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Office Hours

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

Phone Hours

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BENEFIT BUZZ



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

FEBRUARY 2018 EDITION

The Results Are In!

We just wrapped up the second year of our Laborers' Wellness Program and the results are in! This program is a free benefit that is offered to our eligible members and their spouses to achieve better health. The program gives our members an opportunity to get an accurate picture of their current health status through a health evaluation and risk assessment which also provides a personal health score and goal.

Interesting Insights

- Participation increased by 158.
- 13 participants discovered a critical condition.
- 47% discovered a new health condition.
- 21% were identified with pre-diabetes.
- 40% of diabetic participants screened do not have their diabetes controlled.

Repeat Participants

- 67% of the participants that screened this year also participated last year.
- 95% of the participants that screened last year with high blood pressure improved.
- 65% of the participants that screened last year with high cholesterol improved.
- 24 participants that screened last year with Metabolic Syndrome have moved to a healthier state.

Newly Discovered Conditions

- Anemia
- Blood Pressure
- High Cholesterol
- Diabetes
- Kidney Condition
- Liver Condition
- Thyroid Condition

Website Tips

Don't forget to take advantage of the great tools available online at www.interactivehealthinc.com. Such as...

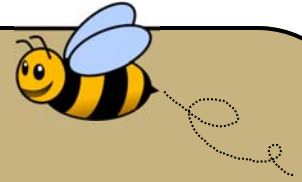
- Health Coaching
- Access your Test Results
- Kid's Health
- Health Webinars

We believe that The Laborers' Wellness Program has a lot to offer and can help our members and their spouses take important steps towards living a healthier lifestyle. We hope you will join us again this year in building the culture of health within The Fund as we strive to make every one of us healthier in 2018.

Watch your mail, email, Facebook and our website at www.stllaborers.com for more information regarding the 2018 Wellness dates. We look forward to our shared success as individuals and as an organization in becoming healthier together!



Let's get well in 2018!



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.



Mack Mitchell Jr.
Local 42

- Mack was a laborer for 33 years.
- After retirement, he plans on making the most of his life, traveling, riding his bike and spending time with this family.



Robert Schertler
Local 110

- Robert was a laborer for 31 years.
- After retirement, he plans on joining a gym and working out.



Richard Fowler
Local 110

- Richard was a laborer for 34 years.
- After retirement, he plans on spending more time with his grandkids, camping and more time at church.



Steven Kaltenbach
Local 110

- Steven was a laborer for 31 years.
- After retirement, he plans on enjoying his lake cabin.



John Sebold
Local 110

- John was a laborer for over 29 years.
- After retirement, he plans on taking a breather and traveling until his wife puts him to work!



Alan Fague
Local 110

- Alan was a laborer for 31 years.
- After retirement, he plans on taking a trip on his Harley, spending more time with his grandkids and taking it one day at a time!

Look for your next Pension check to be mailed on **February 21, 2018!**

PENSION BUZZ cont.

Important Information Regarding Medicare

We know how confusing Medicare can be, so we wanted to provide a little information so you have a better understanding when you retire.



How do I know if I am eligible?

Most people associate becoming eligible for Medicare with their 65th birthday. Although that is one way you will be eligible for Medicare A & B, it's not the only way.

You would also become eligible for Medicare two years after you are awarded a Social Security Disability. In order to be awarded Social Security Disability, you have to be deemed Totally and Permanently Disabled by the Social Security Administration.

What happens prior to your 65th birthday?

Medicare will mail you a red, white and blue Medicare card automatically if you are receiving Social Security Benefits. If you are not receiving Social Security Benefits, you will need to contact your local Social Security office to enroll. The **Benefit Office** will mail you a Medicare packet three months prior to your Medicare eligibility date.

What happens if you become eligible for Medicare due to a disability?

If you are eligible for Medicare because you are deemed disabled then you need to notify the **Benefit Office** immediately. **This is very important so we can provide you with your Medicare options.**

Does Medicare A & B cost?

Medicare Part A is free! Medicare Part B however, does have a cost. You would have to check with Medicare on the Part B premium. The Part B premium will be automatically withheld from your Social Security check unless you have declined Part B coverage or are not yet receiving a check from Social Security. Before you decline the Part B coverage, you need to speak with the **Benefit Office** because this could **seriously impact** your insurance coverage with the Laborers!

Does my insurance change when I am eligible for Medicare?

Yes, under our Plan once you become eligible for Medicare you are no longer eligible for the Retiree coverage. However, we do offer three different Medicare supplement plans that you can choose from. **(If you decline Part B, you are not eligible for Retiree or Medicare Supplement coverage.)**

The most important thing you need to know is, when it comes to Medicare questions and your benefits, call us at 314-644-2777 x2. We need to know when you are eligible for Medicare so we can fully explain your benefits and options.



Unfortunately, addiction is becoming more and more common, whether it is to pain killers, alcohol or illegal drugs. Sadly, almost everyone knows someone who either has an addiction or may be battling an addiction themselves. The Trustees, Consultants and Benefit Office Staff have formulated a program to help our laborers and their dependents fight this awful epidemic. This new program is called the **Laborers' Addiction Program** and will begin on February 1, 2018 and is currently scheduled to run through January 31, 2020. Listed below are some of the program highlights.

Program Highlights

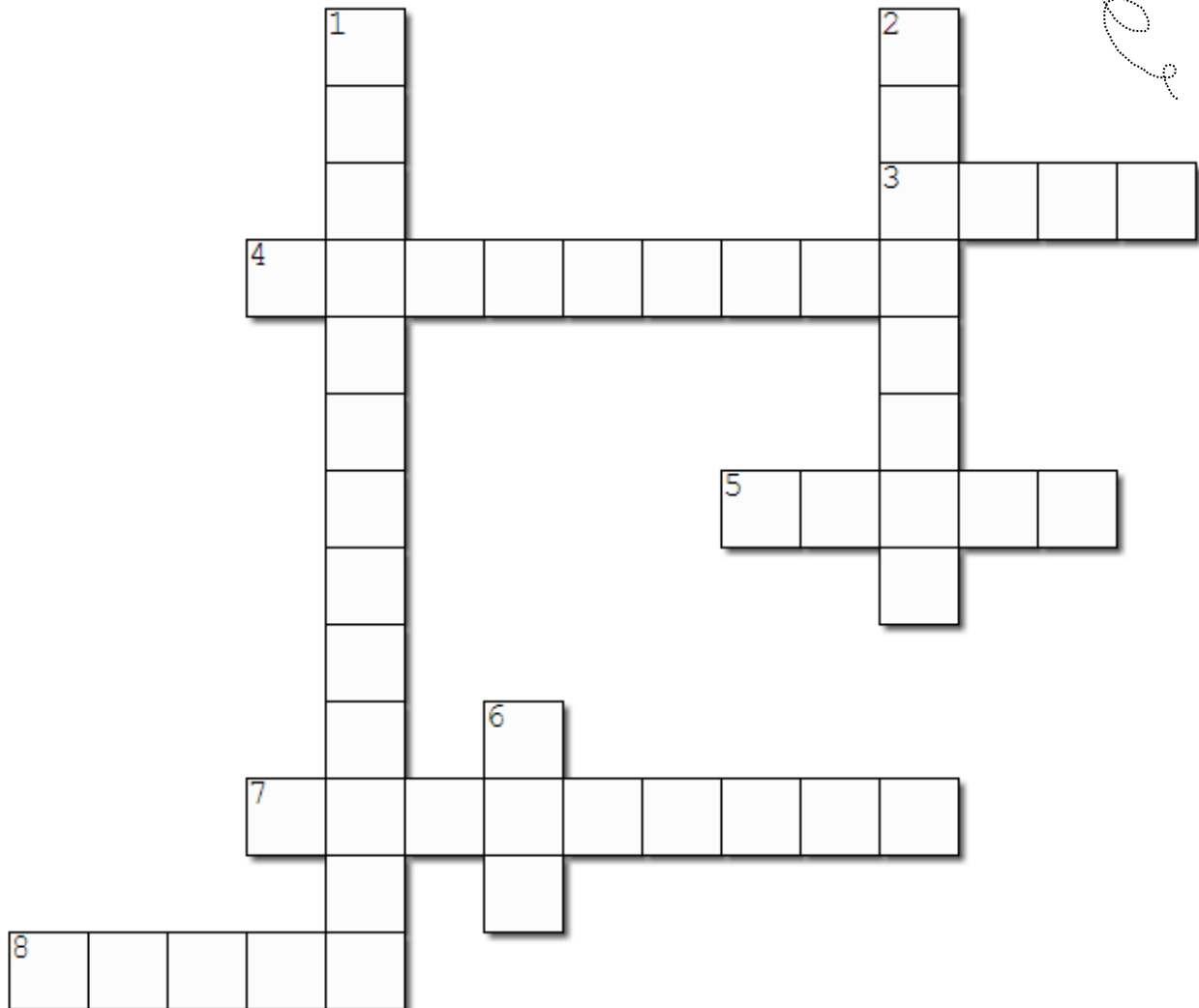
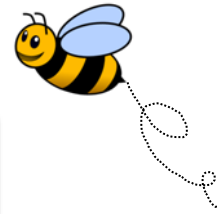
- Six-month comprehensive outpatient program.
 - ◊ Includes outpatient detoxification, counseling (group, family and individual), urine drug screenings and Medication Assisted Treatment (MAT) to help control the cravings.
- Available through two treatment centers:
 - ◊ Assisted Recovery Centers of America (ARCA) - Phone: 314-645-6840
 - ◊ Clayton Behavioral Care - Phone: 314-222-5830
- 10% coinsurance will apply ***unless*** you have met your out-of-pocket maximum for the year.
- ***If you have not met your annual deductible, it will be waived for the program, provided the six-month program is completed.***
- The individual enrolled in the program will be required to make 3 separate payments to the treatment center at specific times.
- To participate in this program, please contact the Welfare Director, Diana Marburger, at 314-644-2777. If you are calling after hours, you may contact one of the two treatment centers listed above.

If you have any questions regarding this program, please call the **Benefit Office** at 314-644-2777 ext. 2.

Did you know?

“Roughly 64,000 people died from drug overdoses in 2016, this is the largest annual jump ever recorded in the United States.” -According to The New York Times.

Enter to Win a Gift Card!



Across

- What is the Bee's name on the newsletter?
- What month will the Health Fair be held this year?
- How many Medicare Plans are offered in 2018 to new enrollees?
- What is the type of program starting in February that is new to the Laborers'?
- What is the name of the character on the front page?

Down

- What is the name of the holiday on February 14th?
- What is the shortest month of the year?
- How many pensioners are featured in this newsletter?

Complete then puzzle then mail it or email it to benefits@stllaborers.com for a chance to win!

All correctly completed puzzles will be entered to win a gift card. All entries must be received by February 28th.
Good Luck!

LABORERS'

BENEFITS • ST. LOUIS

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February

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