

# OLFBP



Ohio Laborers' Fringe Benefit Programs Newsletter

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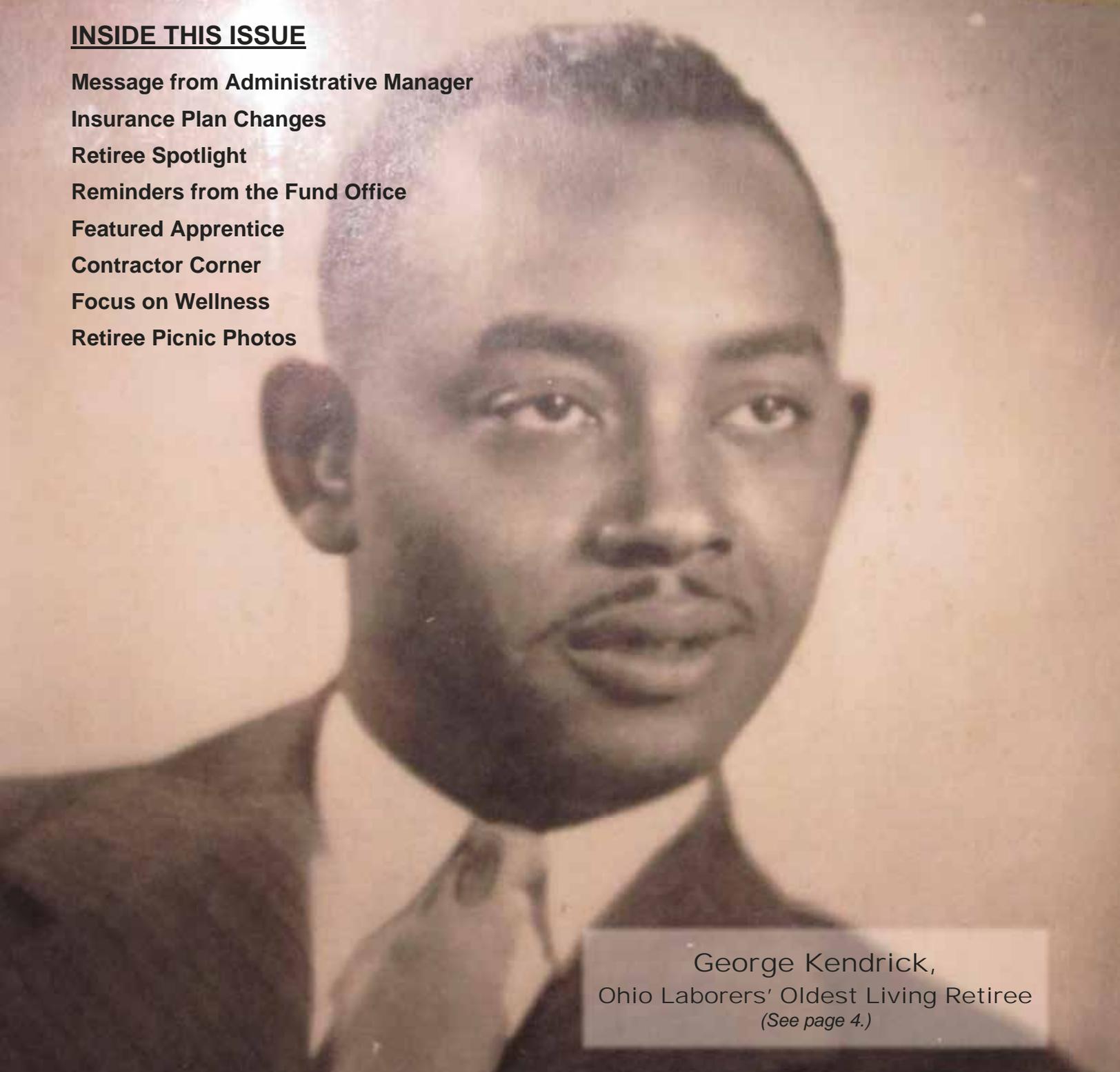
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George Kendrick,  
Ohio Laborers' Oldest Living Retiree  
*(See page 4.)*



## MESSAGE FROM THE ADMINISTRATIVE MANAGER

### Obamacare is here . . . now what?

As you have probably heard by now, the major provisions of the Affordable Care Act (commonly referred to as Obamacare) are set to kick in on January 1, 2014. The latest challenges to the implementation have centered around the enrollment process and the near-complete failure of the website that handles them. It looks like those problems have been addressed and people can finally get access to the Insurance Marketplace through [www.healthcare.gov](http://www.healthcare.gov). But what does all of that mean to Laborers, to signatory contractors, and to the OLDC-OCA Insurance Fund?

One of the provisions of the law that has been delayed for a year is the “Employer Mandate.” This part of the law essentially penalizes employers that do not provide adequate, affordable health care coverage for their employees. But the mandate didn’t apply to contractors signatory to a collective bargaining agreement – at least with regard to any employee subject to the collective bargaining agreement (i.e. laborers or other trades). As long as a contractor makes contributions to a qualified health and welfare fund in accordance with the collective bargaining agreement, that contractor will be in compliance with the “Employer Mandate” for those employees. Where it does affect contractors is with regards to their “non-bargaining unit” employees (i.e. office professionals, salaried workers, etc.). Any employer with at least 50 such employees will have to provide affordable health care to those persons – or face a penalty starting January 1, 2015.

For Laborers, the biggest effect the law will have starting January 1, 2014 is the “Individual Mandate.” The law basically requires you to provide adequate insurance coverage for you and your dependents. For any month you do not provide such coverage, you may be subject to a penalty. For many Laborers, coverage under the OLDC-OCA Insurance Fund is lost at some point in the winter months. Others may lose coverage at some point during the year for other reasons – lack of work or injuries resulting in the inability to work are the most common reasons. If you find yourself in one of these circumstances, please be aware that you may need to seek out insurance coverage for yourself and your dependents.

One option you will have for insurance coverage is through the Fund’s COBRA plan – you can buy the Insurance hours you need to remain eligible for up to twelve months. After that, insurance coverage will be available for an additional six months at the standard COBRA rate. Another option you will have is to participate in the insurance Marketplace offered at [www.healthcare.gov](http://www.healthcare.gov). Once you enter your information, you can browse a number of different plans and options that are available to you.

If you find yourself without coverage, I encourage you to do some research to find a plan that is right for you. It may make the most sense to maintain your coverage through the OLDC-OCA Insurance Fund by paying your COBRA premiums. On the other hand, you may be eligible for government-subsidized coverage through the Marketplace. Either way, it may make more sense to spend dollars on insurance coverage than to face the penalties handed down under the law by not providing coverage.

If you have any questions about the Affordable Care Act and how it can affect you, please don’t hesitate to call the OLFBP Fund Office and talk to a representative. We will do our best to answer all of your questions.

Have a safe and enjoyable holiday and new year!

*Matt Archer*

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# INSURANCE PLAN CHANGES

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The Board of Trustees for the OLDC-OCA Insurance Fund recently approved the following Plan changes:

## Clinical Trials

The Affordable Care Act (ACA) prohibits a group health plan (1) from denying a qualified individual from participating in an approved clinical trial with respect to the treatment of cancer or another life-threatening disease or condition; (2) from denying, limiting, or imposing additional conditions on the coverage of routine patient costs for items and services furnished in the connection with participation in the trial; and (3) from discriminating against the individual on the basis of the individual's participation in the trial. Due to this provision of the ACA, the following General Plan Exclusions and Limitations in the Summary Plan Description have been updated effective January 1, 2014 as follows:

- Exclusion #4: Experimental or Investigational drugs, devices, medical treatments, or procedures, *except where costs for these items and services are provided in connection with participation in a clinical trial and federal law requires these items and services be covered.*
- Exclusion #84: Services, supplies, or other expenses associated with a clinical trial program, *unless the Fund is prohibited from denying coverage for such services, supplies, or other expenses under federal law.*

## Retirees and Dependents of Retirees Under Age 65 and Medicare Eligible Moving to NEBCO

Effective January 1, 2014, retirees and dependents of retirees who are under age 65 and Medicare eligible will be moving from Anthem to NEBCO/Monumental Life for their secondary coverage for medical claims. Any member or dependent who is affected by this change, should have already been contacted by direct mail from both the OLFBP Fund Office and NEBCO/Monumental Life. If you are not familiar with NEBCO/Monumental Life, they already handle the secondary medical claims for retired members and their dependents over age 65.

## Orchard Specialty's Bridge Program

The OLDC-OCA Insurance Fund launched a new cost savings program in coordination with Orchard Specialty's Bridge Program as of December 1st, 2013. Many high dollar specialty medications have manufacturer sponsored co-pay programs that help reduce the cost of the medication. The Bridge Program is designed to help both members and the Fund take advantage of these savings opportunities. **Any member who is taking a medication in the Bridge Program will be contacted directly by Orchard Specialty** both in writing and via the phone to help explain the details of the program and assist with enrollment.



Welcome to OLFBP's newest employee, **Eric Williams**. He will be working in the Insurance Department - replacing **Stephanie Butler** who recently retired after over 22 years of service. Best wishes to Stephanie, and welcome to the team Eric.



# RETIREE SPOTLIGHT

## GEORGE KENDRICK - LOCAL 500

The wear and tear that construction work puts on the average laborer has led to a common belief that laborers don't often live long after retirement. No one told that to George Kendrick. **At 101 years young, George is the oldest living retired Ohio Laborer.** Born during the Presidency of Ohioan William Howard Taft, George has lived through 18 presidents, the Great Depression, and two World Wars, to name a few. The path he took to get to where he is today took many turns, but ultimately he is very happy with how his life has turned out.

One of 18 siblings, George was born in Tennessee in 1912 and raised by his grandmother. At an early age he started developing a good work ethic. ***"I just always wanted to work."*** So George dropped out of school in the 4th grade to start working and earning money in the fields. Once work in the area started getting slow, George followed the work to Indiana and lived and worked there for about 10 years. When work there began to dry up too, George decided to move elsewhere. He had a brother who lived in Toledo who told him of the abundance of work through the Laborers' Union in the area. In 1947, George packed his bags, moved to Toledo, and immediately signed up with Laborers' Local 500.

Laboring in 1947 was nothing like it is today. There wasn't a Laborers' Training Center (opened in 1976) or an apprenticeship program (started in 2004). George, like all laborers, had to learn on the job. Fortunately, he took to laboring like a fish to water. He only needed to be told one time how to complete a task and he would have it committed to memory. He was so good at picking up how to do jobs that contractors started sending their new hires to George to learn. Some learned faster than others, but he defi-

nately preferred the type of laborer who worked hard but didn't pick up things right away rather than someone who may have had a higher skill level with a bad work ethic. *"New guys wouldn't always catch on right away, but I could tell who the hard workers were, and we would always find a place for them,"* George said. Eventually, George used his knowledge and abilities to become a foreman for many different contractors.

The safety standards (that laborers today may take for granted) are also a big change from what George experi-



Mr. Kendrick several years ago.

enced. All of the courses at the Laborers' Training Center place an emphasis on proper technique and safety, but those courses weren't available during most of George's laboring career. Similarly, equipment used today to make certain tasks easier were not as readily available or even invented in George's day. *"We had to carry in or wheelbarrow all of our material by hand and used shovels a lot more."*

In January 1977, at the age of 64, George elected to retire and start drawing his pension. After all, he had worked for over 50 years, 30 of which was through Local 500. That was enough, or so he thought. That decision lasted all of 3 months. For the first time in his life he wasn't working, and he didn't like it. So he went back to work in April 1977 for Songer Construction. Most laborers who suspend their pension to return to work tend to do it only for a short period of time, some for only a couple months. Not George. He continued working part time for several years and drawing his pension during the months he was laid off, as is allowable under the pension rules. Then, in 1988, the Internal Revenue Service created a rule that allowed retirees over 70 ½ years old to work without limitations and still draw their pensions. George no longer had to inform the pension office to stop or start his pension based on when he worked. He could do both! George finally hung up his work boots for good in 1995 at the young age of 83 after working for RMF Industrial Construction.

Even as a full time retiree, George has kept busy over the last 18 years. He tended to his garden, did side projects around his house, and was still active with Local 500. In 1997, George became a Gold Member, reserved for 50-year members, which meant he no longer was required to pay dues. Although he recently had to give up driving, George still gets around as best as he can, whether that be for Church functions or events through the Union Hall. Last year, his 100th birthday was highlighted by a letter of congratulations from President Obama, that George has framed and hanging on his living room wall.

What does George believe to be the key to his longevity? It's partly genetic, he says. His father lived to be 97 years old, and although all his siblings have passed away, many of them lived well into their 80's. He also believes it's partly due to how he's lived his life. He never



101 Years Young - George Kendrick  
The Senior Ohio Laborer

smoked, didn't drink to excess, and his work ethic allowed him to stay in shape for his entire life. He was also never concerned with having the flashiest or most expensive things. He paid off his mortgage five years after he bought his house and has lived in that same house for over 40 years. He was also very kind to people and has been amazed by the kindness that others have bestowed onto him in his later years. His advice to the young generations of laborers is simple: ***"Go to a job to do work. It isn't a place to play. Live a good life. Take care of yourself. Treat people with respect."*** But just maybe his longevity is due to the fact that he has only had 25 birthdays. George was born on February 29, 1912 - Leap Day.

Thank you Mr. Kendrick for your hard work and dedication to the Laborers. If not for you and your peers, we (Ohio Laborers) would not be in the fortunate position we are today.

# Reminders from the



# Fund Office

## Smoking Cessation Medications Covered

As part of Health Care Reform, both over the counter and prescription smoking cessation medications are covered at 100% through your prescription drug benefit. To get the over the counter drugs at no cost, you must have a prescription for them. Additionally, you should discuss with your doctor or pharmacy the generic options available.

## Retirement Counseling

If you are thinking about retiring, you should set up a benefit counseling session. A representative from the OLFBP Fund Office will meet with you at your Local to explain the different options available and answer any questions you may have.

During the session, the representative will explain your options, answer any related questions, and assist you in completing all of the forms needed to commence retirement and retiree insurance. You should try to meet with the counselor approximately 90 days before you wish to receive your first pension check. **You do not have to wait**

**until you quit working to apply for a pension benefit.**

If you are married, you are encouraged to bring your spouse to the meeting since some forms may require your spouse's signature. Additionally, the following documents will be needed to get your pension benefit started:

- Birth Certificate
- Spouse's Birth Certificate (*if married*)
- Marriage Certificate (*if married*)
- Divorce Decree including any attached separation agreement (*for any/all previous spouses*)
- Estimate of Benefits from Social Security (*if interested in Social Security leveling options*)
- A blank voided check to get your direct deposit set up (*or your account and routing numbers for your savings account if applicable*)
- DD214 form (*if you served in the military during your laboring career*)

If you are interested in an appointment, you should contact OLFBP at (800) 236-6437 to schedule.

## Mandatory Mail Order

If you take a prescription for a chronic condition (generally referred to as maintenance medication), you will be required to use the mail order pharmacy. You will be allowed to obtain a prescription for maintenance medications from a retail pharmacy three times (the original prescription plus two refills). After that, you will not be allowed to use a retail pharmacy for the maintenance medication. **All refills for maintenance medication require a 90 day prescription and must be filled through Orchard Pharmaceuticals.** In addition to the convenience of having your prescription mailed directly to your home, copayments for mail order prescriptions are less expensive than traditional retail copayments.

## Check Your Paystubs

Make sure you review your quarterly Year-to-Date Statements and compare them to your paystubs. Why is this important? If you are not credited with all the hours you work, your insurance coverage may end prematurely, and your pension will not be as high as it should be when you retire.

In reviewing your hours, remember that there is a one month lag in your working hours being reported to the OLFBP Fund Office. *(For example, July hours are not due to be reported until August.)* The earlier you detect a discrepancy, the better chance there is to correct it. Additionally when reviewing your paystubs, remember that OLFBP does not collect contributions for vacation hours, sick leave, or wage continuation and these hours should not be reported on your behalf. To assist OLFBP with the collection of delinquent hours, you should also keep track of where you work and the names of any projects on which you work.

## Working Out Of State - Reciprocity

If you work outside of Ohio, your pension and insurance hours may be reported to another fund. It is in your best interest to keep all of your pension and insurance hours with your home fund. **If you plan to work in another fund's jurisdiction, you should complete a reciprocal transfer request form for both the Insurance Fund and the Pension Fund.** These forms will allow another fund to transfer your hours back to your home fund. You can download the forms for all of the surrounding states at [olfbp.com](http://olfbp.com) or you can call OLFBP and request

forms be mailed. In addition to out-of-state work, Local 310 in Cleveland has its own pension and insurance funds, and Cincinnati Local 265 has its own pension fund for building work.

## Free Diabetic Supplies

The following diabetic supplies are available at no cost through your prescription benefit coverage:

- Insulin needles and syringes
- Lancets and devices (spring or powered)
- Blood glucose testing strips for home glucose monitors
- Normal, low, and high calibrator solution/chips
- Alcohol wipes

To receive the above noted supplies at no cost, you must get a prescription from your physician. The supplies will be subject to mandatory mail order administered by Orchard Pharmaceuticals; therefore, we recommend you ask your doctor for a 90-day prescription. If necessary, you will be able to get your first 3 fills at a retail pharmacy prior to using the mail order program.

You can also get certain glucometers at no cost through EnvisionRxOptions without a prescription. Simply call:

- (866) 224-8892 for a Freestyle glucometer, or
- (800) 401-8440 for a Bayer glucometer

When calling Freestyle or Bayer, make sure you identify EnvisionRxOptions as your pharmacy benefits administrator. There is a limit of one glucometer per member per order.

## SpecialOffers@Anthem<sup>SM</sup>

Saving money is good. Saving money on things that are good for you - that's even better. With SpecialOffers@Anthem, you can access discounts on products and services that help promote better health and wellbeing. You can save on items such as pet insurance, fitness clubs, allergy control products, and much more. To find all the discounts that are available to you, log in to [anthem.com](http://anthem.com) today.

## FEATURED APPRENTICE

### STEPHANIE COCHRAN - LOCAL 860



Unless you have a family history in laboring, most people don't know enough about the trade to grow up planning to be a Union Laborer. Stephanie Cochran is no different. She comes from a family with a strong military background. Her father was in the Army before he became a residential construction worker, and her grandfather was in the Air Force, where he became a world judo champion. Stephanie grew up listening to their stories and planned on following in their footsteps. She joined the Young Marines as a freshman in high school and planned on enlisting in the Marines to become a sniper after she graduated. Unfortunately for Stephanie's youthful aspirations, snipers are considered first line in the Marines and women generally are not put on the front lines.

Stephanie didn't let this setback keep her down though. If you ever have the opportunity to meet her, one thing is obvious, Stephanie's positive attitude is apparent and contagious. She has a youthful energy and zest for life that immediately puts you in a better mood than you were before. So, instead of the Marines, the spunky Ms. Cochran chose a different path.

Growing up a Cleveland girl, Stephanie has always loved Cleveland sports. And like most Ohioans, she has a special fondness for football. Needless to say, she is a diehard Cleveland Browns fan (despite the fact they've only had three winning seasons in her lifetime). In addition to watching the Browns, Indians, and Cavs, she always looks forward to the Cochran family Thanksgiving backyard football game, regardless of weather conditions. So after high school, Stephanie took her passion for sports and enrolled at Otterbein University in Westerville, Ohio to major in Sports Management. But after a year at Otterbein, she decided to take a break from college due to financial reasons. *"College is expensive."*

After leaving college, Stephanie jumped from one low paying job to another for a couple years, but her upbeat attitude never went away. She was a seating attendant for the Cleveland Indians, a shift manager for a gift shop, and even a security officer for a short time. Ultimately, a friend referred her to the Ohio Laborers' Apprenticeship program, and in April 2013, she started working for Cosmos Industrial Services as a member of Cleveland Local 860.



Even though Stephanie has only labored for a one season, she is loving it and the opportunity it is providing her. She said it took a couple weeks to get used the physical demands of laboring, but since then she has really embraced it, especially learning to operate the heavy machinery. She has worked primarily on bridge painting and demo, and apparently she is doing a great job for Cosmos Industrial. In fact, her contractor had nothing but good things to say about her... passionate, hardworking, big heart, never complains. ***“She’s a great person on top of being a great worker.”***

When Stephanie got laid off in mid-November, she was finally able to take a couple classes at the Drexel J. Thrash Training Center. She enjoyed the classes and is signed up for six more classes this winter. She also appreciated the opportunity the Training Center provided for her to meet and converse with other laborers, especially her Local 860 brothers and sisters.

When asked about future aspirations, Stephanie said she is focused and committed to completing the apprenticeship program. After that, she will see where it takes her and the opportunities a laboring career may provide. One thing is a definite though, whatever she does and wherever she goes, she will be taking a big smile and a great attitude with her.

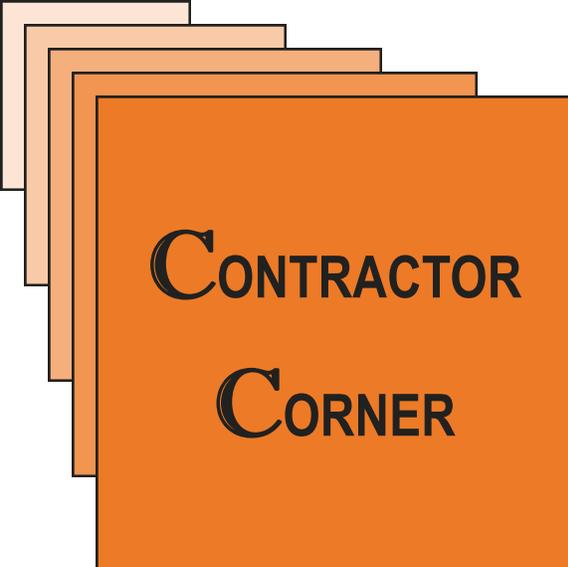


Stephanie learning new skills at the Drexel J. Thrash Training Center and on the job with Cosmos Industrial Services.

## Construction Laborers’ Apprenticeship Program Bridging Vocational Training and Academics

Apprenticeships are a combination of on-the-job training and related classroom instruction under the supervision of a journeyman. During an apprenticeship, apprentice members learn the practical and theoretical aspects of a highly skilled laborer. At the conclusion of an apprenticeship program, the apprentices’ new journey-level status provides them the additional benefit of nationwide mobility at the journey-level scale.

Apprentices earn wages and draw benefits while working toward their journey-level certificate. During training, the more an apprentice learns the more pay he or she receives. By climbing the skill ladder, wages increase at regular intervals until the end of the apprenticeship when apprentices become journeymen and draw full pay for their skills. Additionally, through a partnership with Cuyahoga Community College, apprentices and journeymen have the opportunity to turn their vocational training into college credits toward an Associate of Applied Science degree.



# CONTRACTOR CORNER

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## WITHDRAWAL LIABILITY FREQUENTLY ASKED QUESTIONS

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Withdrawal Liability is an area that has caused much concern for many contractors due to the performance of several pension funds throughout this nation. While this is not meant to be a comprehensive instruction on Withdrawal Liability, we aim to answer some of the most commonly asked questions we receive about the topic. *(Please consult your legal advisor for additional information.)*

### **What is Withdrawal Liability?**

Withdrawal Liability is basically an exit fee paid by an employer that is withdrawing its participation in a defined benefit plan that has Unfunded Vested Benefits. Section 4211 of the Employee Retirement Income Security Act (ERISA) sets forth the rules of Withdrawal Liability.

### **What Are Unfunded Vested Benefits?**

Unfunded Vested Benefits are benefits that have been earned by an employee, but there weren't enough contributions or investment returns earned on those contributions to pay the full value of that benefit.

### **How is Withdrawal Liability Calculated?**

The LDC&C Pension Fund of Ohio calculates Withdrawal Liability using the "Pro Rata" Method. This method allocates an employer's liability in proportion to the employer's share of contributions over a specified period of time.

### **Does the "Construction Industry Exemption" Apply to Employers of the LDC&C Pension Fund of Ohio?**

Yes. This means that an employer will only be assessed Withdrawal Liability if the employer ceases to have an obligation to contribute under the plan, and the employer either continues to perform previously covered work in the jurisdiction of the collective bargaining agreement or resumes such work within five years without renewing the obligation to contribute at the time of resumption. In other word, the employer terminates the collective bargaining agreement but continues to perform work on a "non-union" basis.

## How Can I Request a Withdrawal Liability Calculation for My Company?

All requests for calculations should be made in writing to:

OLFBP  
Attn. Administrative Manager  
800 Hillsdowne Rd.  
Westerville, OH 43081

## Is There a Fee for the Calculation?

The OLFBP Fund Office can perform a calculation for you using spreadsheets provided by the Fund's actuary. If you would prefer to have the calculation performed by the actuary, the Fund must charge a fee of \$750 per calculation. The fee must be received by OLFBP before the calculation will be performed. Under ERISA, the Fund has 180 days to respond to a request for a calculation.

## The Fund's Valuation has Consistently been Over 100% - Why is There Withdrawal Liability?

The easy answer is that the two calculations are performed by the actuary very differently. The biggest difference is in the interest rate assumption used – the expected rate of investment returns for the Fund. The calculation for the annual funding status assumes an investment return of 7.5%. The calculation for withdrawal liability assumes an investment return comparable to current bond market yields. Since 2008, bond yields have steadily declined; therefore, the withdrawal liability calculation “assumes” that the Fund's investment return will be equally low. This has led to a calculation that results in the Fund being “underfunded.” However, over time, the Fund has consistently had returns in excess of 7.5%.

### Employer Portal

The OLFBP Fund Office is pleased to announce that we are now “LIVE” with the Employer Portal Service. The Employer Portal Service will allow you to submit your monthly fringe reports online with the option to pay online via Electronic Fund Transfer or mail payments to our office.

Please contact Steven Zeller, Senior Compliance Auditor, to obtain an invitation code and for assistance in setting up your account. Steven can be reached at the following:

szeller@olfbp.com  
(614) 898-9006 office  
(614) 648-0602 cell

To access the Employer Portal, simply click the handshaking “Contractors Log In” link on olfbp.com or go directly to:

<https://employer.gobasys.com/olfbp/Login/Login.aspx>

### Don't Forget

Employers are required to distribute the Marketplace Employee Notice to all new employees within 14 days of their start date. You can visit olfbp.com to get a copy of the Ohio Laborer specific form or to follow links to the generic forms provided for your non-laboring employees.

# FOCUS on WELLNESS

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## COLD & FLU PREVENTION

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You know the symptoms – a runny nose, sneezing and a scratchy throat. Are you getting the dreaded cold? But what if you also have a fever, aches and chills? Then, you might have the flu. Whether it's the cold or flu, getting sick is never fun. Adults average two to four colds each year and children catch between six and eight.

Wouldn't it be better if you could avoid a cold or the flu in the first place? You can take simple steps to decrease your chances of getting sick. For example, just a little extra hand washing can save you a week or longer of sniffing, shivering misery. See *Washing Your Hands Like a Pro* on the next page for some tips.

To avoid the flu, getting a flu shot can be your best bet. For more information, check out *Remember to Get Your Flu Shot!* on the next page.

### Prevention

While it's nearly impossible to completely avoid cold or flu viruses, prevention is simple. Here are some tips:

- Clean shared surfaces like telephones, keyboards, steering wheels and doorknobs often.
- Make sleep a priority. Your body's immune system does its best work while you're sleeping. Lack of sleep can reduce the effectiveness of your immune system and make you vulnerable to infection.
- Stay hydrated. Drink plenty of water and avoid alcohol and caffeine, which can be dehydrating.

### Treatment

You can combat much of the discomfort from colds and flu with over-the-counter medications. However, be sure that you know what ingredients are in all the drugs you're taking to avoid taking too much. Also, check with your doctor before taking any medication if you're pregnant, breastfeeding, on another prescription drug or being treated for an ongoing health condition. Antibiotics aren't effective in treating viral infections like a cold or influenza, although your doctor may prescribe them if you develop a secondary infection like sinusitis or pneumonia.

Currently, no antiviral medications are available to treat the common cold, but several have been approved for treating the flu in people who haven't been vaccinated. Get plenty of rest, and don't go back to your normal activity level until you feel up to it.



## Remember to Get Your Flu Shot!

The best way to protect yourself against the flu is to get vaccinated each year. Fortunately, **the OLDC-OCA Insurance Fund covers the annual flu shot for eligible members and dependents at no cost.** Vaccine experts now recommend that everyone six months and older get a flu shot. This is especially important if you live with or care for people at high risk for developing the flu, such as children younger than five, those who are 50 years of age or older and those with certain chronic medical conditions. There are two types of vaccines:

- The “flu shot” is given with a needle and approved for people older than six months, including healthy people and those with chronic medical conditions.
- The nasal-spray flu vaccine is approved for healthy people 2 to 49 years old who are not pregnant.

Yearly flu vaccinations should begin in September or as soon as vaccine is available. There are some people who should not get a flu vaccine without first checking with their doctor. This includes children younger than six months of age and those who have:

- A severe allergy to chicken eggs
- Had a severe reaction to an influenza vaccination
- Developed Guillain-Barré syndrome (GBS) within six weeks of getting an influenza vaccine
- A moderate-to-severe illness with a fever (they should wait until they recover to get vaccinated)



## Washing Your Hands Like a Pro

According to the Centers for Disease Control and Prevention, hand washing is the most important way to prevent the transmission of disease. Wash your hands after touching someone who is ill or after touching an object they've touched. Also, remember to keep your hands away from your eyes, nose and mouth unless you've washed your hands. Here are some guidelines on how to most effectively wash your hands:

1. Use lots of warm, running water and liquid soap to lather your hands and wrists. Avoid bar soap, which can harbor viruses and bacteria. Scrub for at least 15 seconds.
2. Rinse with your hands pointing down so the rinse water doesn't run up your arms.
3. Dry with a disposable paper towel – germs can live for hours on hand towels.
4. Shut off the faucet using the paper towel as a barrier so you don't have to touch the handle.
5. Use a lotion or moisturizing cream to prevent cracks in the skin that can provide an entry point for germs and bacteria.

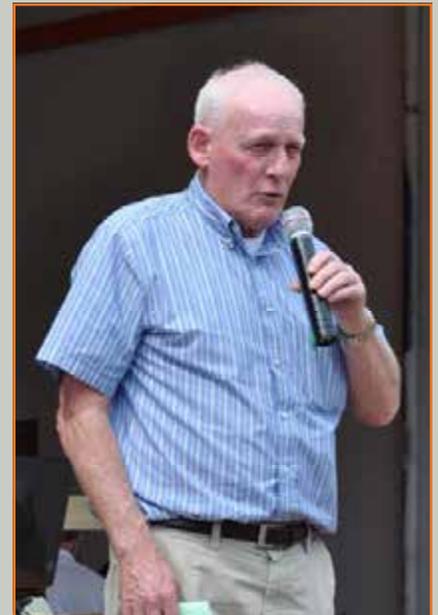
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Sources: Anthem Blue Cross Blue Shield, American Lung Association, WebMD, Centers for Disease Control and Prevention

*This information is intended for educational purposes only, and should not be interpreted as medical advice. Please consult your physician for advice about changes that may affect your health.*



# RETIREE PICNIC AT THE DREXEL J. THRASH TRAINING CENTER





## OLFBP

800 Hillside Road  
Westerville, OH 43081

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[www.facebook.com/OLFBP](http://www.facebook.com/OLFBP)

If you move, **update your address** and contact information with the OLFBP Fund Office. Members can call, write, or fax any changes. Updating your address at your Local does not change it at the Fund Office.

