



Are you short on hours?

Many members may not realize that if they work outside their local's jurisdiction (i.e., St. Louis city or county), their hours are not reported to their Home Fund. **For example, if you are a local 42 or 110 member working in St. Charles County, your hours are reported to the outstate Fund office in Kansas City.**

In order for your hours to be transferred back to your Home Fund, you must **complete a Transfer Authorization form**. You can find this form online at stllaborers.com or call our office to request a form. This form authorizes the Fund in the area you are working in, to transfer your welfare and pension hours back to your Home Fund. **Your hours will not be transferred back to your Home Fund without completing this form, which will impact your eligibility and pension.**

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

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

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

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

Office Hours
Monday-Friday
7:00 a.m.-4:30 p.m.
Phone Hours
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October 2025 Issue

Are you short on hours?	1
Pension Buzz	2
Medicare	3
Wellness Program	4
Vacation Checks & FAQ's	5

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



Timothy St. John

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

After retirement, he plans to spend time with his grandkids, fishing and hunting.

He is excited to not have to drive to work or wake up to an alarm.



John Goodson

He is a member of Local 110 and has been laboring for 31 years!

After retirement, he plans to relax, travel, work on his race car and spend time with his family.



Tyrone Barnett

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

After retirement, he plans to visit all of the national parks.

2025
Pension
Check Dates

October 22nd
November 19th
December 17th

Are you Eligible for 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.**

2026 Medicare Plan Meetings

It is that time of year again! We are having our annual Medicare Open Enrollment meeting to discuss the **2026 Laborers' Medicare Plans** and changes. We encourage you and your spouse to attend a meeting and to have the chance to learn about the plan options and ask questions. Bring a list of your current medications and doctors to the meeting so our staff can assist you in selecting the plan that works best for you.

If you cannot attend the meeting and are interested in making a change, you can come to our office or call us at (314) 644-2777 ext. 2, and we can review the plan options with you.

We encourage you to RSVP with the Benefit Office at (314) 644-2777 ext. 2 by November 3rd.

November 6th 9:00 am
Laborers' Local 110
4532 S. Lindbergh Blvd.
St. Louis, MO 63127

November 7th 9:00 am
Laborers' Local 42
301 S. Ewing Ave.
St. Louis, MO 63103



Laborers' Local 42 and 110 **WELLNESS PROGRAM**

REGISTER ONLINE

wellness.hhhealthassociates.com

NEW Users Code: **LABORERS**

EXISTING Users: Username (email)
& Password

ANYTIME

**TEST AT
A LAB**

at an Approved
Walk-In Clinic

- Click the link in your email to activate your account.
- Choose your location (approved walk-in clinic or on-site event).
- Complete the wellness survey.

OR BY PHONE



800.832.8302

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



3 WAYS TO PARTICIPATE

- Approved Walk-In Clinics
- On-Site Events
- Marathon Health Centers—Call H&H before making an appt!*

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 **GIFT CARD**

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

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.

Vacation Checks

As we approach November, we are preparing to start the vacation check process. We encourage you to check your vacation hours and make sure your address is correct.

You can check this a couple of ways:

- Online at stllaborers.com using your I-Site login.
- You can call the **Benefit Office** at 314-644-2777 ext. 2.

If you have recently moved, contact our office to update your address.

Remember, address updates can only be updated by the member.

Cheques de vacaciones

A medida que nos acercamos a noviembre, nos estamos preparando para iniciar el proceso de cheque de vacaciones. Le recomendamos que verifique sus horarios de vacaciones y se asegure de que su dirección sea correcta.

Puedes comprobar esto de dos maneras:

En línea en stllaborers.com utilizando su inicio de sesión de I-Site.
Puede llamar a la **Oficina de Beneficios** al 314-644-2777 ext. 2.

Si se mudó recientemente, comuníquese con nuestra oficina para actualizar su dirección.

Recuerde, las actualizaciones de direcciones solo las puede realizar el miembro.

FAQ Frequently Asked Questions

Q: How do I add my child?

A: You would need to fill out a "Add Dependent" form which is available online or you can contact our office. We will need a copy of the birth certificate, social security card and divorce decree or court order *if applicable*.

Q: Can I add dependents at anytime?

A: Yes, we do not have an open enrollment period.

Q: Can I remove dependents from the Plan?

A: Yes, as long as there is a qualifying event (*i.e.*, divorce, age, etc.).

Q: Can I add my fiancé?

A: No, you have to be legally married to add a spouse.

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



OCTOBER

SUN	MON	TUES	WED	THURS	FRI	SAT
			1	2	3	4
5	6	7	8 Local 110 Union Mtg.	9	10	11
12	13	14	15 September Hours Due	16 HAPPY BOSS'S DAY	17	18 Laborers' Wellness Event
19	20	21	22 Pensioner Payday Local 42 Union Mtg.	23	24	25
26	27	28	29	30 Self Pay Due	31 	

November

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

November

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.