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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.

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# BENEFIT BUZZ



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

JUNE 2017 EDITION

## Where are you working?

### Are you working outside of the St. Louis Local 42 or 110's jurisdiction?

If your answer is yes, then you need to make sure you have completed a Transfer Authorization form, and we have a reciprocal agreement with the other Fund.

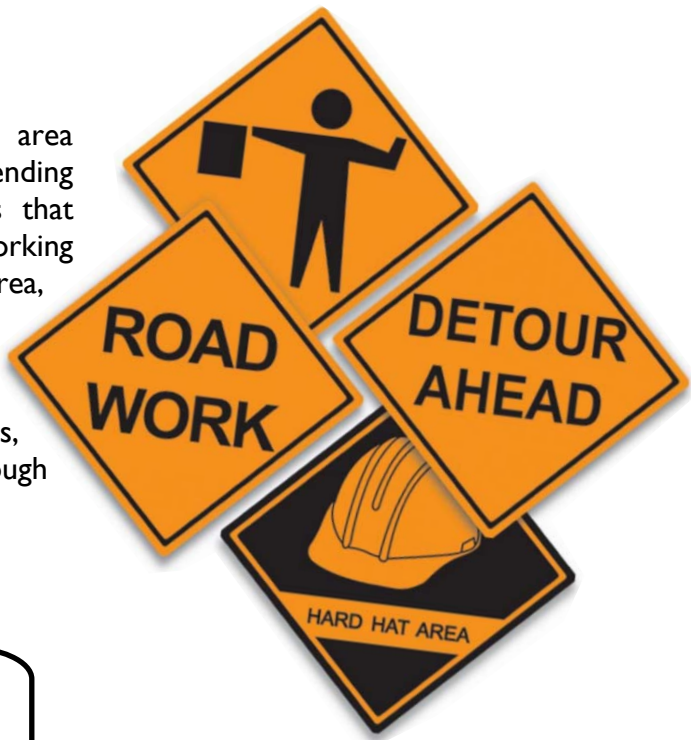
This form is available online at [stllaborers.com](http://stllaborers.com), or we can mail it or email it. If you are not sure if you filled out a form, contact the **Benefit Office** and we can check for you.

### Pro-Rated Hours

Hours worked outside the St. Louis area may have a higher or lower value depending on where you worked. What does that mean? That means you need 275 working hours if you work in the St. Louis area, but if you work outside of the St. Louis area, you may need more or less than 275 hours to have eligibility. Different funds have different rates, therefore, 275 hours is not always enough to meet the eligibility requirements.

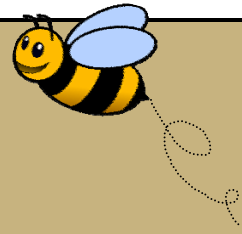
We want all of our Laborers' to be aware of this policy so you do not find out at the last minute that you didn't work enough hours.

This can be very confusing, so please feel free to call the **Benefit Office** at 314-644-2777 ext. 2, with any questions.



Remember you can access your hours 24/7, through the I-Site login at [stllaborers.com](http://stllaborers.com)!

# PENSION BUZZ



## Pension Wall of Fame

The Greater St. Louis Construction Laborers' Pension Fund would like to take this opportunity to congratulate some of our recent retirees on their next chapter, Retirement!

We know that working as a laborer is not an easy task. That is why we would like to take a moment to honor all of our retirees for all of their hard work and dedication to the Labor trade and share some fun facts with you.

Below are some of our Laborers who have recently retired and participated in the Pensioner Wall of Fame photo session.



**Scott Beutel**  
**Local 110**

- Scott has been laboring for 32 years.
- He is looking forward to doing something different.



**Barry Cowsert**  
**Local 110**

- Barry has been laboring for 35 years.
- He is looking forward to hunting, fishing and spending time with his granddaughter!



**Gary Campbell**  
**Local 110**

- Gary has been laboring for 33 years.
- He is looking forward to spending time with his family and being a grandfather.



**Mark Lucas**  
**Local 110**

- Mark has been laboring for 23 years.
- He is looking forward to a new job that is close to home and easier on the body. He is also planning on fishing!



**Shawn Young**  
**Local 42**

- Shawn has been laboring for 30 years.
- He is looking forward to hunting, fishing, and having free time.



**James Kilpatrick**  
**Local 110**

- James has been laboring for 32 years.
- He is looking forward to traveling, camping, golf and spending time with kids.

Look for your next Pension check to be mailed on **June 28th!**



## Are you working for these companies?

If you are working for one of the companies listed below, then your pension hours are probably going to the International Union and your welfare hours are coming to our office.

Why is this important for you to know? When you get ready to retire you will file your pension with International and you may forget to contact our office so we can explain your welfare benefits. We want to make sure you take advantage of all the benefits you have worked for.

- Beco Concrete
- U. S. Silica
- Independent Pipe
- Ford Asphalt
- Special Stone
- Bussen Quarry
- General Materials



The **Benefit Office** can be reached at 314-644-2777 ext. 2, from 7:30 a.m.—4:30 p.m., Monday—Friday.

## Knowing your Asthma Triggers

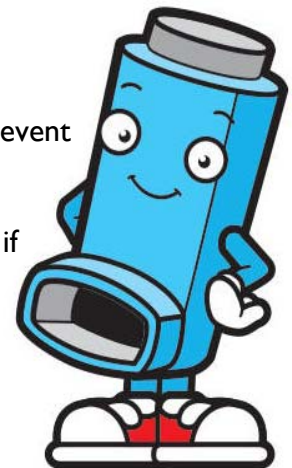
If you suffer from asthma, you are not alone. More than 24 million Americans have asthma, and it's still the leading chronic disease in children. As you know, this is one of the worst times for you if you suffer from asthma or allergies. We wanted to provide you with some information to help you better understand what can trigger an asthma attack.

Triggers are the things that can set off an asthma attack, so it is important to find out what your triggers are and try to avoid them. For instance, you may notice your asthma acts up when you are...

- Vacuuming
- Making your bed
- Running
- Have a cold
- Playing outside

By being aware of things that may trigger an asthma attack, you may actually prevent the attack from occurring.

As always, call the **Benefit Office** at 314-644-2777 ext. 2, with any questions or if you need help locating a primary care or allergy doctor in your network.



# BENEFITS 101

## Coordination of Benefits Form

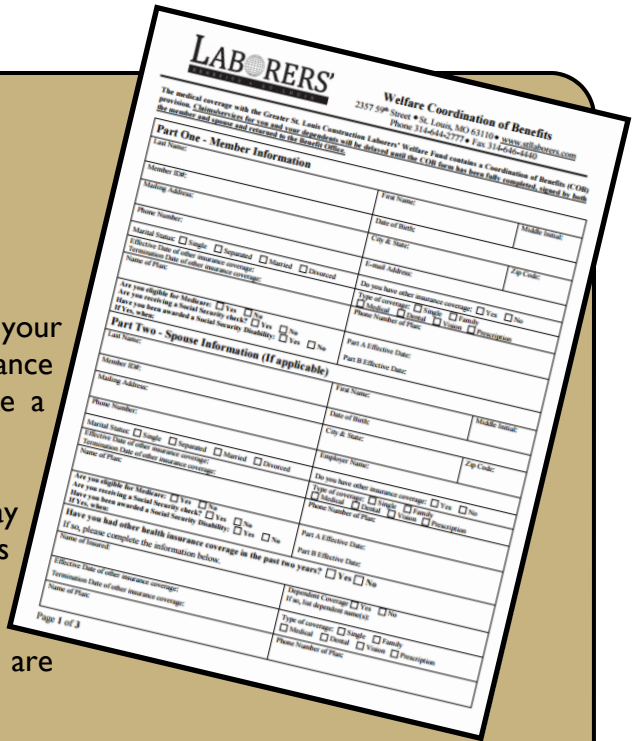
Have you been to the pharmacy lately and were told that your prescription is denied because you have other insurance coverage and you do not? Well, we are going to take a moment to explain why this happens.

Every year at the beginning of the member's birthday month, we send out our annual Coordination of Benefits "COB" Form. This form tells us if you or your family has any other insurance coverage. This is important because we are a self-insured fund, and we need to ensure claims are paid correctly.

If the form is not received back within 60 days, our system is flagged that there maybe other insurance coverage and it stops all claims from being paid. This is how you would get a denial when you go to the pharmacy to get your prescription. If this happens, you can call our office at 314-644-2777 and we can mail, email or fax the form so that we can get this corrected as soon as possible. You can also print this form from our website [stllaborers.com](http://stllaborers.com).

Keep in mind, if you have children who are over the age of 18, they will need to complete their own Adult Coordination of Benefits "ACOB" Form. Their form will be mailed to their attention at the address we have on file.

If you have any questions regarding this form or any other forms, please do not hesitate to call the **Benefit Office** at 314-644-2777.



Don't forget to "Like Us" on Facebook so you can stay updated on your benefits!



## Local 110 Reminders

The Local 110 June union meeting will be held one week earlier in June. The meeting will be held on June 7th at 6:30p.m., due to the Tri-Fund Conference. Again, this will only affect June's union meeting.

The June meeting is open to spouses as well and will include the retiree meeting. The annual service pinning ceremony will be held during the retiree meeting.

We hope to see you and your spouse on June 7th at 6:30pm. If you have any questions please contact Local 110's Union Hall at 314-892-0777.

## Gift Card Winner



Finding "Buzz" was a HIT! Unfortunately, we can only have one lucky winner. And the winner is... **Stanley Mull from Local 42!**

Congratulations Stanley on winning the \$25 gift card.

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




We just wrapped up our Spring Wellness Event and are happy to report that it was a huge success! We had over 125 participants, which is the highest turnout to date.

We will be opening up registration shortly for the Summer and Fall Events. However, if you are not able to attend those events, you are still able to participate by testing at a lab. We discussed the test at a lab option in May's Benefit Buzz, which you can find on our website [stllaborers.com](http://stllaborers.com).

Please keep checking back to see when registration is open. As always, if you have any questions regarding this or any of your benefits, please call our office at 314-644-2777 or send us an email at [benefits@stllaborers.com](mailto:benefits@stllaborers.com).

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**Summer Event: Saturday, August 5th from 8:00am-11:30am at  
Laborers' Local 110 Union Hall at 4532 S. Lindbergh Blvd. St. Louis, MO 63127**

**Fall Event (Health Fair): Saturday, September 23rd from 7:00am-11:00am at  
Laborers' Local 110 Union Hall at 4532 S. Lindbergh Blvd. St. Louis, MO 63127**

# LABORERS'

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## Ways to reach us!

- Phone: 314-644-2777
- Email: [benefits@stllaborers.com](mailto:benefits@stllaborers.com)
- Website: [stllaborers.com](http://stllaborers.com)
- Facebook: Laborers' Benefit Office



June

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
4	5	6	7 Local 110 Union Mtg. at 6:30 pm	8	9	10
11  Flag Day	12	13	14	15 May Hours Due	16	17
18  Happy Teachers Day	19	20	21  Summer Fun	22	23	24
25	26	27	28 \$ Pensioner Payday Local 42 Union Mtg. at 6:30 pm	29	30 Self Pay Due	