

Larry's Conversations so far....

Hi, it's Larry! We've talked a lot over the last several months about all of the benefits that you are eligible for as a Laborer. I'd like to take a moment to recap:

Eligibility

275 hours worked in a qualifying quarter in the St. Louis Jurisdiction allows me and my family to be insured and covered with medical, dental, vision, prescriptions, temporary disability, life insurance, hearing aid and mental health/substance abuse benefits. Remember, if you work outside of the St. Louis area, you may need more or less than 275 hours to gain eligibility.

Enrollment Form

In order to be eligible for the benefits, I needed to complete, sign and return the yellow Member Enrollment Form.

Life Events

If you experience a life event, such as getting married or having a baby, you must complete, sign and return the necessary forms and documents to add your dependents to your insurance coverage.

Self-Pay

Once I become insured and then do not get 275 hours in a quarter working in the St. Louis Jurisdiction to continue my insurance, I may have the option to make a self pay.

Transfer

If I was working in a different area (For example, if I was working in O'Fallon, Missouri) and my hours were going somewhere else, I needed to fill out a Transfer Authorization form to have my hours sent back to St. Louis.

Pension Credit

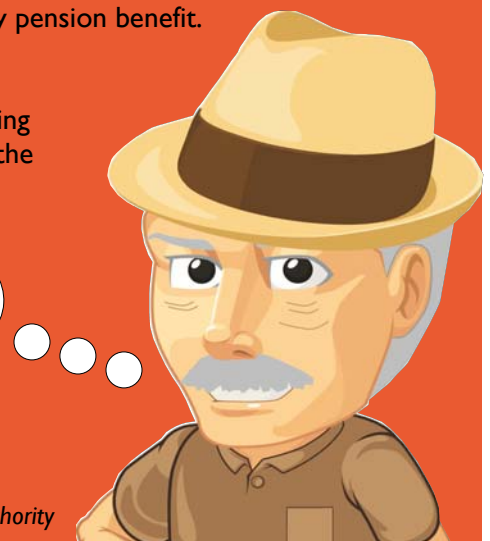
The Pension Plan year is May 1st through April 30th of the following year. You earn a full pension credit by working 1,200 hours in a Plan year, but you can also earn partial pension credits during the Plan year. In order to be vested I needed to earn 9 pension credits. Once you satisfy the vesting requirements you earn an accrued vested monthly pension benefit.

Vesting Credit

You may also become vested for a future pension if you earn 5 vesting credits. You earn a vesting credit by working a 1,000 hours during the Pension Plan year. Unfortunately, you cannot earn partial vesting credits like you can pension credits.

Hopefully this has offered you a brief recap of my life as a Laborer for you to refer back to as you reach these milestones in your life.

See you next month!



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.