

2357 59th Street  
 St. Louis, MO 63110  
 (314) 644-2777  
 (800) 489-0228  
 Fax: (314) 646-4440  
 www.stllaborers.com

**Office Hours**

Monday-Friday  
 7:00 a.m.-4:30 p.m.

**Phone Hours**

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

*Save the Date!*  
 2017  
 Health Fair  
 Sept. 23rd  
 7am-11am

INSIDE THIS ISSUE:	
Back to School	1
Pension Buzz	2
Member I-Site	3
Wellness Corner	3
EOB	4
Self-Pay	5
Right-to-Work	4
Calendar	6

# BENEFIT BUZZ



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

AUGUST 2017 EDITION

## Have your kids received their physical?

It's that time of year again, summer is halfway over and kids are getting ready to head back to school. For some of us, this is a new milestone but for all of us, we are frantically trying to get all the last minute things done. Don't forget to put physicals and immunizations on your list!

Immunizations and physicals are preventive care. Your Welfare Plan pays for these services at 100% when you go to a participating provider. Also, your children can receive more than one physical in a year, if needed. **Keep in mind the Health Care Clinic inside Walgreen's is not contracted with Coventry to give physicals, but they are contracted for immunizations.**

Now, you may ask yourself, "What is preventive care?". Preventive care is when you go to the doctor for a routine checkup or well-visit. These types of visits are covered at 100%. If you are

going to the doctor for a sore throat or any other sickness, that would be billed as a regular office visit and subject to your co-pay and deductible. Below are a few services that could be paid at a 100%...

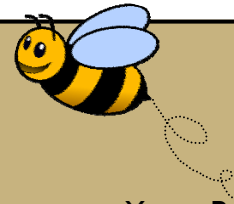
- Screening Mammogram
- Immunizations
- Smoking Cessation
- Generic Birth Control
- Screening Colonoscopy

Remember, if your doctor is not a participating provider in the Coventry Network, your preventive care will **not be covered** at 100%.

If you are wondering if your next visit is preventive, just call the **Benefit Office** at 314-644-2777 ext. 2 or visit [stllaborers.com](http://stllaborers.com) to see a complete list.



# PENSION BUZZ



You should have recently received your Annual Pension Summary. Your Pension Summary shows what you have earned toward your monthly pension benefit and contains the following information within 9 separate columns.

1. **Plan Year** – May 1<sup>st</sup> through April 30<sup>th</sup> of the following year.
2. **Hours Worked** – Actual hours worked within the plan year.
3. **Contribution Amounts** – Most employers contribute \$6.00 for every pension hour you work with in the plan year.
4. **Pension Credit** – Earn a full pension credit by working 1,200 hours within the plan year. Remember you can earn partial pension credits, such as 300-599 hours you may earn .25 of a credit, 600-899 .50 credit, and 900-1,199 .75 credit.
5. **Banked Credit** – A Laborer may earn one banked credit during their employment. The bank credit may be used in a plan year in which you did not satisfy a full pension credit. The bank credit is only used if needed.
6. **Total Credits** – Represents number of pension credits earned.
7. **Benefit Rates** – Current rate of 1.30% is the multiplier being used to determine the monthly pension amount earned within the plan year.
8. **Benefit Amounts** – Amount earned towards your monthly pension within the plan year.
9. **Vesting Credit** – You will have a vested or non-forfeitable right to receive your pension benefits commencing at your normal retirement age if you complete five years of vesting service or you attain your normal retirement age while still a participant in the Plan.

Your estimated accrued monthly benefit appears at the bottom of the benefit amounts column. This amount is payable at age 62, which is the normal retirement age for Laborers'. However, you may retire as early as the first of the month following your 55<sup>th</sup> birthday, and the estimated monthly amount would appear on the second page of your summary if you satisfied the vesting requirement. If you are married, your pension summary will also show an estimated amount for the four different joint and survivor options that are available for you and your spouse upon retirement.

Should you have any questions on the above, please call the Pension Department at (314) 644-2777, ext. 3.

**Look for your next Pension check to be mailed on August 23rd!**



## Member I-Site

Have you logged into your Member I-Site lately? If you answered no, simply go to our website [stillaborers.com](http://stillaborers.com) and click on the I-Site button. You can double check all of your information to make sure it is up to date. If something is wrong, call the **Benefit Office** and we will send the necessary paperwork to get that information updated. While you are logged in, don't forget to take a look at your eligibility, hours reported, pension statement, beneficiary information and medical claims.

If you have not registered for I-Site, or need help accessing your I-Site, the **Benefit Office** can help out. Give us a call!

As always, the **Benefit Office** is here Monday-Friday from 7:30am-4:30 pm if you ever want to skip the computer and call us! You can also come into the office anytime, we are happy to help!



### **The 2017 Wellness Program is still going strong!**

If you are unable to attend one of the Wellness Events at Local 42, Local 110 or the Health Fair, you still have one more option!

You are able to “test at a lab”, which means you can register and go to the nearest in-network lab. (Generally Lab Corp). You are still eligible for the \$50 gift card when you choose this option. You can register to “test at a lab” by doing one of the following:

- You can go online at [www.myinteractivehealth.com](http://www.myinteractivehealth.com) to register. New users will need to enter the sponsor code XU8HV. Those of you that participated in the 2016 Wellness Event can use your previous log in information.
- Call 800-840-6100 between 8am-6pm.

If you are interested in the “test at a lab” option, please be sure to register by October 9th, 2017. Just remember, if you choose this option, you **must** register in advance.

Have questions? Give us a call at 314-644-2777 ext. 2.

# Explanation of Benefits “EOB”

For those of you that open your Explanation of Benefits “EOB” and have no clue what it means, you are not alone! We take calls everyday from members who have received their “EOB” and it is Greek to them. Today, we would like to take a moment to touch on the basics of an “EOB” to give you a better understanding of what it means to you.

## What is an Explanation of Benefits “EOB”?

This is the paper you receive in the mail, after a claim has been submitted to Coventry. This lets you know what the Plan has paid and if you have a balance. If you have gone to the doctor and you don't have a balance or you just have an office visit charge, you will not receive an EOB.

## What is the Contractual Adjustment?

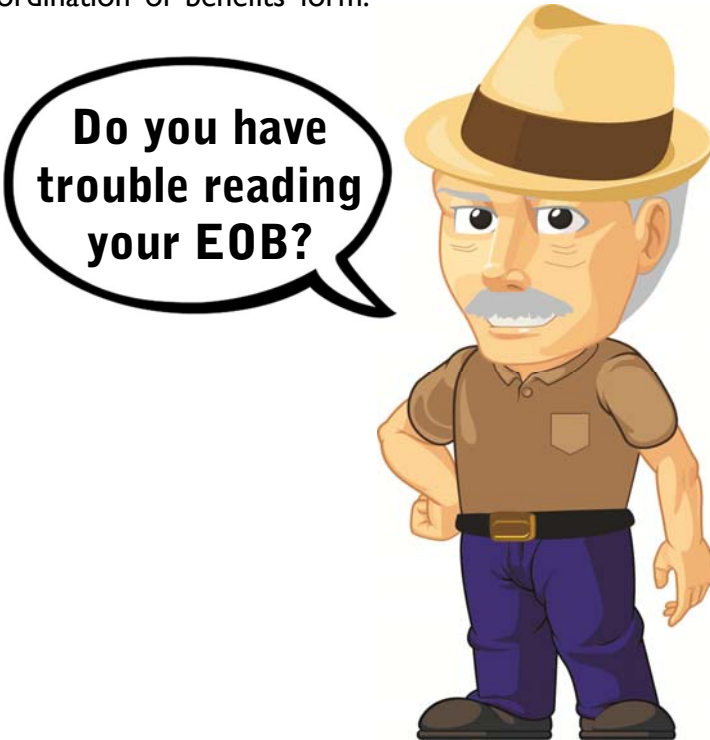
This is the difference between the charged amount and the amount approved based on Coventry's contract. If you have seen a network provider, this is not the patient balance.

## How do I know why my claim denied?

Below the service date area on the EOB, you will see an “Other Remarks” section. There will be a code and simple reason. For instance, a common denial code you would see is 0735, which means the claim is denied for a completion of claim form that was sent to the patient. The reason why the claim would be denied for this form is because your diagnosis indicated that there could have been an accident or injury where someone else could be at fault. Another common denial code is 0238, which means the claim is denied for completion of a coordination of benefits form.

This is the annual form that is sent on the member's birthday month, which asks if there is other insurance coverage on you or your dependents.

We hope this will give you a better understanding of EOB's. As always, please call our office at 314-644-2777 ext. 5 if you have a questions regarding an EOB you received. It is always good practice to keep your EOB so you can refer to it when you receive a bill.



**Do you have trouble reading your EOB?**

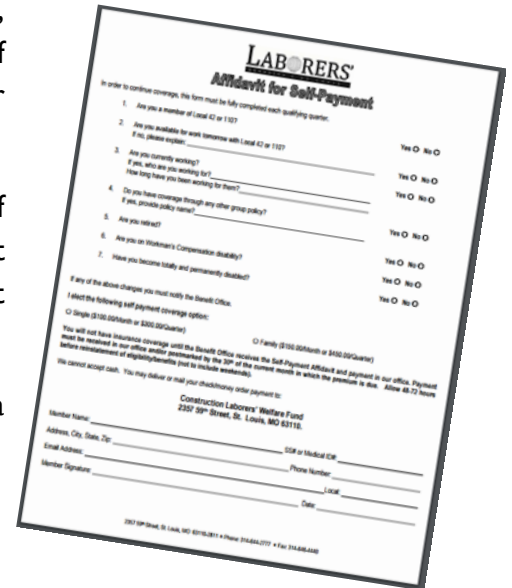
# Important Self-Pay Reminders

You may have received a self-pay affidavit in the mail recently. This means the **Benefit Office** did not receive enough hours from your employer in March, April and May. If you are working outside of the St. Louis area, you will need to complete a transfer authorization.

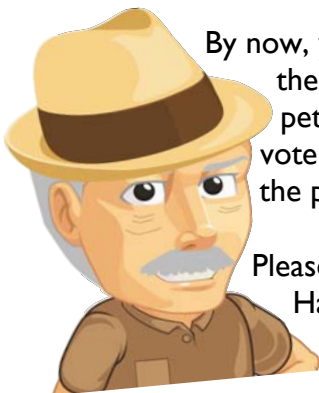
Remember, if you elect self-pay, you have until July 31st to make the payment and send in the self-pay affidavit. However, you will not be insured until we receive both, so try to send the payment and the form in as close to the 1st of the month as possible. We only accept check or money order for payment.

To check what hours were received by our office and to see if we have a transfer authorization on file, call the **Benefit Office** at 314-644-2777 ext. 2. You may also visit our website at [www.stllaborers.com](http://www.stllaborers.com) and log in to your member I-Site.

If you need help logging on to I-Site, please call our office and a Benefit Specialist can give you a hand!



# Have you signed the Right to Work petition?



By now, you have heard about the Right to Work law that is sweeping through Missouri. Larry the Laborer wanted to take the time to let you know where you can go to sign the petition to get Right to Work on the 2018 ballot for voters. Keep in mind, you must be a registered voter to sign the petition and you can only sign it one time.

Please take the time to go to your Local 42 or 110 Union Hall and sign the petition. If the petition is successful, it would put the right to work law scheduled to take effect August 28th on hold until Missouri residents get to vote on the measure in 2018.



This is very important to the future of our Labor Unions! In addition to signing the petition, don't forget to spread the word! Every signature is important!

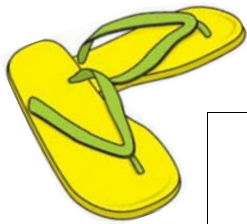


2357 59th Street  
 St. Louis, MO 63110  
 (314) 644-2777 (800) 489-0228  
 Fax: (314) 646-4440  
 www.stllaborers.com


**Office Hours**      **Phone Hours**  
 Monday-Friday      Monday-Friday  
 7:00 a.m.-4:30 p.m.    7:30 a.m.-4:30 p.m.

Ways to reach the Benefit Office

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



August

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5 Summer Wellness Event 8am-11am
6	7	8	9 Local 110 Union Mtg. at 6:30 pm	10	11	12
13	14	15 July Hours Due	16	17	18	19
20	21 SUMMER SOLSTICE 	22	23 \$ Pensioner Payday Local 42 Union Mtg. at 6:30 pm	24	25	26
27	28	29	30	31 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.