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 St. Louis, MO 63110
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 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.

BENEFIT *buzz*

Exciting News!

We are excited to announce that we are now accepting credit cards! We have been working on this for a few months and are ready to begin accepting credit cards as another form of payment.

You are eligible to pay by credit card if you are paying a monthly premium for your coverage such as:

- Self Pay coverage
- COBRA coverage
- Retiree coverage
- Medicare coverage (i.e., Advantra, Aetna PPO)

You can call our office to provide your credit card information, and we can process your payment over the phone. We will still accept checks or money orders in addition to credit cards as forms of payment. Please know that there will be a 3% fee associated with each credit card transaction and, you can rest assured that your information will be kept completely confidential and secure.

If you have any questions, please call our office at 314-644-2777 ext. 2 weekdays from 7:30 a.m. – 4:30 p.m.



Now accepting
 all major
 credit cards!

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PENSION *buzz*



Pension Wall of Fame



Mark Moore

He is a member of Local 110 and he has been Laboring for more than 30 years!

After retirement, he is planning on hunting, fishing and enjoying life!



Joseph Hartman III

He is a member of Local 42 and has been Laboring for 30 years!

After retirement, he is planning on spending time with his granddaughter, working on his car and spending time at the track!



Charles Zirges

He is a member of Local 42 and has been Laboring for 20 years!

After retirement, he is planning on enjoying his friends and family and riding his Harley!

2020 Pension Check Dates

October 28th
November 18th
December 16th

2020 Premium Auto Withdraw Dates

October 30th
November 20th
December 18th

Medicare Eligibility

We understand that Medicare can be confusing and overwhelming for almost everyone. Since we are hearing so much about Medicare this time of year, we thought this would be a good time to provide you with a little information about Medicare eligibility.

Most people may associate Medicare eligibility with turning age 65. However, there are other ways to become eligible for Medicare. Two of those 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, once you become eligible for Medicare, you are no longer eligible for the Retiree Plan. However, we do offer three different Medicare supplement plans that you may choose from:

- Laborers' Advantra HMO
- Laborers' Gold HMO
- Laborers' Aetna Medicare PPO

Does Medicare A & B cost?

Medicare Part A is generally free and is for hospitalization coverage. Medicare Part B does have a cost and generally 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, you must speak with the **Benefit Office** because this could seriously impact your insurance coverage with the Laborers!**

Be on the lookout for information about our upcoming Medicare meeting. This year's meeting will most likely be held as a Town Hall Call since meeting in person during the COVID pandemic is not an option this year.

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.



The 2020 Wellness Benefit is back and better than ever!

WELLNESS PROGRAM

We are excited to announce that the Wellness Program with our new vendor, H&H Health Associates, is **NOW OPEN!**

The Wellness Program is available to **all eligible members and covered spouses** who complete both the **FREE**, one-time H&H Wellness Screening & Wellness Survey. If you complete the Wellness Program no later than December 15, 2020, you will receive a **\$100 Gift Card*** for participating.

If you already participated in the 2020 Wellness Program through Interactive Health, you will not be eligible to participate again until 2021. If you participated through Interactive Health but have not received your results or gift card please call our office as soon as possible.

Test at a Lab is NOW OPEN!

Participate at an approved clinic & complete your wellness survey
by December 15, 2020.

Register online at wellness.hhhealthassociates.com
New User Code: LABORERS

For assistance by phone call H&H Health Associates at 800-832-8302.

**Members and spouses will receive a
\$100 gift card!***

*Only one card per person per year will be awarded.

Members and spouses must be covered under the Plan to be eligible to participate.

Please note: Due to the current COVID 19 situation, all on-site events have been canceled for 2020. Stay tuned for 2021 event dates!

DRIVE THRU FLU SHOT CLINIC

Who's Eligible?

You must be insured with the Laborers' and at least 18 years old.

Do you need an appt.?

We are strongly encouraging appointments, which will be assigned in one-hour windows.

Are Masks Required?

Yes. We also recommend wearing a Short sleeve shirt to help with drive-thru process.

OCTOBER 10th
8am-11:30am

Local 110's Union Hall
4532 S. Lindbergh Blvd. St. Louis, MO 63127

To Sign-up for a

FREE Flu Shot

Call (314) 644-2777 ext. 2

FAQ Frequently Asked Questions: About your Forms

Q I received a Coordination of Benefits Form in the mail yesterday however, I already mailed one back several weeks ago. When I called the Benefit Office regarding this form, I was told they had not received it. What other options would you suggest for sending back forms to your office?

A That is a great question! Unfortunately, we hear this more often than we would like. We encourage our participants to email the form(s) to benefits@stllaborers.com. We understand that not everyone has a scanner therefore, you can still email the form by taking a picture of it with your phone and emailing it directly from your phone. Remember to take a picture of all the pages including the signature page. For those of you that don't have an email, you can still send in the form(s) via mail or fax.

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

November

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

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