### THE HARD HAT

#### **Construction Laborers' Local 405**

1838 2nd Ave SE \* Rochester, MN 55904 Phone 507-282-2349 \* Fax 507-282-1386 Lorne's Cell 507-517-4141 Jim's Cell 507-910-4822

Email: local405@locallabors405.com Website: www.liunaminnesota.org/local405 Union Meeting 2nd Tuesday of each month @ 5:30 p.m.



**AUGUST 2025 NEWSLETTER** 



#### **TUESDAY OCTOBER 14<sup>TH</sup> - 3:00 P.M. TO 5:00 P.M.**

Flu shots will be given at the Local on Tuesday October 14th from 3:00 p.m. to 5:00 p.m. This program is made available by LECET and the Minnesota Laborers' Health and Welfare Fund at no cost to Union Members in good standing and their families. Pre-registration is required to ensure an adequate number of flu shot vaccines, so please call the Local at (507) 282-2349 by September 30<sup>th</sup> to schedule your shots. Children must be at least 2 years of age in order to receive the flu shot. High Dose Flu Vaccine (65 years and older) will be available.



MEMBER APPRECIATION BBQ
Sponsored by Laborers Local 405 and MN LECET

**WHERE:** Wells Concrete Plant

Member Appreciation BBQ WHAT: Wednesday September 24<sup>th</sup> WHEN: **During Plant Business Hours** TIME:

This is a Member only event and is being held during Wells Business Hours - come have lunch on us!

#### -2025 CLASSES BEING HELD IN ROCHESTER-

Classes will be held the Eagles Club - 917 15th Ave SE (Call the Training Center 1-651-653-6710 to register)

ASB SUP REF WI/MN	SEP 26	FRI
ASB SUP REF WI/MN	OCT 17	FRI

#### -2026 CLASSES BEING HELD IN ROCHESTER-

All Classes will be held at our New Hall - 1838 2nd Ave SE (Call the Training Center 1-651-653-6710 to register)

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ICRA	JAN 19 - 20	MON - TUE
EXC. SAFETY/CONF. SPACE	JAN 21	WED
CPR/FIRST AID	JAN 22	THU
SAFETY WEEK	FEB 16 - 20	MON - FRI
ORIENTATION	FEB 19	THU - 5:00 PM
LINE & GRADE 1	MAR 30 - APR 3	MON - FRI
ASB SUP REF WI/MN	SEP 25	FRI
ASB SUP REF WI/MN	OCT 16	FRI

#### RETIREMENT

We would like to congratulate Member Joe Zafft on his recent retirement. Best of luck to you Joe!!!

#### REMINDER TO RETIREES...

The Building Trades Retiree Luncheon is on Tuesday September 23rd at the Eagles Club - 917 15th Ave SE -Rochester, MN. Doors open at 11:00 am - Lunch is served at noon.



THE OFFICE WILL BE CLOSED ON MONDAY SEPTEMBER 1<sup>ST</sup> IN CELEBRATION OF LABOR DAY! HOPE EVERYONE HAS A SAFE

AND HAPPY HOLIDAY!



#### OUT OF WORK LIST CHANGED JULY 1ST!

If you are out of work and need to get on the Out of Work List either stop in or call the Local at (507) 282-2349 and get signed up. <u>IF YOU ARE ON UNEMPLOYMENT YOU ALSO NEED TO BE ON THE OUT OF WORK LIST!</u> The Unemployment Office does check our list occasionally. <u>THE LIST CHANGED FOR THE 3<sup>RD</sup> QUARTER ON</u> <u>JULY 1, 2025!</u> You need to either stop in or call the office during our regular office hours Monday thru Thursday 6:30 a.m.- 4:30 p.m. and Friday 6:30 a.m.- 12:30 p.m. to get signed up! Remember to designate which zone or zones you want to be included in.

THE OUT OF WORK LIST CHANGES ON THE FIRST WORKING DAY OF EACH QUARTER
AS FOLLOWS FOR 2025:

Don't
FORGET!

- **JANUARY 6, 2025**
- **■** APRIL 1, 2025
- **JULY 1, 2025**
- **OCTOBER 1, 2025**







# SEPTEMBER IS SUICIDE PREVENTION MONTH.

If you or any member of your family are experiencing depression, anxiety, thoughts of self-harm, or simply need to talk with someone, please contact your employee assistance provider (EAP).

# YOU MATTER & YOU'RE COVERED

As an eligible Participant in the MN Laborers Health Fund, there are mental health resources available to you and your eligible family members.

#### **GET IMMEDIATE HELP IN A CRISIS:**

Call 911 if you or someone you know is in immediate danger or go to the nearest emergency room.

Call or TEXT 988 if you are experiencing a mental health emergency.



# **Suicide & Mental Health Support!**

SCAN THE **OR CODE** FOR YOUR MENTAL HEALTH RESOURCES.





#### **MONTHLY DRAWING**

Members names drawn at the Regular Meeting August 2025 for \$25.00 were Bryce Hayes and Ronnie Lyons. Neither were present to win!! The drawing for September 2025 will be for \$50.00. The winners of the \$30.00 Gift Cards were Members Ken Bedtka, Eastan Brown, Justin Finn, and Mohamed Osman.

#### **LEVEL 2 APPRENTICE**

We would like to Congratulate Member Austin Lucas on his successful completion of the Level 1 Construction Craft Laborers' Apprenticeship Program. Austin is now a Level 2 Apprentice!!

#### **JOURNEYWORKER**

We would like to Congratulate Member Nolan Zimny on his successful completion of the Construction Craft Laborers' Apprenticeship Program. Nolan is now a Journeyworker!!

#### MINNESOTA STATE FAIR

Members, you can stop by the Union Laborers' Booth located at the MN AFL-CIO Labor Pavilion anytime during the State Fair to receive your free crowbar. Lorne and Jim are scheduled to work the Laborers' Union Booth on Tuesday August 26<sup>th</sup>, so if you are at the Fair on that day stop at the Booth and say hi.

#### A MESSAGE FROM THE MINNESOTA LABORERS VACATION FUND REGARDING ANNUAL VACATION PAYOUTS AND SPECIAL MONTHLY PAYOUTS

ANNUAL VACATION PAYOUTS: The Vacation Fund is transitioning to online distribution of your Annual Vacation Fund Balance Statement through Participant Edge -you will no longer be receiving it by mail. In addition, the application for your Annual Payout will need to be filled out online through Participant Edge. The applications will be available on Participant Edge from October 15th to November 15th for a December 1st payout. Payments will be made via direct deposit so Members will be prompted to enter their direct deposit information when submitting their applications. There is no charge for Annual Vacation Payouts that are direct deposited. Members can still request their Vacation Benefits to be paid via check. To open up a participant edge portal go to www.edge.zenith -american.com - click on login - click on participant - click on register.

<u>SPECIAL VACATION PAYOUTS</u>: Special Vacation Payouts will be issued via direct deposit beginning with the September 5th payout. Members will continue to obtain their Special Payout Applications from their Local Union; however, direct deposit information will now be included on the application. The \$50.00 fee for Special Payouts remains in place. Members can still request their Vacation Benefits to be paid via check. Remember you are only allowed one Special Vacation Payout between January 5th and November 5th and by taking a Special Payout you will forfeit any net earnings (interest) that would have been payable as part of the Annual Vacation Payout of December 1st.

If you have any questions, please contact the Fund Office: MINNESOTA LABORERS VACATION FUND

MINNESOTA LABORERS VACATION FUND C/O ZENITH AMERICAN SOLUTIONS 2520 PILOT KNOB ROAD, SUITE 325 MENDOTA HEIGHTS, MN 55120 (651) 256-1800

#### LABORERS HEALTH & WELLNESS CLINICS

The Laborers Clinics are a lot like your regular clinics, but with one important advantage: For all services delivered within the Laborers Clinic there is no cost to you. Medications that are provided as part of an inclinic visit are supplied at no cost. Vaccinations done at the clinics are available at no cost. It's a fully-staffed medical clinic that is provided to you and your dependents 18 months and older at absolutely no cost to you. The Laborers Clinics now have a Behavioral Therapist on staff to be seen virtual or in person. Call 952-687-8100 for virtual consultations or in person appointments.

#### **CLINIC LOCATIONS:**

1519 Central Parkway - Eagan, MN 55121 14665 Mercantile Drive N - Hugo, MN 55038 13785 Rogers Dr - Rogers, MN 55374

#### **CLINIC HOURS:**

Monday, Wednesday, Friday - 8:30 am to 5:00 pm Tuesday, Thursday - 9:30 am to 6:00 pm Saturday - 8:00 am to 11:30 pm

CINDY WILL BE OUT OF THE OFFICE ON MONDAY SEPTEMBER 15TH THROUGH FRIDAY SEPTEMBER 19TH. IF YOU NEED TO STOP IN TO THE OFFICE ON ANY OF THESE DAYS, YOU MIGHT WANT TO CALL AHEAD TO MAKE SURE LORNE OR JIM ARE IN!!!

#### **NEW PICK 3 GET 1 BEGAN APRIL 1, 2025**

Active and Retired Members complete three of the following tasks between 4/01/2025 and 03/31/2026 to receive your choice of a \$150.00 voucher good toward a pair of Red Wing Boots or a DeWalt Combo Kit.

- Preventive Physical
- Preventive Dental Visit (Required)
- MN Laborers Clinic Visit In-person or Virtual
- ◆ Flu Shot
- ♦ Attend Benefits Day
- ♦ Vision Exam

Note: Only health services rendered from 4/01/2025 through 3/31/2026 are eligible. Explanation of Benefits (EOB) that are provided by the service provider or health plan are required. Go to laborersfunds.org/pick -3-get-1 for more info.

#### **OFFICE HOURS**

Just a reminder - Cindy is in the office Monday thru Thursday 7:00 a.m. to 5:00 p.m. Lorne and Jim are in the office on Fridays unless they have a District Council Meeting. If you are stopping at the hall on Fridays you might want to call ahead to make sure Lorne and Jim are in.

## LYRA IS YOUR EMPLOYEE ASSISTANCE PROGRAM

YOU MATTER & YOUR'RE COVERED - As an eligible Participant in the MN Laborers Health Fund, there are Imental health resources available to you and your eligible family members. You don't have to face your troubles alone, no matter how big or small they may be. Help is readily available to support you through any challenges you may be facing.

How we think, feel, and act affects our everyday mood, physical health, work, and personal life. That's why, as part of your benefits package with the Minnesota Laborers Health and Welfare fund, you get access to Lyra, the first place to turn for better mental health.

With on-demand access to self-care resources, up to 8 no-cost coaching or therapy sessions - for you and eligible family members - and 24/7 support, we're always here for you. We can even prescribe or help you manage mental health medications, if needed.

Your Minnesota Laborers Health and Welfare-sponsored Lyra benefit (including 8 no-cost sessions) is available to: all active members, retirees, and their dependent household members-such as spouses/partners, children, and teens.

24/7 care, anywhere, Get fast in-person or virtual care, High-quality care, Diverse providers, 100% confidential

Want to learn more? Go to laborersfunds.lyrahealth.org, email care@lyrahealth.com, or call 1-833-597-2306 at lany time 24/7

#### **FREQUENTLY ASKED QUESTIONS**

# • How do I apply for my wage replacement payment from my Worker Wellness Program Account?

To submit an application for a wage replacement payment from your Worker Wellness Program ("WWP") Account you will need to register on Zenith's Participant Portal. Go to edge.zenith-american.com - click on login - click on participant edge - click on register and fill out all applicable information. Once you are registered and logged in you can select Worker Wellness Program under the menu to see the dollar amount you have available. Click on the application button and fill out the application to request your payment. The payment will be direct deposited into your bank account.

#### • Is it a requirement to be on the Out of Work List when I get laid off?

The State of Minnesota requires all Union Members to be on the Union's Out of Work List when they are laid off. This is a requirement in order to get paid unemployment. The Unemployment Office does audit our Out of Work List. If a Union Member who is collecting unemployment benefits is not on there, future benefits could be denied and past benefits might need to be paid back. The Out of Work list changes the 1st working day of every quarter. Your name does not automatically get carried over to the new list - you need to call in each quarter!

#### • Why am I getting charged a copay on my prescriptions?

There is a \$200 Calendar Year Deductible Per Participant for medical expenses, which includes prescriptions. Once this deductible has been met, Generic Drugs are covered at 100% (up to a 90-day supply at one time), Brand Drugs are covered at 80% (up to a 90-day supply at one time), and Specialty Drugs are covered at 80% (up to a 30-day supply at one time). The Calendar Year Major Medical Out-of-Pocket Maximum, which includes regular prescriptions, is \$4,000 Per Participant. The Calendar Year Specialty Prescription Out-of-Pocket Maximum is \$1,000 Per Participant.

A GOOD UNION MEMBER IS AN INFORMED UNION MEMBER!

NEXT UNION MEETING IS SEPTEMBER 9<sup>TH</sup> - 5:30 PM AT THE NEW HALL - FOOD IS PROVIDED

(REMINDER TO APPRENTICES: WHEN YOU ATTEND REGULAR UNION MEETINGS,
YOU WILL BE CREDITED TWO (2) TRAINING HOURS PER MEETING)