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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.

**INSIDE THIS
 ISSUE:**

Pregnancy Benefits	1
Pension Buzz	2
Larry's Reminders	3
Wellness Corner	3
Did you know?	4
Winner	4
Calendar	6



BENEFIT BUZZ



AN OFFICIAL PUBLICATION OF THE ST. LOUIS LABORERS' BENEFIT OFFICE

APRIL 2017 EDITION

Dependent Pregnancy Benefits 101

This month we wanted to touch on a topic that can be a little confusing...Dependent Pregnancies.

An important thing to remember is, if your daughter is pregnant and covered by the Plan, the coverage will be very limited.

Below is a list of what is covered for dependent pregnancies:

- Maternity Benefits if billed with Routine Codes. This would include prenatal visits with the doctor, routine blood work and routine office visits
- One routine ultrasound
- Inpatient physician charges billed with routine codes and billed globally

The below services are not covered for dependent pregnancies:

- Maternity benefits if billed without routine codes
- Any non-routine ultrasounds
- Any complications
- Inpatient hospital facility fee
- Inpatient physician charges not billed with routine codes and not billed globally
- Out-of-Network Charges
- Charges for the dependent's newborn

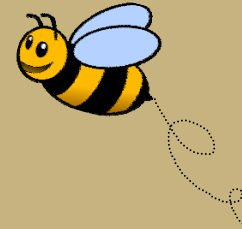
All pregnancy related services require your provider to call Coventry for prior authorization.

As you can see, there is limited coverage for dependent pregnancies. If you need more clarification on this information or you have any other questions regarding your benefits, please call the **Benefit Office** at 314-644-2777 ext. 2.

Also, maternity benefits for a member or spouse are different than the benefits for your daughter's pregnancy. If you are a member or spouse and want your maternity benefits, give us a call at the **Benefit Office**.



PENSION BUZZ



What is a Vesting Credit?

You earn a vesting credit by working 1,000 hours in a plan year, which is May 1st - April 30th. **Unfortunately, you can't earn partial vesting credits like you can earn partial pension credits. Keep in mind, you must earn 9 pension credits or 5 vesting credits to become vested.**

The summaries below reflect satisfying the vesting requirements by either obtaining 9 pension credits or 5 vesting credits. Once you have a vested pension for future benefits, you cannot lose those benefits even if you leave employment before your annuity starting date. Of course if you continue as a Laborer, you will continue to earn additional monies for your future monthly pension benefit.

Feel free to reach out to the **Benefit Office** if you have questions regarding your pension at 314-644-2777 ext. 3, we are happy to help!

Dear Participant:
This statement shows the Pension Credit you have accrued in the St. Louis Laborers' Pension Fund. Please review the information provided below, and notify the Plan Administrator of any mistakes on the statement.

PLAN YEAR	HOURS WORKED	CONTRIB AMOUNTS	PENSION CREDITS	BANK CRED	TOTAL CREDITS	BENEFIT RATES	BENEFIT AMOUNTS	VESTING CREDITS
			.50	.50	1.00	29.00	\$21.75	0
79/80	745.00		1.00		2.00	29.00	\$29.00	1
80/81	1324.75		.75		2.75	29.00	\$29.00	1
81/82	923.00		1.00		3.75	29.00	\$29.00	1
82/83	1318.75		1.00		4.75	29.00	\$29.00	1
83/84	1355.00		1.00		5.75	29.00	\$29.00	1
84/85	1440.75		1.00		6.75	29.00	\$29.00	1
*85/86	1963.00		.75		7.50	29.00	\$21.75	1
86/87	1049.75				8.25	29.00	\$21.75	1
87/88	1188.25		.75		9.25	2.25%	\$49.33	1
*88/89	1629.50	2192.51	1.00					8 VEST

Dear Participant:
This statement shows the Pension Credit you have accrued in the St. Louis Laborers' Pension Fund. Please review the information provided below, and notify the Plan Administrator of any mistakes on the statement.

PLAN YEAR	HOURS WORKED	CONTRIB AMOUNTS	PENSION CREDITS	BANK CRED	TOTAL CREDITS	BENEFIT RATES	BENEFIT AMOUNTS	VESTING CREDITS
			.50	.50	1.00	2.25%	\$66.56	0
08/09	696.00	2958.00	1.00		2.00	1.30%	\$115.21	1
*09/10	2064.00	8862.00	1.00		3.00	1.30%	\$122.83	1
*10/11	2439.75	9448.81	1.00		4.00	1.30%	\$129.96	1
*11/12	2087.75	9996.82	1.00		5.00	1.30%	\$138.20	1
*12/13	2108.00	10630.62	1.00		6.00	1.30%	\$143.28	1
13/14	2084.00	11021.50	1.00		7.00	1.30%	\$150.98	1
14/15	2097.00	11613.77	1.00		8.00	1.30%	\$74.75	1
15/16	1000.00	5750.00	.75	.25	8.00			7
Total	14576.50	70281.52		.75	8.00		\$941.77	7

TOTAL ACCRUED BENEFIT: \$941.77

Do you know what happens on April 30th?
If you said it is the end of the pension plan year...you are correct.

Look for your next Pension check to be mailed or deposited on
April 26th!





Larry's Reminders

- All forms sent to you from the **Benefit Office** require a signature by the member and possibly the spouse or adult child. If the form is not signed or fully completed, we will have to return it to you which could delay claims being paid. Keep in mind, some of the forms have the required signature line on the back, so be sure to turn the form over and sign.
- The Coordination of Benefits (COB) form is sent every year on the member's birthday month. If we do not receive your COB form back, your claims will be denied, including prescription claims. If you need a form you can go online to www.stllaborers.com or contact the **Benefit Office** at 314-644-2777 ext. 2.

As always, if you have questions, concerns or comments please give us a call at 314-644-2777 ext 2, or email the office at benefits@stllaborers.com. We would love to hear from you on how we can improve our service to you!



We are starting something new in the Buzz...The Wellness Corner! The Wellness Corner will be used to feature...

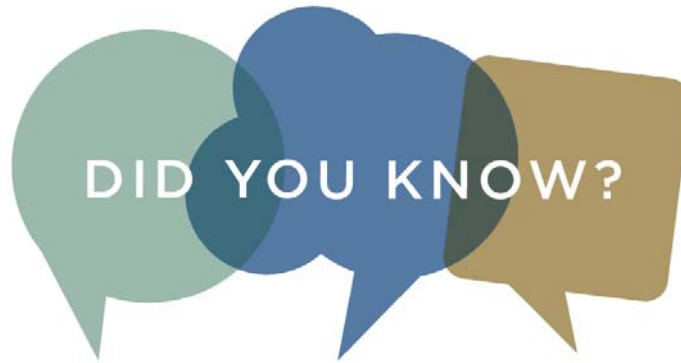
- Upcoming Wellness Events
- Health Tips
- Healthy Recipes
- Interesting Articles
- Testimonials
- And more!

Hopefully you will find this section helpful and if there is something that you would like to share, such as a testimonial, we would be happy to feature it. Just email us at benefits@stllaborers.com or call us at 314-644-2777.

This month we are excited to announce our first **Wellness Event** of 2017! Like last year, this **FREE** health screening (blood draw) is open to all eligible members and spouses. A \$50 gift card will be given to all members/spouse that participate in the screening. The first event is being held...

**Saturday, April 22nd from 8:00am-11:30am at
Laborers' Local 42 Union Hall at 301 South Ewing Ave. St. Louis, MO 63103**

Remember, you must register in advance and registration opens March 10th. Be on the lookout for more information on how to register. The Wellness Event information will be sent via mail, email and posted online. We hope to see you on Saturday, April 22nd!



- You need to work 275 hours in a qualifying quarter to be eligible for coverage. Keep in mind if you work outside of the St. Louis jurisdiction, you may need more or less than 275 hours.
- If you lose coverage because you didn't have enough working hours, you may have the option to elect Self Pay. The **Benefit Office** will send out the Self Pay Affidavit for you to complete and mail with your check or money order.
- Did you know that your deductible starts over every January? However, if you had claims that applied to your deductible in October, November or December of the previous year, that amount will be carried over to the next year's deductible. This is called carry-over and was setup as a courtesy to covered members.
- You can be eligible for Medicare if you are under age 65 and you are deemed totally and permanently disabled or have End Stage Renal Disease (ESRD). If you have not recently notified the **Benefit Office** of either of these situations, please contact our office immediately at 314-644-2777 ext. 2.

As always, don't hesitate to call the **Benefit Office** at 314-644-2777 ext. 2 for questions regarding the above information or any other questions about your benefits!

Gift Card Winner!



The Construction Lingo word search was a HUGE hit last month! Unfortunately, we can only have one lucky winner and that winner is...

Thomas Grote from Local 110!

Congratulations Thomas on winning the \$25 gift card.

Bee sure to keep reading the Buzz for your next chance to win a \$25 gift card.



BENEFITS 101



CHIROPRACTIC CARE

Have you been to a chiropractor lately? If you said yes, then you are probably already aware of the coverage differences between in-network and out-of-network. For those of you that are not aware, we wanted to provide you with an easy way to compare the differences between in-network and out-of-network if you are on the Active or Non-Medicare Retiree Plan. Keep in mind, we don't cover maintenance chiropractic visits.

Chiropractic Care In-Network Benefits				
Benefit	Co-Pay	Deductible	Co-Insurance	Notes
Chiropractic Visit	\$15	\$400 Individual \$800 Family	10% - Tier 1 20% - Tier 2	Maximum of 60 visits which includes the 26 OON visits.

Chiropractic Care Out-of-Network Benefits				
Benefit	Co-Pay	Deductible	Co-Insurance	Notes
Chiropractic Visit	n/a	\$500 Individual \$1000 Family	40%	Maximum of 26 visits. Only spinal manipulation and medical intervention services are covered.

As you can see, you have better coverage if you are going in-network. If you are not sure whether your doctor is in-network, you can go online to www.stllaborers.com and click on the "Find a Doctor" link. You may also call our office at 314-644-2777 ext. 2 and we can assist you with finding a doctor or answer any questions you may have regarding this benefit or any other benefits.

LABORERS'

BENEFITS • ST. LOUIS

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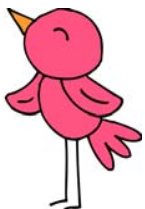
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Ways to reach the Benefit Office

- Phone: 314-644-2777
- Email: benefits@stllaborers.com
- Website: stllaborers.com
- Facebook: Laborers' Benefit Office



April



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1
2	3	4	5	6	7	8
9	10	11	12 Local 110 Union Mtg. at 6:30 pm	13	14 Good Friday Office Closed	15 January Hours Due
16 	17	18 	19	20	21	22
23/30 Self Pay Due	24	25	26 Pensioner Payday Local 42 Union Mtg. at 6:30 pm	27	28	29

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.