



BENEFIT *buzz*

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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.

Your Coverage Options

As you know, a laborers' hours can vary and especially now during this difficult time, which can have an impact on your benefit coverage. We wanted to take a moment to review some frequently asked questions, which can also be used as a refresher regarding your coverage.

Q: How many hours do I need to be eligible for benefits?

A: You need to work 275 hours in a qualifying quarter. For example, if you work 275 hours in the St. Louis jurisdiction during the months of June, July and August, you will be eligible for benefits October, November and December. Remember, if you work more than 275 hours in those months, the extra hours will be put in your bank and can be used towards the next quarter. Keep in mind, you can only bank up to 275 hours.

Q: How can I check my hours?

A: You can check your welfare, vacation & pension hours a few ways...

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

Q: If I lose my benefits, what options do I have?

A: If you are losing coverage on October 1st, you may be able to continue your coverage by electing Self-pay or COBRA Continuation Coverage. We will mail you a Self-pay Affidavit and a COBRA Election Form around the middle of September. You will need to complete and return the appropriate form along with your check or money order by the deadline indicated on the forms. Keep in mind, your coverage will terminate until we receive both the form and payment.

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

Note: This only pertains to Active members.

AUGUST/SEPTEMBER 2020 ISSUE

Coverage Options	1
Pension Buzz	2
Pension Buzz Cont.	3
Wellness Program	4
Crossword	5
Vacation Checks	5
Calendar	6



PENSION *buzz*



2020 Pension Check Dates

September 23rd

October 28th

November 18th

December 16th

Pension Wall of Fame



Kathy Russell

She is a member of Local 110 and has been Laboring for 32 years!

After retirement, she is planning on spending much needed time with her family, traveling and rescue more dogs.



Bernard Cosgrove

He is a member of Local 110 and has been Laboring for over 27 years!

After retirement, he is planning on enjoying life.

Let's go Blues!

Go Cards!

**Congratulations
on your
Retirement!**
-Laborers' Benefit Office

PENSION *buzz*



Recently, you should have received your annual pension summary. We hope you had the time to glance at your summary and call the office with any questions you have. If you haven't had a chance to call and still have questions, you can reach the Pension Department at 314-644-2777 ext.3. **It is very important to look at your summary to make sure all your information is correct.** Be sure to check your beneficiary listed, hours reported, etc.

As we all know, COVID-19 has affected our lives in so many ways. Hopefully, it hasn't affected your work and you are still able to get your pension hours. As a reminder, you need 1200 Pension hours to earn a pension credit & you need 1000 Pension hours to earn a vesting credit. You need 5 vesting credits or 9 pension credits to become a vested participant.

As always, our office strives to make sure members know their benefits and understand how the pension plan works. We encourage you to call our office at 314-644-2777 ext. 3. or send us an email at pension@stllaborers.com with any questions you may have.

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

September 25th

October 30th

November 20th

December 18th

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 for 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. This includes the annual Health Fair on September 19th. Stay tuned for 2021 event dates!

Would you like to win a \$25 gift card?

Would you like a chance to win a \$25 VISA gift card?

All you have to do is complete the word search and send it to the **Benefit Office**. You can even email to us at benefits@stllaborers.com.

HOODIES	PENSION
LABORER	BUZZ
WELLNESS	SEPTEMBER
TELADOC	LEAVES
APPLES	FALL

S	E	A	A	O	L	E	L	P	O	L	E	P	E
M	A	E	N	S	E	S	F	L	P	E	T	M	L
P	A	P	E	S	L	A	S	S	E	P	R	P	W
M	T	L	E	U	A	S	O	S	D	E	R	A	L
A	O	S	E	L	E	A	V	E	S	N	R	E	L
S	E	L	P	P	A	W	P	O	E	S	O	P	A
T	S	A	E	Z	W	E	B	D	P	I	R	P	F
E	E	L	F	R	L	L	P	E	T	O	L	N	R
L	I	P	L	L	L	L	P	E	N	A	O	A	
A	D	D	I	N	U	N	E	E	M	Z	B	E	E
D	O	Z	P	O	A	E	E	E	B	L	O	M	P
O	O	Z	N	O	A	S	V	B	E	E	R	N	L
C	H	U	L	E	B	S	N	O	R	C	E	E	L
S	L	B	L	R	F	H	A	O	M	E	R	S	A

Vacation Checks

As we approach September, we are preparing to start the vacation check process which normally means that checks are mailed mid-November. We encourage you to check your vacation hours and make sure your address is correct.

You can check this a couple of ways:

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

If you have recently moved, you will need to complete a Change Request Form, which is available online at stllaborers.com or you can contact our office to have a form mailed. Remember address updates can only be accepted from the member.

Keep in mind, you will need to update the **Benefit Office** as well as your Union hall with any changes you may have.

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



SEPTEMBER

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

October

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

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.