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@local405mn.com
Website: www.liunaminnesota.org/local405
Union Meeting 2nd Tuesday of each month @ 5:30 p.m.
Office Hours: M-Th 6:30am-5:00pm Fri 6:30am-4pm



LiUNA! LOCAL 405
Feel the Power

NOVEMBER 2026 NEWSLETTER

MONTHLY DRAWING

The Members' names drawn at the Regular Meeting November 2026 for $350.00 were Wayne Patterson and Andrew Yust. Neither were present to win. The drawing for December 2026 will be for $375.00. The winners of the $30.00 Apparel Gift Cards were Members Ivan Ponce, Tomas Vargas Jr, Elliana Bruske, and Stevie Jostock.

WORKING DUES INCREASE

Working dues will increase on January 1st, 2027.

- $0.05 per hour for Wells Concrete
- $0.20 per hour for all others

LEVEL UP APPRENTICES

We would like to Congratulate Members Christian Miller, Dustin Twing, and Jordan Glomski on the successful completion of Level 1 Construction Craft Laborers' Apprenticeship Program. Christian, Dustin, and Jordan are now Level 2 Apprentices!

Congratulations are also going out to Members Edgar Nunez, Muhammad Bush, Tonia Kruger, and Jacob Hoerner on the completion of Level 2 Construction Craft Laborers' Apprenticeship Program. Edgar, Muhammad, Tonia, and Jacob are now a Level 3 Apprentices!

A GOOD UNION MEMBER IS AN INFORMED UNION MEMBER!
NEXT UNION MEETING IS DECEMBER 8TH - 5:30 PM AT THE HALL - FOOD IS PROVIDED
(REMINDER TO APPRENTICES: WHEN YOU ATTEND REGULAR UNION MEETINGS, YOU WILL BE CREDITED TWO (2) TRAINING HOURS PER MEETING)

JOURNEYWORKER

We would like to Congratulate Member Bryce Hayes and Jacob Stephas on the successful completion of the Construction Craft Laborers' Apprenticeship Program. Bryce and Jacob are now Journeyworkers!

TEXTING



We can now text out of MTP!! The text will start with "Local 405:" If you have any doubts about the information, please call the office: 507-282-2349
Opting out of texting will remove you permanently from any other texts or announcements.



HOLIDAY HOURS

The office will be closed on November 26 and 27th for Thanksgiving. We will also be closed on December 25th for Christmas and January 1st for New Years Day.
We hope you enjoy time with your families during the holidays!

WEBSITE UPGRADES



Upgrades are under way on our website!

- Spanish version! Click the globe in the upper right side to switch languages.
- Soon you will be able to pay your dues and have recurring payments on your credit/debit card! Stay tuned for the Go-Live date!

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 challenge you may be facing.

How we think, feel, and act affect 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



OUT OF WORK LIST CHANGED OCTOBER 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 CHANGED FOR THE 4TH QUARTER ON OCTOBER 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.- 4:00 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:

- **OCTOBER 1, 2026**
- **JANUARY 4, 2027**
- **APRIL 1, 2027**



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

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

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.



(TENTATIVE)
-2027 CLASSES BEING HELD IN ROCHESTER-
All Classes will be held at our Hall - 1838 2nd Ave SE

*Call the Training Center 1-651-653-6710 to register *

BLUEPRINT READING	JAN 18 - JAN 22	MON - FRI
SAFETY WEEK	FEB 15 - FEB 19	MON - FRI
ORIENTATION	FEB 18	THU - 5:00PM
LINE & GRADE 1	APR 5 - APR 9	MON - FRI
ASB SUP REF WI/MN	SEPT 24	FRI
ASB SUP REF WI/MN	OCT 15	FRI

NEW PICK 3 GET 1 STARTED APRIL 1, 2026

Active and Retired Members complete three of the following tasks between 4/01/2026 and 03/31/2027 to receive your choice of a $150.00 voucher good toward a pair of Red Wing Boots or a DeWalt 3 Speed Cordless Oscillating Multi-Tool 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 4/01/2026 through 3/31/2027 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.

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.



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

Zenith American SOLUTIONS®
A HARBOUR BENEFIT HOLDINGS COMPANY

DISCOVER ONLINE RESOURCES ON THE PARTICIPANT EDGE PORTAL

SCAN ME

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.**



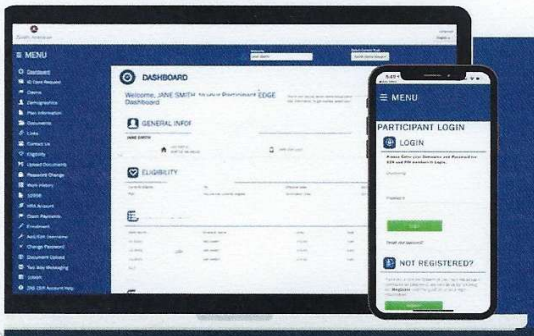
3. If you forgot your Username or Password, click on the "Forgot password?' link and fill in the requested information.

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

App Store Google Play

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**

PLAY VIDEO



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).

www.edge.zenith-american.com | www.zenith-american.com

© Zenith American Solutions, Inc. 2024. All rights reserved.