

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.



LiUNA!

Feel the Power

**MARCH 2026
NEWSLETTER**

SCHOLARSHIPS AVAILABLE

MN AFL-CIO SCHOLARSHIP - Five (5) \$1,000.00 scholarships will be awarded to 2026 graduating high school seniors who are Union Members or Dependents of Union Members. Four (4) of the scholarships will be granted to those who are going to college or community college in Minnesota and one (1) of the scholarships will be granted to a student who will be attending a trade school. The entry deadline is May 1, 2026. If you have any questions check out the website at www.mnafcio.org or contact Jessica Martin at 612-666-7106 or by email jmartin@mnafcio.org. We do have application forms at the Local.

LOCAL 405 SCHOLARSHIPS - The Local will be awarding four (4) \$350.00 scholarships to high school seniors graduating in 2026. Applicant must be a child of a Local 405 Member who is a Member in good standing. If anyone needs an application you can pick one up at the Local or give us a call and we can mail one out to you! The application needs to be turned in by June 5, 2026 and winners will be drawn by lot at the June 9, 2026 meeting. Winners will need to attend a meeting with a parent or guardian and have verification of their fall semester curriculum before receiving their scholarship.

-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 *		
LINE & GRADE 1	MAR 30 - APR 3	MON - FRI
ASB SUP REF W/MN	SEP 25	FRI
ASB SUP REF W/MN	OCT 16	FRI

CONDOLENCES

We would like to extend our condolences to the family of Lowell Kruger. Lowell died on Sunday March 8, 2026. Lowell was a Member of the Union for 53 Years and he will be greatly missed!!

MONTHLY DRAWING

The Members names drawn at the Regular Meeting March 2026 for \$150.00 were Jason Igou and Devin White. Neither were present to win. The drawing for April 2026 will be for \$175.00. The winners of the \$30.00 Apparel Gift Cards were Members Tyler Chamberlin, Erika Gamradt, Ken Long, and Nathan Reisdorf.

RETIREMENT

We would like to Congratulate Member Timothy Orbell on his recent retirement. Best of luck to you Timothy!!

LEVEL 2 APPRENTICE

We would like to Congratulate Members Zachary Athey, Jacob Hoerner, and Dennis Robinson on their successful completion of the Level 1 Construction Craft Laborers' Apprenticeship Program. Zachary, Jacob, and Dennis are now Level 2 Apprentices!!

LEVEL 3 APPRENTICE

We would like to Congratulate Member Jacob Stephas on his successful completion of the Level 2 Construction Craft Laborers' Apprenticeship Program. Jacob is now a Level 3 Apprentice!!

CINDY IS RETIRING EFFECTIVE SEPTEMBER 1, 2026 SO WE ARE LOOKING TO FILL HER POSITION AS OFFICE MANAGER. IF YOU KNOW OF ANY GREAT CANDIDATES PLEASE SPREAD THE WORD. THE JOB POSTING CAN BE FOUND ON OUR WEBSITE:
liunaminnesota.org/local405

OUT OF WORK LIST CHANGES APRIL 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. **IF YOU ARE ON UNEMPLOYMENT YOU ALSO NEED TO BE ON THE OUT OF WORK LIST!** The Unemployment Office does check our list occasionally. **THE LIST WILL CHANGE FOR THE 2ND QUARTER ON APRIL 1, 2026!** 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 2026:

- JANUARY 5, 2026
- APRIL 1, 2026
- JULY 1, 2026
- OCTOBER 1, 2026



ZONE 1	ZONE 2	ZONE 3	ZONE 4
DODGE	FILLMORE	LE SUEUR	FARIBAULT
GOODHUE	HOUSTON	RICE	FREEBORN
OLMSTED	WINONA	STEELE	MOWER
WABASHA		WASECA	



FOOD AND REFRESHMENTS

- THINGS TO DO! —**
- MN LABORERS CLINICS - HEALTH SCREENING
 - BENECARD - ASK A PHARMACIST
 - LYRA HEALTH - MENTAL HEALTH INFORMATION
 - ZENITH AMERICAN SOLUTIONS - BENEFIT QUESTIONS
 - DELTA DENTAL
 - BLUE CROSS BLUE SHIELD
 - VISION SCREENING
 - HEARING SCREENING
 - PODIATRY INFORMATION
 - PICK 3 ELIGIBLE
 - FEATURED SPEAKERS
 - KIDS ZONE
 - FACE PAINTERS
 - GREAT PRIZES!

SAVE THE DATE!
SATURDAY APRIL 18, 2026
8 AM - 1 PM JOIN US AT THE LABORERS TRAINING CENTER
 2350 MAIN STREET, LINO LAKES, MN 55038

YOUR HEALTH MATTERS!



Available to all eligible MN Laborers Health and Welfare Fund Participants.



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 in-clinic 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:

Mon, Wed, Fri - 8:30 am to 5:00 pm
Tues, Thurs - 9:30 am to 6:00 pm
Saturday - 8:00 am to 11:30 pm
Closed Sunday

PICK 3 GET 1 DEADLINE IS MARCH 31, 2026

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.

MN LABORERS HEALTH AND WELFARE FUND

The Calendar Year Deductible Per Participant will change from \$200 to \$300 effective January 1, 2026. Summary of Benefits and Coverage effective January 1, 2026:

- ◆ Deductible - \$300 per person
- ◆ Out-of-Pocket Limit for Medical & Prescription Drugs - \$4,000 per person
- ◆ Out-of-Pocket Limit for Specialty Drugs - \$1,000 per person
- ◆ Prescription Drugs after deductible has been met:
 - ⇒ Generic Drugs - Fund pays 100%
 - ⇒ Brand Drugs - Fund pays 80%
 - ⇒ Specialty Drugs - Fund pays 80%
- ◆ Dental Care - \$3,100 family maximum per calendar year; \$850 annual orthodontia maximum up to \$2,550 per lifetime
- ◆ Vision Care - \$750 maximum benefit in two-calendar-year period beginning with odd year - 2025-2026, 2027-2028, etc.

To see the full list of the Summary of Benefits and Coverage go to your edge participant portal and click on documents - summary of benefits and coverage.

A GOOD UNION MEMBER IS AN INFORMED UNION MEMBER!
NEXT UNION MEETING IS APRIL 14TH - 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)

STEP BY STEP INSTRUCTIONS ON HOW TO OPEN YOUR PARTICIPANT EDGE PORTAL. IF YOU HAVE ANY PROBLEMS PLEASE CALL THE MN LABORERS FRINGE FUNDS AT 651-256-1800.

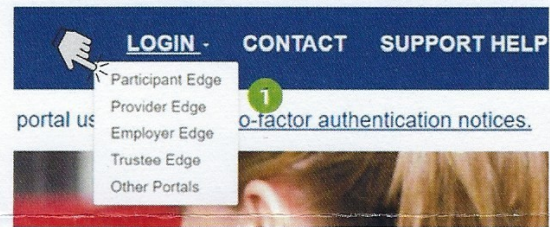


DISCOVER ONLINE RESOURCES ON THE PARTICIPANT EDGE PORTAL

Participant Edge enables you to access and oversee your Plan details furnished by the Fund. Follow this guide to begin exploring and utilizing the various features.



- 1 Use the following URL to access the Edge Hub, where you can create an account after following the prompts for Participant: edge.zenith-american.com. Select "Participant" from the Login drop-down menu.
 - The next time you use your portal, you will be prompted to use a second form of authentication (see step 5).



- 2 If you are a new participant or have not yet set up an account: Click on the **Register** button and fill in the necessary details on the next screen.
 - ****TIP:**** Ensure that the name you provide matches the one we have on record for you. For instance, if your full name is William but you are commonly known as Bill, try both variations if the first attempt is unsuccessful.

PARTICIPANT EDGE LOGIN

First Time User? **2**

All first time users must "Register" in order to create a username, password and setup your security questions and answer.

Welcome back!

Please enter your Username and Password (or SSN and PIN Number) to view the status of your application.

USERNAME

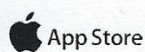
PASSWORD

3 Forgot Password, Register

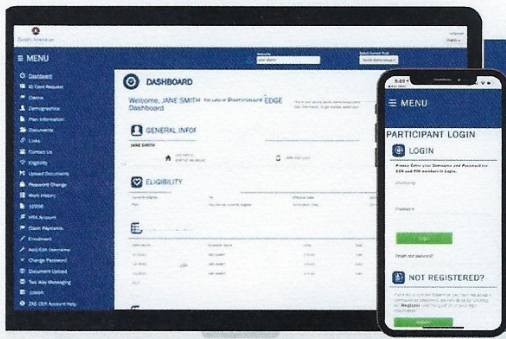
SUPPORT HELP

- 3 If you forgot your Username or Password, click on the "Forgot password?" link and fill in the requested information.

- 4 Get the **Participant Edge Mobile app** from the App Store or Google Play. Use your regular login credentials to access it anytime.



- 5 You will be prompted to use **two-factor authentication** when logging into your portal.
 - **What is this?** Two-factor authentication adds extra security to your account by requiring a second factor, such as a code sent to a mobile device or email.
 - Click [HERE](#) to watch the **help video**, or scan the QR code



Your portal is provided by Zenith American Solutions, the third-party administrator responsible for administering your benefits.

For account setup, login issues, or difficulty retrieving your credentials, please reach out to your dedicated Customer Care team using the phone number on your Member ID card or located within your Summary Plan Description (SPD).

**LYRA IS YOUR EMPLOYEE
ASSISTANCE PROGRAM**

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. 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 any 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.

◆ **How do I apply for Minnesota Paid Leave?**

The Union does not take care of the Minnesota Paid Leave Applications. To receive payments for the Minnesota Paid Leave, you must apply directly to the State of Minnesota and be approved for leave. To be approved, you must experience an event that qualifies for Paid Leave and have your need for leave certified by a professional. Go to paidleave.mn.gov for more information and to apply for benefits.

◆ **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 \$300 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.