blood test performed. The A1C test is a simple blood test that provides your average blood glucose (blood sugar) level over the past 3 months.

Getting tested is simple! You can contact your primary care physician, and they can order the A1C blood test. If you don't have a Primary Care Physician, you can **call Marathon Health* at (866) 808-6005**. You can even participate in the Laborers' Wellness Program and get paid \$100 for participating. Diabetes is one of fifty different conditions that are tested. ***See page 4 for more details on the Laborers' Wellness Program.***

If you have questions regarding the A1C testing options or your benefits, please call the **Benefit Office** at (314) 644-2777 ext. 2, and we will be happy to assist you.

Source: 1) <https://usafacts.org/articles/how-many-americans-have-diabetes/>

*Marathon Health Centers are only available for covered Active and Non-Medicare participants.

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.

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New Hours at our Farmington Location

Monday 9am-7pm
Wednesday 9am-7pm
Friday 9am-7pm

Marathon Health Center
755 Maple Valley Drive
Farmington, MO 63640
(573) 586-4393



PENSION *buzz*



Pension Wall of Fame



Todd Martin

He's a proud member of Local 110 and has been laboring for 27 years!

After retirement, he is looking forward to sleeping in and finally tackling his honey-do list!



John Schmitz Jr.

He's a proud member of Local 110 and has been laboring for 30 years!

After retirement, he is looking forward to doing a little fishing!



Lisa Porter

She is a proud member of Local 42 and has been laboring for over 21 years!

After retirement, she plans to continue growing her non-profit organization, "4 Walls and Beyond", where their mission is to assist children when their parents are incarcerated.

2025 Pension Check Dates

November 19th
December 17th

2026 Pension Check Dates

January 28th
February 25th
March 25th
April 22nd
May 27th
June 24th
July 22nd
August 26th
September 23rd
October 28th
November 18th
December 16th

OCTOBER RECAP: Medicare

Most people may associate being eligible for Medicare when they turn 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).**

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, if you become eligible for Medicare and are covered under the Retiree Plan, you will no longer be eligible for the Retiree Plan. However, we do offer two different Medicare Advantage plans that you may choose from: **Custom Anthem PPO and Street Anthem HMO**

Does Medicare A & B cost?

Medicare Part A is generally free and is for hospitalization coverage. Medicare Part B does have a cost and typically 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, call 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.



SAVE THE DATE

2026 HEALTH FAIR

March 28th at Local 110 from 7:30am to 11:30am
at Laborers' Local 110 Union Hall



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, 2025 will receive a one-time \$100 Gift Card!**



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

WELLNESS SCREENING & WELLNESS SURVEY
PARTICIPATION DEADLINE

DECEMBER 31, 2025
Don't miss out!

Free. Convenient. Fast.
Confidential.

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.**

FAQ Frequently Asked Questions

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.

Q: What is an Accident/Injury Form?

A: This form is mailed when we receive a claim with a diagnosis that could be related to an accident or injury. This form is needed to find out if someone else may be at fault or liable (*i.e.*, motor vehicle accident). If you continue to see the doctor for that same diagnosis you will only need to complete the Accident Injury Form once every six months.

Q: What is a Subrogation and Reimbursement Form?

A: The Subrogation and Reimbursement form is another form depending on your injury or illness, you may be required to complete. This form allows us to pay your claims and eliminate your account with your provider from going into collections while you may be waiting for a payment/settlement from a third party. If a third party denies your claim completely, the Plan will reconsider the claim.

An important thing to remember when completing a Subrogation Form, by signing the form, you agree to pay the Fund back for all claims related to that injury or illness if you receive a settlement.

Gift Card Winner

We would like to congratulate the winner of the gift card from the September Buzz edition...

Breana Melugin

We want to thank **Breana** and everyone else that took the time to read the **Benefit Buzz** and find Buzz. Keep reading the Buzz every month and be on the lookout for your next chance to win!

Congratulations!

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

800-835-2362



November

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

DECEMBER

SUN	MON	TUES	WED	THURS	FRI	SAT
	1	2	3	4	5	6
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