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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.

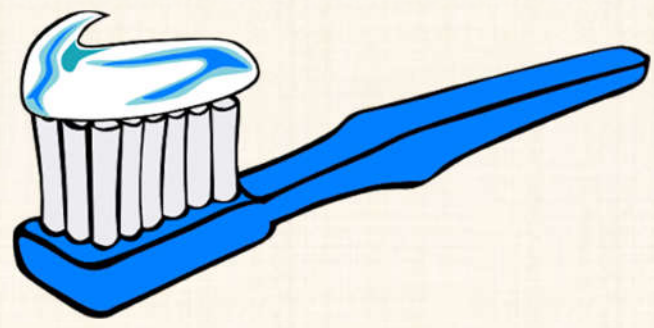
BENEFIT *buzz*

Benefits 101: Dental

Did you know it is recommended that you visit the dentist every six months? Dental Health is an important part of your overall health. Your mouth can show signs of some nutritional deficiencies and general infections. It can also be linked to health problems like cardiovascular disease, stroke, and bacterial pneumonia. The dental benefit is through Delta Dental of Missouri and is available for all active, retired, and non-Medicare members. Routine and preventative care, from an in-network dentist, may be covered at 100%. These services include:

- Two routine periodic examinations in a calendar year.
- Diagnostic x-rays as required.
- Full mouth x-rays, once in a calendar year.
- Dental prophylaxis (cleaning, scaling, and polishing), including periodontal maintenance, two times in a calendar year.
- Topical application of fluoride for Covered Individuals under age 19, once in a calendar year.

You can refer to your SPD for other covered services not listed above. Please contact Delta Dental at 314-656-3001 or visit their website www.deltadental.com to find an in-network dentist near you, or for questions regarding your dental benefits or claims.



August 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

Pension Summary Mailings

St. Louis Construction Laborers' - Pension Summary

You should have received your pension summary from our office that was mailed around the middle of July. Please be sure to take time and review your Pension Summary. If you have any questions regarding your summary or would like to change your beneficiary, contact the **Pension Department** at (314) 644-2777 ext. 3.

Construction Industry Laborers' - Pension Summary

Also, we received a few phone calls from participants regarding some discrepancies with their pension summary that they received prior to the one we just mailed. **Most likely, the pension summary is from the Construction Industry Laborers' Fund office, NOT from our office.**

If you received a pension summary from the Construction Industry Laborers', **contact the Pension Department at (314) 644-2777 ext. 3** so we can send you a transfer authorization form to get your hours transferred back to the **Benefit Office**.

As always, if you have questions regarding your pension, contact us at (314) 644-2777 ext. 3, we are happy to assist.

August 25th
September 22nd
October 27th
November 17th
December 15th

Stay current on news and events at 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

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 & 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, lab paperwork (printed or on your smartphone).**



**EASY, ON-LINE
REGISTRATION**



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

AUGUST 7TH
7:30AM-11:30AM

LOCAL 110 UNION HALL
4532 S. Lindbergh Blvd.
St. Louis, MO 63127

TEST AT A LAB
**REGISTER ONLINE
OR BY PHONE**

At a Preferred Clinic at
your convenience!

OCTOBER 9TH
7:30AM-11:30AM

LOCAL 42 UNION HALL
301 S. Ewing Ave.
St. Louis, MO 63103

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

250-Mile Geographical Restriction

Did you know that your plan has a 250-mile radius geographical restriction for all inpatient and outpatient services? What this means is that the plan limits the area in which you can receive treatment for non-emergency services. The hospital, doctor or facility must be within 250-miles of your home address.

Please know that if you are experiencing a medical emergency, go to the nearest hospital or facility to get help, regardless of where you are at the time. The 250-mile radius restriction only applies to non-emergency services.

Non-emergency services would include colds, minor illnesses, mental health/substance abuse services, non-emergency surgeries/procedures, etc.

Exceptions to this rule would be:

- Emergency Services requiring immediate attention.
- Comparable services are not available within the 250-mile radius.
- You are wait-listed for the care for a time period that is unreasonable for the medically necessary service, and such wait-listing can only be avoided by going to a facility outside of the 250-mile radius.

The **Benefit Office** is confident that there are hospitals/doctors within 250-miles of all of our member's addresses that are suitable for treatment.

This restriction allows the plan to keep costs down and still make sure all of our members and families are receiving quality care.

If you have a question regarding these benefits, or if you want to see if a certain doctor or hospital is within the 250-miles radius call the **Benefit Office** at (314) 644-2777 ext. 2 for assistance.



In case you missed it...

Last month, we spoke about the new website and some of the added features. You will now notice on the home page there are three main sections, Members, Contractors and Trustees.

Member's Features

- Plan Documents (i.e. Welfare, Pension and Vacation)
- Benefit Providers Websites
- Forms (i.e. Change of Address Forms, Transfer Forms, etc.)
- **I-Site Portal**
 - View Welfare, Pension and Vacation Hours
 - Access Claims Explanation of Benefits (EOB)
 - View Pension Summary
 - View your Beneficiary and Address



We also have our monthly Benefit Buzz newsletters as well as a dedicated Wellness page that features the Laborers' Wellness Program.

We are always open to your feedback, if you have any suggestions or features that you would like to see, please contact the **Benefit Office** at (314) 644-2777 ext. 2 or email us at benefits@stllaborers.com.

Insurance Coverage Quarters

How 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.

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



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

august

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

September

SUN	MON	TUES	WED	THURS	FRI	SAT
			1	2	3	4
5	6 HAPPY LABOR DAY Office Closed	7	8 Local 110 Union Mtg.	9	10	11 9.11 PATRIOT DAY
12 GRAND PARENTS' DAY	13	14	15 August Hours Due	16	17	18
19	20	21	22 Local 42 Union Mtg. Pensioner Payday	23	24	25
26	27	28	29	30 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.