



BENEFITbuzz

Medicare Eligibility Before Age 65

Most people associate Medicare eligibility with turning age 65. However, there are other ways to become eligible for Medicare before turning 65. Two of the most common 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 the information about your Medicare options.

Does my insurance change when I become eligible for Medicare?

Yes, under our Plan, if you become eligible for Medicare while you are covered under the Retiree Plan, you will no longer be eligible for the Retiree Plan.

However, we offer two Medicare Advantage plans from which you may choose: **Custom Anthem PPO and Street Anthem HMO**

How much does Medicare A & B cost?

Medicare Part A is generally free and provides coverage for hospitalization.

Medicare **Part B** does have a monthly premium and typically covers other medical services. You will need to contact Medicare to find out the current cost of your Part B premium.

The Part B premium will generally 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, call the Benefit Office because this could seriously impact your insurance coverage with the Laborers!**

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.

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

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

'26 Monthly Newsletter

Medicare Eligibility	1
Pension Buzz	2
Don Willey & Mobile App	3
Wellness Program	4
Fall Wellness & Vacation Checks	5



- SUBSTANCE USE
- MENTAL HEALTH
- SUPPORT

844-691-5326

Laborers' Supporting Laborers'
Available 24/7
100% Confidential



PENSION *buzz*



Pension Wall of Fame

Michael Johnson

He's a proud Local 42 member with 32 years of hard work behind him. He still remembers his first day as a laborer—he was excited to learn the trade and work alongside the new tradesmen and women. To Michael, being a union member meant being part of an organization that allowed him to provide for his family.

His advice to younger members just starting their careers is simple: *"Be on time for work and treat people with respect"*.



Greg Borgmeyer

He's a proud Local 110 member with 31 years of hard work behind him. To Greg, being a union member meant having the opportunity to provide well for his family.

As he enters retirement, he looks forward to traveling with his wife, spending plenty of time fishing and camping, and, most of all, enjoying time with his grandchildren.



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

**2026
Pension
Check Dates**

**October 28th
November 18th
December 16th**

Don Willey: *Laborers' Local 110*

After **21 years** of dedicated service on the Pension Board, Don Willey will be stepping down as a Trustee. We are grateful for the time, leadership, and commitment Don has given to our members and our Pension Fund throughout the years.

Don's experience and guidance have helped shape and strengthen the Fund for the members we serve. We thank him for his many years of service and wish him all the best in this next chapter.



*Thank you for **21 years** of service!*

STL Benefit Office Mobile App

Members now have a new and improved way to access benefit information right from their phones.

The app allows you to view insurance cards, check eligibility, access claims information, search providers, and stay up to date on important benefit information and events.

Download the app today and take your benefits with you wherever you go!



Laborers' Local 42 and 110 WELLNESS PROGRAM

REGISTER ONLINE

wellness.hhhealthassociates.com

NEW Users Code: **LABORERS**

EXISTING Users: Username (email)
& Password



OCTOBER

24TH 7:30
to
11:30

at Local 42
301 S. Ewing Ave.

- 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.

OR BY PHONE



800.832.8302

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



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.

FALL WELLNESS EVENT



SATURDAY, OCTOBER 24TH
7:30AM-11:30AM

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

There will also be ...

- **FREE** Mammogram Screenings
- **FREE** Flu Shots
- **LEAN STL Specialists**
- **Marathon Health**

3D MAMMOGRAMS

Call (314) 205-6267 to schedule your mammogram appointment.

The mobile mammography unit provides screening mammograms for women 40 years of age and older. The fee will be billed to your insurance or Medicare. Women with no insurance may be eligible for free mammograms. Order from your physician is not required.

Vacation Checks

As we approach November, we are preparing to start the vacation check process. We encourage you to check your vacation hours and make sure your address is correct.

You can check this a couple of ways:

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

If you have recently moved, contact our office to update your address.

Remember, address updates can only be updated by the member.

Cheques de vacaciones

A medida que nos acercamos a noviembre, nos estamos preparando para iniciar el proceso de cheque de vacaciones. Le recomendamos que verifique sus horarios de vacaciones y se asegure de que su dirección sea correcta.

Puedes comprobar esto de dos maneras:

En línea en stllaborers.com utilizando su inicio de sesión de I-Site.
Puede llamar a la **Oficina de Beneficios** al 314-644-2777 ext. 2.

Si se mudó recientemente, comuníquese con nuestra oficina para actualizar su dirección.

Recuerde, las actualizaciones de direcciones solo las puede realizar el miembro.

LABORERS'

BENEFITS • ST. LOUIS

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LABORERS ESCAPING ADVERSITY NOW

- ADDICTION
- MENTAL HEALTH
- SUPPORT

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October

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 Laborers' Wellness Event
25	26	27	28 Local 42 Union Mtg.	29	30	31 Pumpkin

November

SUN	MON	TUES	WED	THURS	FRI	SAT
1 Time Change	2	3	4	5	6	7
8	9	10 Local 110 Union Mtg.	11 Remember Our VETERANS	12	13	14
15	16	17	18 \$	19 September Hours Due	20	21
22	23	24	25	26 Turkey OFFICE CLOSED	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.