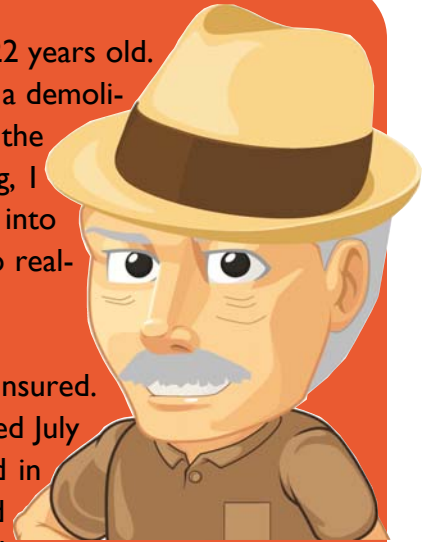


Hello, my name is Larry. I'm 62 now, but in May of 1975 I turned 22 years old. I began my career as a Laborer, my very first job was working on a demolition job in downtown St. Louis. I am very proud to be a part of the union brotherhood like my father and grandfather. Even in the beginning, I was making good money for someone my age. My employer was paying into my welfare and pension as part of my union benefits, which I soon came to realize are great benefits.



Nowadays, if I work 275 hours in a qualifying quarter, I would become insured. For example, I would need 275 hours in March, April and May to be insured July 1st. Since I started in May, I didn't have enough hours to become insured in July. However, I worked 400 hours over the summer and became insured October 1st. By getting those hours I am eligible for all of the benefits listed below.

- Medical
- Prescription
- Hearing Aid
- Dental
- Temporary Disability
- Mental Health/Substance Abuse
- Vision
- Life Insurance

I worked 400 hours, which was over the 275 that was required to become insured. The additional hours that I worked would become banked hours. This means, any hours worked over the required hours will be put in a bank to be used towards the next quarter. We are only allowed to bank up to one quarter. These banked hours became helpful to me down the road especially in the winter, when work was slow.

It was pretty simple to be eligible for coverage. What I didn't know about was all of the forms I would need to fill out and sign to actually get covered. Next month I'll tell you about the forms that you need to fill out in order to take advantage of all these great benefits!



Larry the Laborer' is a brief summary of your benefits. The Plan Document has final authority in the case of any conflicts or confusion to Plan benefits.