

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.

INSIDE THIS ISSUE:	
Meritain Health	1
Medicare Meetings	2
Larry's Important Reminder	3
Self Pay Affidavits	4
Gift Card Winner	4
Breast Cancer Awareness	5
Speaking of FREE!	5
Let's not stop there!	5
Calendar	6

BENEFIT BUZZ



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

OCTOBER/NOVEMBER 2017 EDITION

Coventry Transitions to Meritain Health

The Laborers' Benefit Office recently mailed out information regarding the transition from Coventry to Meritain Health as of October 1, 2017.

We wanted to take this time to go over the details and make sure you understand this change. The most important detail to remember is that your benefit coverage will not be changing. Your co-pays, deductible, and out-of-pocket amounts will not change.

Keep in mind, if you are on a Coventry Gold, Advantra or Aetna Medicare plan, this will not affect you and you will not be receiving a new card. If you are on the Laborers' Medicare Supplement plan, you will be receiving a new medical card, but your doctors will not be affected.

Meritain Health is part of the Coventry and Aetna Network, so if your doctors were in-network with Coventry, they will most likely be in-network with Meritain Health, as well. To check to see if your doctor is in-network, simply go to www.meritain.com or call 866-209-3061.

You will have access to 3 tiers with Meritain Health. The tiers determine what level of benefit coverage your claims will be paid. Listed below are the 3 tiers:

- Tier 1: MO/IL Coventry Network (90%)
- Tier 2: Aetna Choice POS II (80%)
- Tier 3: Out-of-network (60%)

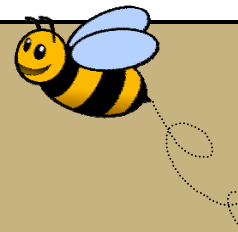
You should have also recently received a new ID card in the mail. If you have not received your new card, please call the Benefit Office at 314-644-2777 as soon as possible so we can get you that ID card.

You will see a new group number and will now only have one ID number listed for medical, prescription, dental and vision. Be sure to present your new card for services beginning October 1, 2017.

We want to assure you that this transition should cause little to no disruption for you and your family. As always, feel free to contact the Benefit Office at 314-644-2777 with any questions or concerns you have.

Don't forget to like The Laborers' Benefit Office Facebook page for important updates and reminders!





PENSION BUZZ

Medicare Supplement Meetings

It's that time of year again to review your choices when it comes to your Medicare Supplement options. You will have two opportunities to go over each of the four Medicare Supplement Plans. Below are the details.

The first opportunity will be at the Local 110 Union Hall where we will have representatives from all Plans available to discuss the options and answer any questions you have. Local 110 details are below.

Local 110 Union Hall
November 2nd at 9:00 a.m.
4532 S. Lindbergh Blvd.
St. Louis, MO 63127

If you are unable to attend the meeting at Local 110, you will also have the option to take part in the LIVE Town Hall Call. See below for details:

Medicare Town Hall Call
November 9th at 10:00 a.m.
We will call you to join the LIVE call!

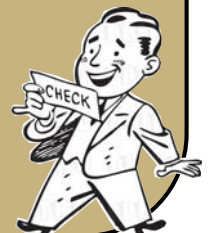
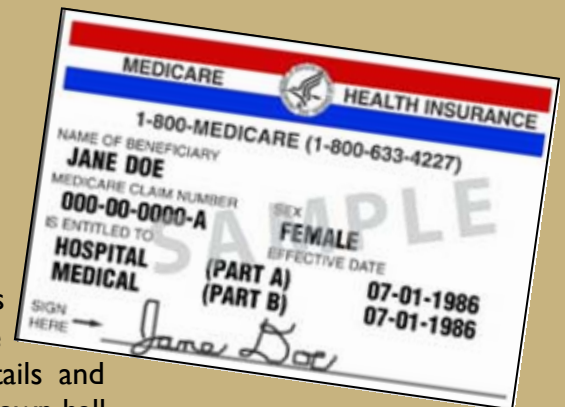
The four plans that will be discussed are:

- Laborers' Basic Medicare Supplement Plan
- Laborers' Coventry Advantra Enhanced (HMO)
- Laborers' Coventry Gold Advantage (HMO)
- Laborers' Aetna Medicare (ESA PPO)

Representatives from Coventry and Aetna as well as the **Benefit Office** will be at the meeting and on the Medicare Town Hall Call to talk about the plan details and answer any questions you may have. This meeting and town hall call will be very informative and the **Benefit Office** highly recommends that you attend or listen in! As always, you are also welcome to come in to the **Benefit Office** and we will sit down with you and go over your options.

Be on the lookout for this mailing!

Look for your next Pension check to be mailed on
October 25, 2017 & November 22, 2017!



Larry Has An Important Reminder

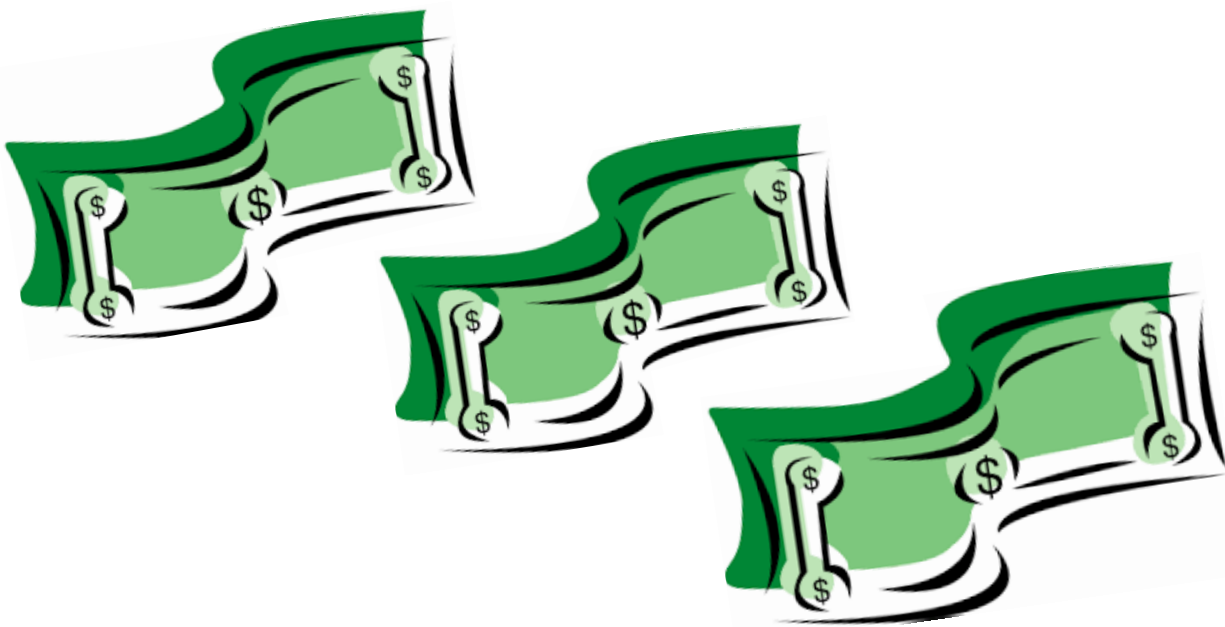
This is one of my favorite times of the year! No, I am not talking about Christmas, I am talking about **VACATION CHECK TIME!** It always felt a little like Christmas when I opened my vacation check that I received from the **Benefit Office**, though.

I do remember one year when I didn't receive that check in the mail. I knew I had worked plenty and had vacation hours, so I was a bit concerned. I called the **Benefit Office** like I always did when something was wrong. Turns out, they had my vacation check at their office because they had an old address for me. It was the year I got married to Susan and we moved into a new house. I completely forgot to update the **Benefit Office** with my new address!



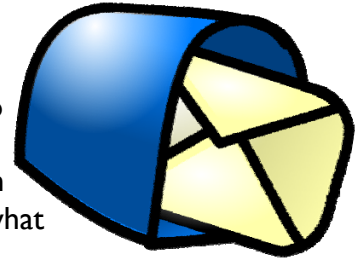
Luckily, the process was easy. The **Benefit Office** mailed out a change request form, which is the form needed to update an address. Once they received the form back from me, they mailed my check to the correct address. My check was in my hand in a very short time!

As always, if you move and have a new address make sure to give the **Benefit Office** a call at 314-644-2777 to update your information. You don't want your vacation check or any other mailings to be delayed in getting to you!



Self-Pay Affidavits

Self-pay affidavits were mailed at the end of September. Affidavits are mailed to members who lost coverage September 30th due to lack of hours received in June, July and August. If you received an affidavit and you feel you had enough hours for coverage, please call the **Benefit Office** at 314-644-2777 to discuss what hours were received for you.



Once both the affidavit and check/money order are received, it will take 48-72 hours to reinstate coverage. You are able to pay monthly or quarterly for this coverage. If you chose to pay monthly, an invoice will be mailed to you to remind you that your payment is due.

You have until October 31st for the **Benefit Office** to receive your form and payment.

Gift Card Winner!

WOW! We had an awesome response to our gift card contest featured in our September Benefit Buzz! The **Benefit Office** would like to thank everyone for taking the time to read the Buzz and to participate in our contests!



The winner for the Word Search is Michael Cowsert from Local 110. Congrats Michael!

Be sure to continue reading the Buzz for your chance to win a gift card!



October is Breast Cancer Awareness Month

If you are an eligible member or spouse and were not able to make this year's Health Fair to get your FREE mammogram, don't worry! You are able to go anytime, once a year, to get your FREE preventive mammogram. With breast cancer being the second leading cause of death in women each year, now is the time to take action!

For more information regarding this benefit, or other FREE preventive benefits, please contact the **Benefit Office** at 314-644-2777 so we can help.



Important Notice

3-D mammograms are no longer considered experimental & investigational. Therefore, they will now be a covered benefit and should be covered at 100% if billed as a preventive service.

Speaking of FREE...



Why not schedule dental appointments for the family since your insurance covers 2 FREE yearly cleanings? Everyone loves free services and especially free services for your health! Keep in mind, this benefit is for Non-Medicare members only.

If you need help finding a dentist in your area, please contact Delta Dental at 314-656-3001 or 800-335-8266.

Let's not stop there!

Now you are on a roll! After you get your FREE preventive mammogram or any other preventive service and you take the family to get their FREE dental cleanings, you might as well get those eyes checked out! Your insurance allows one yearly eye exam with a \$10 co-pay and either glasses (\$20 co-pay plus any amount above the set allowance) or contacts (\$20 co-pay plus any amount above the set allowance).

Again, this benefit is for Non-Medicare members only.

If you need help finding a vision doctor in your area, please contact VSP at 800-877-7195.



Be sure to take advantage of all these FREE services and make your health a priority!


For a complete list of all FREE, preventive services please call the **Benefit Office at 314-644-2777.**



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.

October Reminders

- **October 9th**-Columbus Day
- **October 11th**– Local 110 Union Meeting @ 6:30pm
- **October 15th**– September Hours Due
- **October 25th**– Pensioner Payday & Local 42 Union Mtg. at 6:30pm
- **October 30th**– Self Pay Due
- **October 31st**– 



November

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2 Medicare Mtg. Local 110 Hall at 9:00 am	3	4
5	6	7	8 Local 110 Union Mtg. at 6:30 pm	9 Medicare Town Hall Call at 10:00 am	10	11 VETERANS DAY
12	13	14	15 October Hours Due Local 42 Union Mtg. at 6:30 pm	16	17	18
19	20	21	22 \$ Pensioner Payday	23 	24 Office Closed	25
26	27	28	29	30 Self Pay Due		