

HEALTHCARE BENEFITS GUIDE



HEALTH AND WELFARE FUND

Laborersfunds.org



FOR MORE
INFORMATION
SCAN QR CODE.





LABORERS FAMILY CLINICS

POWERED BY  HealthPartners®

NO COST!

MINNESOTA LABORERS HEALTH & WELLNESS CLINICS.

No bills. No invoices. No EOBs.



HUGO CLINIC

14665 Mercantile Drive N.
Hugo, MN 55038

HOURS

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



ROGERS CLINIC

13785 Rogers Dr.
Rogers, MN 55374

HOURS

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



EAGAN CLINIC

1519 Central Parkway Suite 110
Eagan, MN 55121

HOURS

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



When calling to make an appointment, please identify yourself as a MN Laborer's participant making an appointment for one of the Laborer's Health and Wellness Clinics in Hugo, Rogers, or Eagan.



VIRTUAL APPOINTMENTS

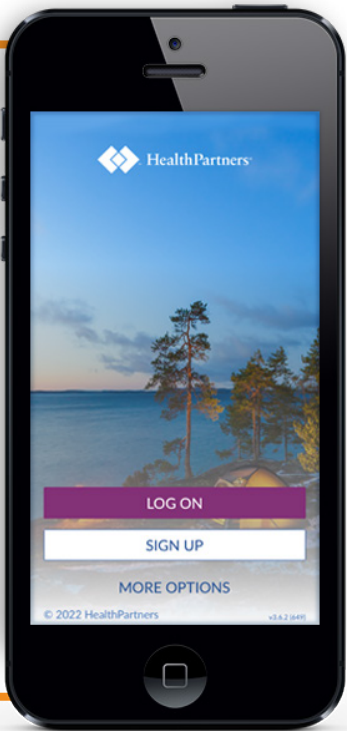
Manage your health care from anywhere, at any time with **myHP**.

MINNESOTA LABORERS HEALTH & WELLNESS CLINICS

- 35 Common Prescriptions & Mail Order
- Preventative Care
- Lab Tests
- Cold-Flu-Covid
- Seasonal Allergies
- Sinus Infections
- Strep Throat
- Ear Infections
- Minor Injuries
- Immunizations
- Sexual Health
- Gastrointestinal Issues
- Chronic Condition Management
- Virtual Appointments

IT'S ALL ON YOUR MOBILE PHONE!

1. Download the **MyHP App** onto your smart phone or home computer.
2. Select the **SIGN UP** button to create an online account.
3. You will need your identification number from your Minnesota Laborers insurance card.
4. Enter your information.



NO COST, HIGH-QUALITY HEALTHCARE FOR OUR ELIGIBLE PARTICIPANTS.

SCHEDULE AN APPOINTMENT BY
PHONE 952-687-8100
laborersfunds.org

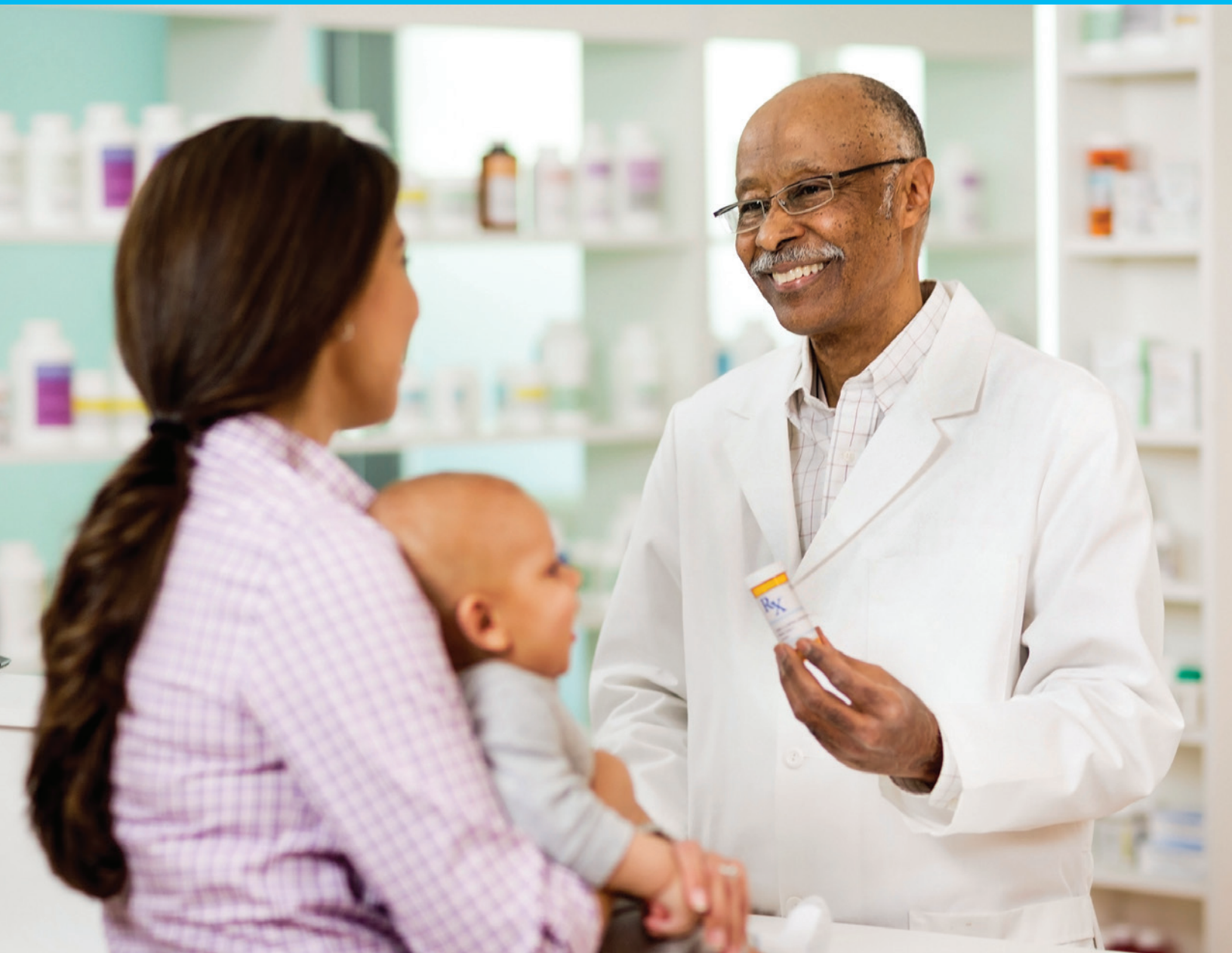
Appointment Desk Hours:
Mon-Fri: 7:00AM-9:00PM
Saturday: 7:00AM-5:00PM
Sunday: 7:00AM-5:00PM



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PHONE 952-687-8100
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Appointment Desk Hours:
Mon-Fri: 7:00AM-9:00PM
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Sunday: 7:00AM-5:00PM





**SIMPLY FILL OUT AND MAIL BACK FOR
PRESCRIPTION DRUG REIMBURSEMENT!**

Pharmacy Made Easy!



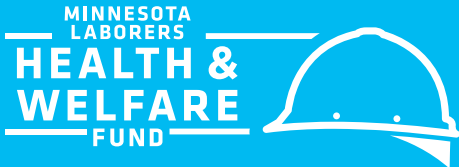
The Minnesota Laborers Health and Welfare Fund uses BeneCard PBF as its Pharmacy Benefits Manager.

The Fund is a Cash and Carry benefit.

For conventional drugs, present your Minnesota Laborers Health and Welfare Fund ID card at a network pharmacy, you pay 100% of the discounted cost of the drug, and are responsible for submitting receipts to the Fund office for reimbursement.

Contact BeneCard at 1-888-907-0070 for specialty medications - certain high cost drugs which are often injected or infused. You must use BeneCard's designated specialty pharmacy. BeneCard will process the claim. You need to submit documentation to the Fund office.

Call us today at:
1-888-907-0070



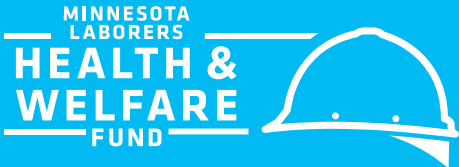
Prescription Drug Reimbursement Process!

At the pharmacy, you will be responsible to pay for 100% of the discounted price for the Prescription drug(s). You must then submit an original copy of the register receipt and bag receipt in the Reimbursement Envelope.

The Reimbursement Envelope must be mailed to the Fund Office c/o Zenith-American Solutions where your reimbursement will be processed. Most reimbursements will be processed and you will receive a check in approximately 15 business days.

NOTE: You will be reimbursed according to the benefit schedule included in the Summary Plan Description.

Call the Fund Office with questions at:
651-256-1800





Oral Health!

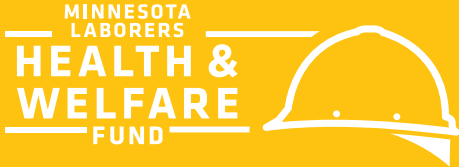


The Minnesota Laborers Health and Welfare Fund uses Delta Dental of Minnesota as its Dental Preferred Provider network.

Go to www.deltadentalmn.org/find-a-dentist to find a dentist who participates in the Delta networks. You may choose providers from either the PPO or Premier network; however, your cost may be lower if you select a dentist who participates in the PPO network. You may use a dentist who does not participate in the Delta Dental networks; however, your costs are likely to be higher if you use a non-participating dentist.

Present your Minnesota Laborers Health and Welfare Fund ID card at a participating dental office. The provider will submit the claim to the Fund office on your behalf. Remember that most preventative dental services are covered at 100% of the allowable charge. Annual preventative dental care is very important to your overall health and well-being.

Call us today at:
651-256-1800



Vision!

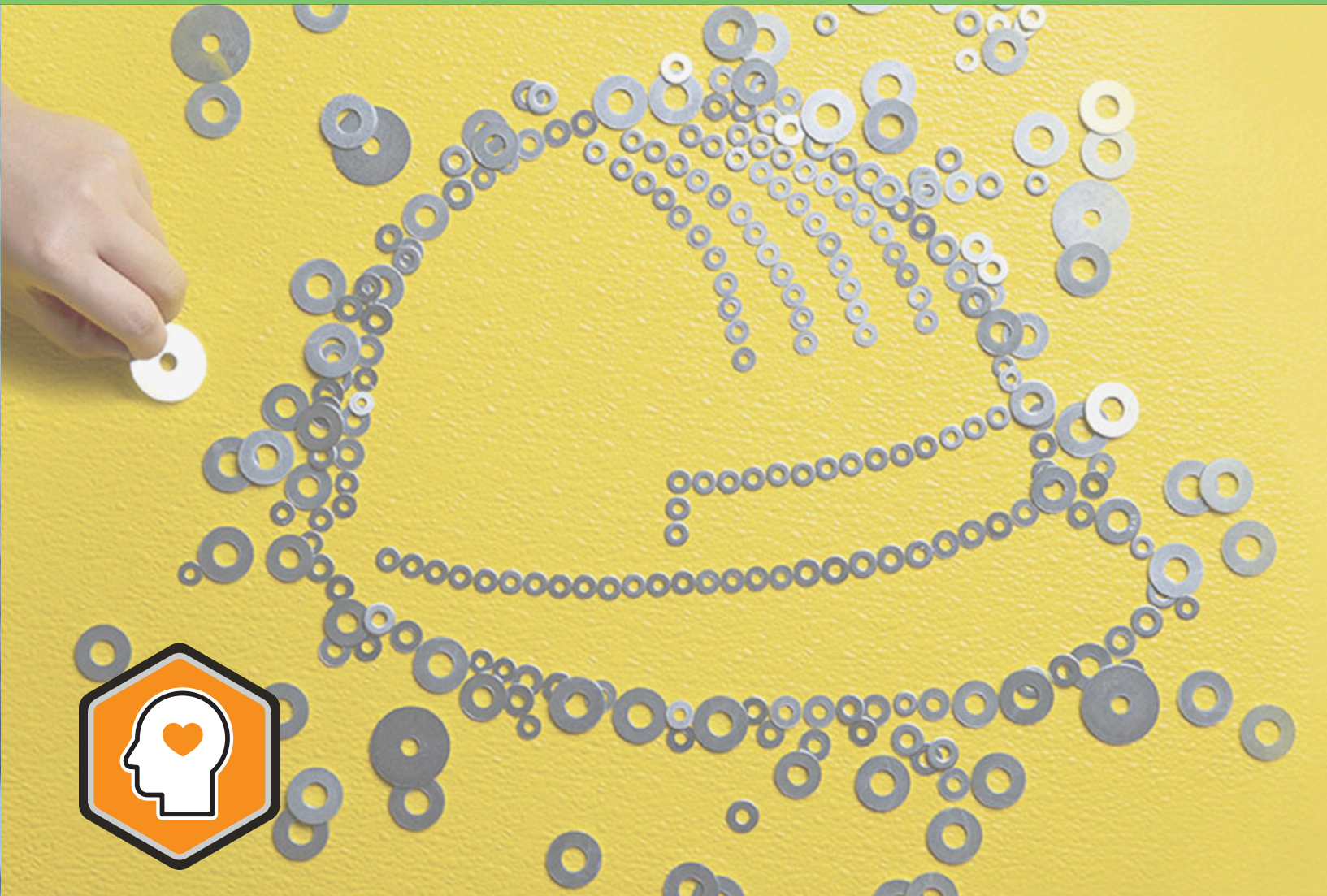
The Minnesota Laborers Health and Welfare Fund has a vision benefit that provides for \$750 per person every 2 years.

It's important to note that the maximum per person resets on odd years (example \$750 for calendar years 2023-2024 and then a new \$750 max beginning 2025-2026).

You can seek care from any vision provider. If the provider is in network with BlueCross BlueShield, your vision-related claims will be electronically billed and paid by the Fund Office. If the vision provider is not a network provider, submit your itemized receipt and claim details to the Fund Office for reimbursement.

Call us today at:
651-256-1800





It's OK to Talk, People Care!



You and your eligible dependents of **Locals 563 & 405** have access to an Employee Assistance Program that is just a phone call or click away. Get help with almost any of the following by visiting: myassistanceprogram.com/sandcreek

Services include these and more:

- Mental Health
- Depression
- Suicide
- Teen Issues
- Tobacco Cessation
- Relationship Counseling
- Drug/Alcohol Abuse
- Financial Advice
- Legal Concerns



Call us today at:
888-243-5744



It's OK to Talk, People Care!



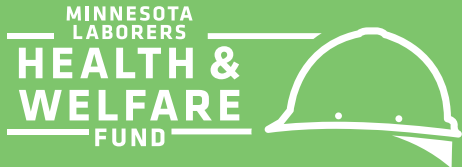
You and your eligible dependents of **Locals 1091 & 1097** have access to an Employee Assistance Program that is just a phone call or click away. Get help with almost any of the following by visiting: startwithteam.com

Services include these and more:

- Mental Health
- Depression
- Suicide
- Teen Issues
- Tobacco Cessation
- Relationship Counseling
- Drug/Alcohol Abuse
- Financial Advice
- Legal Concerns



Call us today at:
888-243-5744





Help When You Need It!

If you have an injury or illness (excluding worker compensation injuries) and are unable to work, the Fund provides a weekly short-term benefit. **The weekly benefit is for a maximum of 13 weeks per disability.**

The fund will also credit your hour bank during such period of disability. Please refer to your Summary Plan Description for benefit amounts and limitations.

Call us today at:
651-256-1800



Help Protect Your Family's Future!

The MN Laborers Health Fund provides Life Insurance, Accidental Death, and Dismemberment Benefits for eligible participants.

 **Please refer to your Summary Plan Description for benefit amounts and limitations.**

Call us today at:
651-256-1800



YOUR HEALTH MATTERS!



Pick 3, Get 1

COMPLETING YOUR PICK 3 IS AS EASY AS 1-2-3

Be ready for wherever your adventures lead, with preventative health care. When you complete 3 of the approved tasks, you'll receive a voucher good toward a pair of **RED WING BOOTS** or your award item.

PREVIOUS AWARDS HAVE INCLUDED:

Red Wing boot voucher for \$150, soft sided cooler, Liuna branded apparel, and more!



*Active or Retiree members only, must be eligible for MN Laborers Health and Welfare Coverage. All E.O.B's and certificates of accomplishment must be submitted to the Fund and postmarked before March 31st.



Participant Edge is a convenient portal, specifically customized to provide you with the tools needed to view and manage your plan information.

INFORMATION ACCESS:

1

Easily access the site online through the secure Participant Edge URL:

edge.zenith-american.com



Or

2

Follow the login link found on the Zenith American Solutions website:

zenith-american.com



Or

3

Download Participant Edge Mobile Application:



LOGIN TO VIEW:

1. Contribution History by Fund(s)
2. Participant and Dependent Information
3. Eligibility and Beneficiary Information
4. Work History and Pension Credits by Year
5. Pension Information and Estimated Pension Benefit
6. Documents and Links to Plan Vendors
7. Download Reports as PDFs (Work History Report, Etc.)



CALCULATE ESTIMATED PENSION BENEFIT

The Pension Calculator is a helpful planning tool that lets you create an estimated monthly pension benefit.

Just input your estimated date of retirement and complete the form questions.

Register





Contact

FOR CLAIMS AND ELIGIBILITY
Zenith American Solutions
Call: 651-256-1800
Visit: edge.zenith-american.com

TO LOCATE AN ELIGIBLE FITNESS CENTER OR TO ENROLL
Healthy Contributions
Visit: www.healthycontributions.com

TO TALK WITH AN EMPLOYEE ASSISTANCE COUNSELOR
NOTE: FOR LOCALS 563 & 405 ONLY.
Sandcreek EAP
Call: 1-888-243-5744
Visit: myassistanceprogram.com/sandcreek

TO LOCATE AN IN-NETWORK MEDICAL PROVIDER
BlueCross BlueShield of MN
Call: 1-800-810-2583
Visit: www.bluecrossmnonline.com

TO LOCATE A IN-NETWORK DENTAL PROVIDER
Delta Dental
Visit: www.deltadentalmn.org/find-a-dentist

NOTE: FOR LOCALS 1091 & 1097 ONLY.
TEAM
Call: 218-727-8589
Visit: startwithteam.com



LABORERS WEBSITE
Visit: laborersfunds.org

A Network That Works!

With BlueCross BlueShield (BCBS), you have access to nearly all hospitals and physicians in Minnesota and to the BlueCard network throughout the country.

To locate your care providers in the BCBS network or to find a provider, visit:

www.bluecrossmnonline.com



Call us today at:
1-800-810-2583



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OR SCAN THE QR CODE TO SCHEDULE ONLINE.



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LABORERS HEALTH & WELLNESS

