



BENEFIT *buzz*

Self-Pay Coverage

What is self-pay coverage? Self-pay coverage is offered to eligible active members who did not receive enough hours in the last qualifying quarter to be insured in the next coverage quarter. (See page 5). The self-pay notice is mailed around the 3rd week of the last qualifying quarter month. For example, we will be mailing a self-pay notice in June for members that do not have enough hours between March, April and May to be insured in July, August and September.

The notice will include an affidavit that determines your self-pay eligibility. To elect self-pay, you will need to send in the affidavit along with your payment.

Single Coverage: \$100 per month or \$300 for the quarter
Family Coverage: \$150 per month or \$450 for the quarter

At this time we can only accept check or money order for payment. You can either drop off the check/money order or mail it to the **Benefit Office**. Don't forget to include the affidavit.

The deadline to elect self-pay coverage is 30 days from the date you lost coverage. For example, if you receive a self-pay notice this month, you will have until July 30th to send in your affidavit and payment. If we do not receive the self-pay by the deadline you will have the option to elect COBRA continuation coverage. **Keep in mind you will not show eligible for coverage until we receive the payment and affidavit.** After we receive the payment and affidavit, we will backdate your coverage to the beginning of the month.

You can elect self-pay for a maximum of two consecutive quarters. If you do not have enough hours after the second quarter of self-pay you will have the option to elect COBRA continuation coverage.

For questions on self-pay coverage or any other benefit, please call 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.

JUNE 2020 ISSUE

Self-Pay	1
Pension Buzz	2
Pension Buzz Cont.	3
Wellness Program	4
Insurance Card	4
Winner	5
Coverage Quarters	5
Calendar	6



PENSION *buzz*



2020 Pension Check Dates

June 24th

July 22nd

August 26th

September 23rd

October 28th

November 18th

December 16th

Pension Wall of Fame



Joseph Chabloz

He is a member of Local 110 and has been Laboring for 33 years!

After retirement, he is planning on relaxing for a bit and starting a new chapter in his life!



Timothy Wimsatt

He is a member of Local 110 and has been Laboring for 34 great years!

After retirement, he is planning on raising he**, sleeping in, having fun and enjoying life.

Happy Retirement!

PENSION *buzz*



Upcoming Pension Mailing

In the next few weeks, we will be mailing your Annual Pension Summary.

If you have had a recent change of address, please contact the **Benefit Office** at 314-644-2777 ext. 2 so we can send you a change request form. We cannot update your address in the system without a completed change request form. You can also access this form online at www.stllaborers.com.

Stay Safe. Stay Well.

Due to the recent closure of our office for walk-ins, we understand it may be more difficult to get your paperwork and/or notarize the required documents. Therefore, we have designated an area at our office that will allow you to drop off and pick up paperwork or get documents notarized without contact.

Simply call our office before coming in and we will guide you through this process. You can reach the pension department at 314-644-2777 ext. 3.

2020 Premium Auto Withdraw Dates

June 26th
July 24th
August 28th
September 25th
October 30th
November 20th
December 18th

LIVE LIFE WELL

Your wellness program shows you the way.

The Wellness Program, is a FREE health screening (blood draw) open to all eligible members and spouses. A \$100 gift card* will be given to all eligible members/spouses that participate in the screening.

Save Time and Test at a Lab!

Test at a Lab is **OPEN!** Participate at a nearby lab now through November 30, 2020.

Register online at www.myinteractivehealth.com or by phone 800-840-6100.

(New users enter sponsor code: XU8HV. Returning participants can use previous login info.)

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


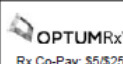
*Only one card per person per year will be awarded. Members and spouses must be covered under the Plan to be eligible to participate.

UnitedHealthcare Insurance Card

Do you have a UnitedHealthcare insurance card?

As of March 1, 2019, UnitedHealthcare became our Medical Network for all Active and Non-Medicare Retirees.

If your insurance card does not look like this, please contact our office at 314-644-2777 ext. 2 to request an updated card.

 <p>ISSUER (80840) 911-39026-02 MEDICAL/MH/MAP ID: RX/DENTAL/VISION/ID:</p>	<p>UnitedHealthcare Choice Plus Network GROUP#:</p>
<p>MED/MH CO-PAY AMOUNTS: Primary: \$15 Specialty: \$15 Urgent: \$15 ER: \$75</p>	 <p>BIN: 610011 PCN: IRX Rx Group: SLCLWF Rx Co-Pay: \$5/\$25/\$5 + Brand - Generic</p>
<p>Salt Lake City, UT 84130</p>	
<p>Pharmacy: OptumRx at 855-577-6319 optumrx.com</p>	<p>MAP: STL Laborers' Member Assistance Prog. 800-617-0858 / liveandworkwell.com</p>
<p>Dental: Delta Dental of Missouri at 800-335-8266 / deltadentalmo.com Electronic Payor ID#: 43090</p>	<p>Vision: Vision Service Plan (VSP) at 800-877-7195 / vsp.com</p>
<p>stllaborers.com 1-830-0179 / uhss.umar.com PO Box 30783 Salt Lake City, UT 84130-0783 66-847-5354 RS: 866-606-6751 n Behavioral Health, PO Box 30757</p>	
<p>Provided by the Greater St. Louis Construction Laborers' Welfare Fund 2357 59th St., St. Louis, MO 63110. Refer to your Summary Plan Description for coverage details at www.stllaborers.com.</p>	

Gift Card Winner

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

Robert Dvorak of Local 42

We want to thank **Robert** and all the other member's that took the time to read the Benefit Buzz and finding all three of the baby buzzes. Keep reading the Benefit Buzz every month and be on the lookout for your next chance to win!



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 only bank 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

2357 59th Street - St. Louis, MO 63110

(314) 644-2777 (800) 489-0228

Fax: (314) 646-4440

www.stllaborers.com

benefits@stllaborers.com

Phone Hours

Monday-Friday

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

Office Hours

Monday-Friday

7:00 a.m.-4:30 p.m.



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.



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



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 June Hours Due	16	17	18
19 	20	21	22 Local 42 Union Mtg. Pensioner Payday	23	24	25
26	27	28	29 	30	31 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.