

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

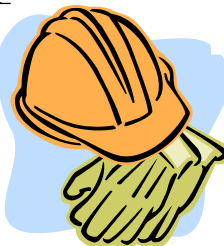
Jim's Cell 507-910-4822

Email: local405@locallabors405.com

Website: www.liunaminnesota.org/local405

Union Meeting 2nd Tuesday of each month @ 5:30 p.m.

LiUNA!



**SEPTEMBER 2025
NEWSLETTER**

OUT OF WORK LIST CHANGES 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 WILL CHANGE FOR THE 4TH QUARTER ON OCTOBER 1, 2025!** 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	



FLU SHOT CLINIC



TUESDAY OCTOBER 14TH - 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 30th 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.

LEVEL 2 APPRENTICE

We would like to Congratulate Members Zachary Bostelman, David Hanson, and Kelly Quiram on their successful completion of the Level 1 Construction Craft Laborers' Apprenticeship Program. Zachary, David, and Kelly are now Level 2 Apprentices!!

JOURNEYWORKER

We would like to Congratulate Members Nazareno Castro, Kevin Henderson, Blake Neumann, and Tyler Walker on their successful completion of the Construction Craft Laborers' Apprenticeship Program. Nazareno, Kevin, Blake, and Tyler are now Journeyworkers!!

MONTHLY DRAWING

The Members name drawn at the Regular Meeting September 2025 for \$50.00 was Alan Flickinger. He was present to win!! The drawing for October 2025 will be for \$25.00. The winners of the \$30.00 Gift Cards were Members Eastan Brown, Ed Drake, Ken Long, and Nolan Zimny.

-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	OCT 17	FRI
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-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)

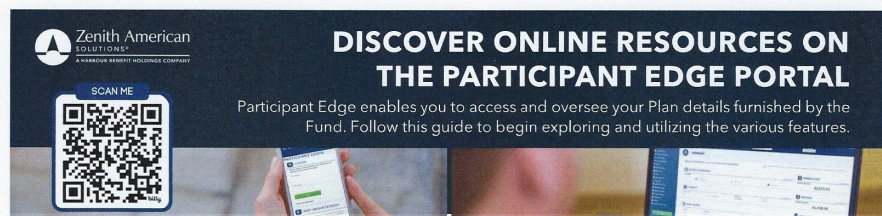
ICRA	JAN 19 - 20	MON - TUE
EXC. SAFETY/CONF. SPACE	JAN 21	WED
CPR/FIRST AID	JAN 22	THU
SAFETY WEEK	FEB 16 - 20	MON - FRI
ORIENTATION	FEB 19	THU - 5:00 PM
LINE & GRADE 1	MAR 30 - APR 3	MON - FRI
ASB SUP REF WI/MN	SEP 25	FRI
ASB SUP REF WI/MN	OCT 16	FRI

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

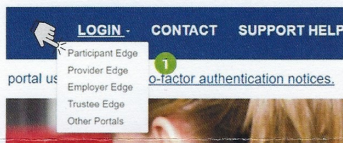
ANNUAL VACATION PAYOUTS: The Vacation Fund is transitioning to online distribution of your Annual Vacation Fund Balance Statement through Participant Edge -you will no longer be receiving it by mail. In addition, the application for your Annual Payout will need to be filled out online through Participant 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.**

SPECIAL VACATION PAYOUTS: 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. **The last day you can submit your Special Vacation Payout Request for this year is October 22nd for a November 5th Payout.**

If you have any questions, please contact the Fund Office: MINNESOTA LABORERS VACATION FUND
C/O ZENITH AMERICAN SOLUTIONS
2520 PILOT KNOB ROAD, SUITE 325
MENDOTA HEIGHTS, MN 55120
(651) 256-1800



- 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).

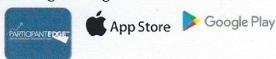


- 2 If you are a new participant or have not yet set up an account: Click on the **Register** button and fill in the necessary details on the next screen.
 - ****TIP:**** Ensure that the name you provide matches the one we have on record for you. For instance, if your full name is William but you are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

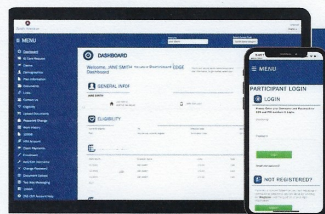


- 5 You will be prompted to use **two-factor authentication** when logging into your portal.
 - **What is this?** Two-factor authentication adds extra security to your account by requiring a second factor, such as a code sent to a mobile device or email.
 - Click [HERE](#) to watch the **help video**,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



STEP BY STEP INSTRUCTIONS ON HOW TO OPEN UP YOUR PARTICIPANT EDGE PORTAL!! THESE WERE ALSO MAILED OUT TO YOU FROM THE MINNESOTA LABORERS FRINGE FUNDS!!



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

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.

♦ 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.

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.

A GOOD UNION MEMBER IS AN INFORMED UNION MEMBER!
NEXT UNION MEETING IS OCTOBER 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)