



BENEFIT *buzz*

What is self-pay coverage?

Self-pay coverage is available to eligible Active members who did not work enough hours in the previous qualifying quarter to be insured for the next coverage quarter (see page 3 for details).

Self-pay notices are mailed around the 3rd week of the last month of the qualifying quarter. For example, notices are mailed in March for members who did not have enough hours in December, January, and February to be covered in April, May, and June.

Self-Pay Rates:

Single Coverage: \$100 per month or \$300 for the quarter

Family Coverage: \$150 per month or \$450 for the quarter

We accept checks, money orders, or credit cards. Please note that a 3% fee applies to all credit card transactions. Payment **will not** be accepted without a **completed self-pay affidavit**.

The deadline to elect self-pay coverage is **30 days from the date you lose coverage**. For example, if you receive a self-pay notice this month, you will have until April 30th to submit your affidavit and payment. **Your coverage will not be active until we receive the payment and affidavit**. Once you are approved, coverage will be backdated to the beginning of the month.

If you miss the self-pay deadline, you may elect **COBRA continuation coverage**. Self-pay coverage is available for a maximum of two consecutive quarters. If you exhaust your self-pay option and you still are ineligible for benefits, you may elect COBRA coverage for up to 12 months.

For questions about self-pay coverage or any other benefits, please contact the **Benefit Office** at **314-644-2777 ext. 2**.

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

March 2026 Issue

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- MENTAL HEALTH
- SUPPORT

844-691-5326

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PENSION *BUZZ*



Pension Wall of Fame



Earnest Wade

He's a proud Local 110 member with 35 years of hard work behind him.

In retirement, he's looking forward to continuing to work after a short break.



Andrew Heather

He's a proud Local 110 member with 30 years of hard work behind him.

In retirement, he's looking forward to farming, fishing and taking some trips on his side-by-side.

2026 Pension Check Dates

March 25th

April 22nd

May 27th

June 24th

July 22nd

August 26th

September 23rd

October 28th

November 18th

December 16th

IMPORTANT REMINDER

The **Alive and Well Affidavit**, required to continue receiving your pension benefit, was recently mailed.

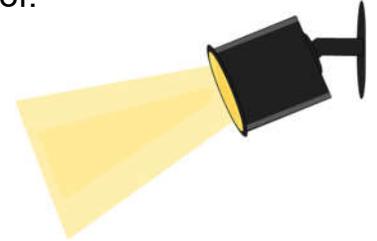
This affidavit is for **all retirees and beneficiaries** who are currently receiving a pension. The form **must be signed in front of a notary** and returned to our office.

You can mail the form to 2357 59th Street St. Louis, MO 63110, email to pension@stllaborers.com or fax to (314) 645-6226.

Benefit Spotlight: Preventive Services

Did you know that some healthcare services are covered at 100%? Take a look at the list below to see if there are any preventive services you can take advantage of.

- Mammograms*
- Prostate Exams
- Immunizations/Vaccinations
- PAP Smears/Well Woman Visits
- Birth Control
- Tobacco Cessations
- Colonoscopy*
- Yearly Physicals
- Well Child Visits
- Dental Cleanings



If you haven't scheduled an appointment for any of these **free preventive services**, now is a great time to do so.

Don't forget about **Marathon Health Centers**. Marathon Health offers a convenient, all-inclusive healthcare option with **no out-of-pocket costs for covered members and their families**. To schedule an appointment, call **(866) 808-6005** or visit **my.marathonhealth.com**.

If you have questions about these services or any of your benefits, contact the **Benefit Office** at **(314) 644-2777 ext. 2** or visit **stllaborers.com**.

Note: Marathon Health Centers are only available for Active and Non-Medicare Retirees.

*Age Requirements

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' Local 42 and 110

WELLNESS PROGRAM

REGISTER ONLINE

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 (approved walk-in clinic or on-site event).
- Complete the wellness survey.

ANYTIME

TEST AT
A LAB

at an Approved
Walk-In Clinic

OR BY PHONE



800.832.8302

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



REGISTER!

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.

TAKE THE NEXT STEP:

Share your results with your doctor.

Completing your wellness screening is the first step toward better health—but don't stop there. Share your results with your doctor. They can help you understand your results, identify any concerns and create a path forward to improve your health.

Sharing your results with your doctor helps ensure nothing is overlooked. They can also compare your results with your medical history, medications and any other potential risk factors, and continue monitoring any health concerns overtime.

If you do not have a primary care physician, now is the perfect time to choose one. Marathon Health offers **eight FREE health centers** that can serve as your **primary care provider**. **Best of all, there are no out-of-pocket costs.**

- Chesterfield
- Creve Coeur
- Florissant
- South County
- Farmington
- Washington
- Fairview Heights
- St. Peters

To schedule an appointment, call (866) 808-6005 or visit my.marathon.health.com.

Note: Marathon Health Centers are only available for Active and Non-Medicare Retirees.

FEBRUARY RECAP: Dental Benefits

If you are covered under the Active or Non-Medicare Retiree plan you have dental coverage through Delta Dental of Missouri. Routine and preventative care, from an in-network dentist, may be covered at 100%.

Routine & Preventative Care

- Two routine cleanings a year
- Diagnostic X-rays
- Full mouth X-rays
- Fluoride Treatment (children under 19)
- Sealants



Beginning, January 1, 2026 the maximum payable by the Plan was increased from \$1,500 to \$2,000 for most services (such as crowns, bridges, fillings, etc.).

Contact Delta Dental directly at (314) 656-3001 or visit their website deltadentalmo.com to find an in-network dentist near you, or for questions regarding your dental benefits or claims.

NOTE: If you are covered under an Anthem Medicare plan, please contact RetireeFirst at (855) 416-5720 to verify your benefits and find an in-network dentist near you.

LABORERS'

BENEFITS • ST. LOUIS

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April

May

SUN	MON	TUES	WED	THURS	FRI	SAT
			1 	2	3 <i>good</i> FRIDAY	4
5 	6	7	8 Local 110 Union Mtg.	9	10	11
12	13	14	15 March Hours Due	16	17	18
19	20	21	22  Local 42 Union Mtg.	23	24	25
26	27	28	29	30 Self Pay Due		

SUN	MON	TUES	WED	THURS	FRI	SAT
					1	2
3	4	5 	6	7	8	9
10 	11	12	13 Local 110 Union Mtg.	14	15 April Hours Due	16
17	18	19	20	21	22	23
24/31	25	26	27  Local 42 Union Mtg.	28	29	30