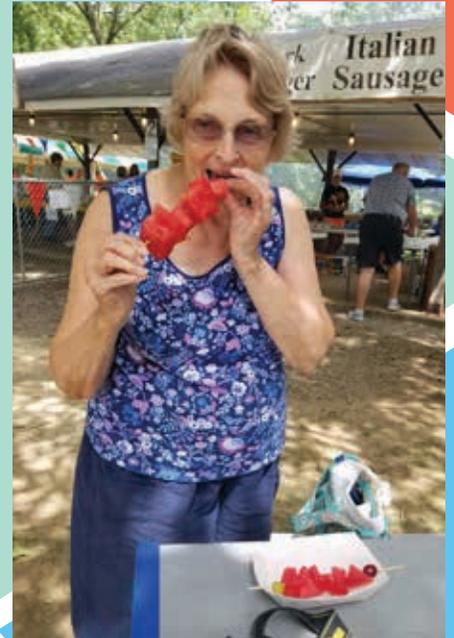


Spring/Summer 2019

# OHIO LABORERS Benefits



## THANK YOU DAWN For Your 40 Years of Service

The newsletter for participants of the LDC&C Pension Fund of Ohio and the OLDC-OCA Insurance Fund  
800 Hillsdowne Road, Westerville, OH 43081 | 800-236-6437 | [ohiolaborers.com](http://ohiolaborers.com) | [facebook.com/OLFBP](https://facebook.com/OLFBP) | [@OLFBPtweet](https://twitter.com/OLFBPtweet)



## MESSAGE FROM THE ADMINISTRATIVE MANAGER

### ARE AMERICANS IN A RETIREMENT CRISIS?



From the time the Social Security Act was passed in the 1930s, there has been a concept of a three-legged stool. Social Security was never intended to be the sole source of income for aging Americans. It was intended to be one of three sources of retirement income, with personal savings and a pension plan filling the other two legs. And many of the “Baby Boomer” generation were able to rely on such a plan for their retirement years. In 1979, 38% of private-sector workers had a traditional pension plan.

In the late 1970’s, federal laws were passed which were intended to only bolster retirement income. These laws allowed for workers to contribute to their own retirement through defined contribution plans (i.e. 401(k) plans). These plans were never intended to replace pensions, but to provide a method for employees to fill the third leg of the stool – personal savings. Unfortunately, many companies saw these new plans as an avenue to shift the responsibility of retirement largely to the worker. Many companies terminated their pension plans and only offered a defined contribution plan for workers to save for retirement. Now, less than 15% of private-sector workers have a pension plan for retirement.

Today, many Americans are trying to balance their retirements on just two legs. And for many reasons, the personal savings leg is not very sturdy for many people. There is also a lot of debate about Social Security and how long it can continue to pay benefits the way it was designed to do.

I would also argue that there is another leg of the stool Americans need to be prepared for – medical expenses in retirement. A recent estimate suggested that the average couple will need \$285,000 for medical expenses in retirement.

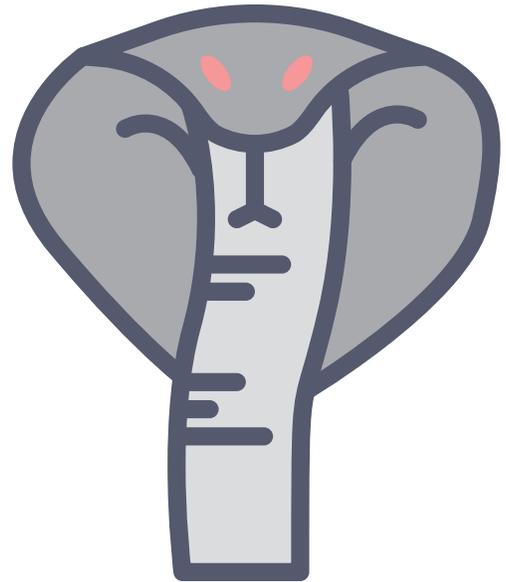
I don’t write this to depress or scare you – quite the opposite. The LDC&C Pension Fund of Ohio is in good shape and is projected to pay all benefits in the future. So that is one leg of the stool you shouldn’t have to worry about. And if you are eligible for the OLDC-OCA Insurance Fund upon your retirement, you may be eligible to participate in the subsidized retiree insurance program. That’s a second leg of the stool taken care of. And Social Security? The government won’t let it fail – it’s too big and important to the well-being of all Americans. So by being a union member and participant in the Ohio Laborers Benefit Funds, you will have a good start on your way to making your stool sturdy.

Sincerely,

*Matt Archer*

# COBRA

## Update



Under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), Members and their dependents may continue insurance eligibility past the date eligibility would normally end due to a qualifying event such as termination of employment or reduction of hours, among others. To maintain eligibility, qualifying Members may make payments under COBRA to maintain coverage. Please notify the Benefits Office within 60 days of the qualifying event.

With COBRA, eligible Class 1 “active” Members may continue to participate in the Insurance Plan for a maximum of 18 months. Disabled Members eligible under the Insurance Plan may continue participation for a maximum of 29 months. Covered dependents may qualify for continued coverage under the Insurance Plan for up to 36 months.

If you elect COBRA Continuation Coverage, your dependents will remain eligible with you. However, if you waive your COBRA Continuation Coverage, your dependents will be given the opportunity to elect coverage independently from you. A parent or guardian may make an election for a dependent child.



The Board of Trustees review the fixed COBRA rate every year. The rate is adjusted based on the actual and projected claims costs and administrative expenses.

**Effective July 1, 2019 the fixed COBRA rate will increase from \$958.00 to \$989.00. Disability COBRA rate will increase from \$1409.00 to \$1455.00.**

For more information on COBRA, please review pages 38-41 of your Insurance Summary Plan Description.

## Preventing Mosquito Bites: Tips and Myths

As the temperature warms up, you may notice an increase in mosquitoes. It is important to protect yourself and loved ones against these pesky insects. Not only are their bites itchy and painful, but they can spread many mosquito-borne diseases. For Ohio, the peak mosquito season is typically May through October.

Mosquitoes are known carriers of many diseases, which they spread as they feed on one human or animal to another. Typically, they carry diseases caused by viruses or tiny parasites. It all starts when a mosquito feeds on infected humans or animals and transmits the disease as they move to other meals. The best way to prevent the spread of mosquito-borne diseases is to stop yourself from being bitten.

According to the Ohio Department of Health, there are four mosquito-borne diseases that may occur in our state: Eastern Equine Encephalitis Virus, La Crosse Virus, St. Louis Encephalitis Virus, and West Nile Virus. Along with these, there are several additional diseases, including Yellow Fever, Malaria, and Zika Virus, that Ohioans may come across while traveling.<sup>1</sup>



## TIPS FOR PROTECTING YOURSELF FROM MOSQUITOES

### Use Bug Spray

Insect repellent is a great way to protect your skin from mosquito bites. There are four ingredients listed by the Center for Disease Control and Prevention that you need to look for when selecting an effective mosquito repellent. These included DEET (which works best for long outdoor exposure), Picaridin (also known as KBR 3023, Bayrepel, and icaridin), IR3535, and the oil of lemon eucalyptus (OLE) or p-menthane-diol (PMD). Without any of these ingredients, your repellent will not be effective against mosquitoes. Always follow product label instructions carefully.<sup>1</sup>



### The Wind is Your Friend

Mosquitoes are not fans of wind. Any breeze over 1mph will make it very difficult for them to fly. Take advantage of breezy days to do yard work and outdoor activities. Fans can be a great deterrent as long as you keep the air flow directed at the lower half of your body. Mosquitoes prefer to fly very close to the ground to avoid wind.<sup>2</sup>

### Avoid Peak Mosquito Hours

Mosquitoes are most active during dusk and dawn, though there are some species active during the day. Wind tends to calm down as the sun rises and sets. During this time, mosquitoes come out to feed. If you are going to be outside, make sure to use extra precautions during these peak hours.<sup>1</sup>

### Wear Appropriate Clothing

Tightly woven, light-colored clothes (such as white, khaki, beige, and denim) work best against mosquito bites. Dark clothes will stand out more to mosquito, who are hunting closer to the ground. Cotton and linen are easier for mosquitoes to bite through. Active wear made with tightly woven synthetic fibers provide more protection against mosquito bites.<sup>1</sup>

## Keep Your Area Clean

There are many spots around your home and in your yard that are prime breeding grounds for mosquitoes. They prefer dark, damp areas. Empty any standing water from mugs, glasses, flower pots, buckets, barrels, tarps/covers, or wheelbarrows. Remember to replace water in pet dishes and bird baths frequently. Dispose of unwanted tires, and drill holes in tire swings to allow water to drain out. You may want to check and clean your gutters to make sure they drain properly. Keep your yard clean by removing all trash and unused plastic containers.<sup>1</sup>

## Plan Ahead When Traveling

Make sure you do your research before traveling, especially out of the country. The CDC Travelers' Health website (<https://wwwnc.cdc.gov/travel/>) and World Health Organization (<http://www.who.int/>) are great resources for the latest in health notices and reports for any country you may visit this year.<sup>1</sup>

## Don't Over Exert Yourself

Mosquitoes use carbon dioxide (CO<sub>2</sub>) as a way to identify potential food. The higher your heartrate, the more CO<sub>2</sub> your body will produce. Being overweight or pregnant can also increase the bodies CO<sub>2</sub> production.<sup>2</sup>



**Asian Tiger mosquito**

## COMMON MYTHS

### Eating Certain Foods

Eating bananas, garlic, or high doses of vitamin B do not increase your ability to repel mosquitoes. According to Dr. Stan Cope, President of the American Mosquito Control Association, there is no scientific evidence that supports this myth. What may work for one person does not work for all people. Your ability to produce carbon dioxide and your metabolism are better factors to determine your probability of getting bitten.<sup>3</sup>



### Did you know?

Ohio is home to **59** species of mosquito, but only **6** can transmit diseases.

### Citronella Candle and Coils

Citronella candles are weak against mosquitoes and have short radius of effectiveness. If the candle is not right next to you, it will not be very effective against mosquitoes. Any repelling comes from the smoke the candle produces, which gets lost in the outdoors.<sup>2</sup>

### Mosquitoes Only Bite at Night

There are several species of mosquitoes with varying feeding times. Asian Tiger mosquitoes, which are common in Ohio, are known to bite during the day. They are aggressive biters that tend to hide and bite around the knees and ankles. It is important to always use precautions against mosquito bites, no matter the time of day.<sup>4</sup>

### Bug Zappers

In two controlled studies at the University of Notre Dame, bug zappers had no significant difference in the number of mosquitoes found in yards with and without the zappers. They tend to catch other insects instead, including beneficial ones.<sup>3</sup>

<sup>1</sup><https://www.odh.ohio.gov/mosquitoes>

<sup>2</sup><https://www.prevention.com/health/g20513318/stop-mosquito-bites/>

<sup>3</sup><https://www.businessinsider.com.au/the-most-common-mosquito-myths-2016-8/#-1>

<sup>4</sup><https://www.odh.ohio.gov/en/odhprograms/bid/zdp/animals/ohmosquitoes>



## MENTAL HEALTH SERVICES AVAILABLE WITH LIVEHEALTH ONLINE

Millions of Americans live with various types of mental illness, such as depression, social anxiety, obsessive compulsive disorder, drug addiction, and personality disorders. Treatment options can vary, but many find help through talk therapy, medication and psychotherapy.

LiveHealth Online offers eligible Members and their dependents psychology and psychiatry services. Any service provided by LiveHealth Online that is covered under the OLDC-OCA Insurance Fund is no cost when using their Anthem ID number.

Using LiveHealth Online, a Member can schedule an appointment with a **psychologist or licensed therapist** within four days or less.

For LiveHealth Online **psychiatry** services, Members can schedule a visit within two weeks. Psychiatrists on LiveHealth Online CANNOT prescribe medications that are controlled substances.

Get help for these topics and more:

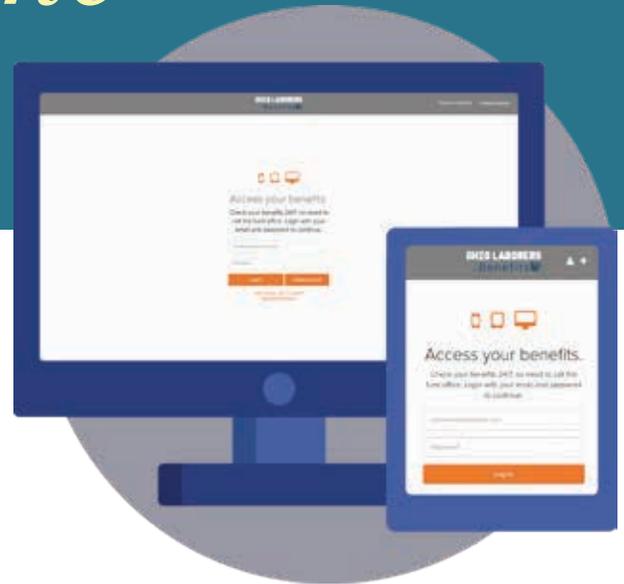
- Stress
- Depression
- Obsessive Compulsive Disorder (OCD)
- Bipolar Disorder
- Anxiety
- Medication concerns
- Panic attacks
- Post-Traumatic Stress Disorder (PTSD)

### Schedule An Appointment

To schedule an appointment, Members can go online, download the app, or call 1-888-548-3432 anytime, anywhere. Use LiveHealth Online whether you're at home, at work, or while traveling.

# Access Your Benefits *Anytime*

## MemberXG Account Update



New features are available on MemberXG, the Ohio Laborers Benefits' Member portal. MemberXG allows you to view your important benefits information from a smartphone, tablet, or computer anytime, anywhere.

One of the biggest updates to MemberXG is the ability to upload documents or submit forms through the portal. Members can upload documents such as birth certificates, applications, social security cards, and much more.

### New features

- Upload documents
- Submit forms
- Change address information
- View requested documents

Members can update their home address and submit or view documents when it is most convenient for them.

MemberXG gives Members secured access to:

- Check insurance eligibility for you and your dependents
- View your work history
- See your pension vesting status
- Verify/update demographic information

Please note that when creating a new account the first name, last name, Social Security number, and date of birth must match what we have on record. To access MemberXg, visit [ohiolaborers.com](http://ohiolaborers.com) and click the Member Login button.





first grade, Joel attended school in Malaysia. He still remembers some Indonesian, even though he rarely gets to use the language in the States.

Joel's church plays an important role in his life. He finds mentors within its congregation. It was one of his fellow church members that introduced Joel to the Ohio Laborers Union. "He works at the chemical plant and told me I needed to sign up with the Union to get a job there," recalls Joel. Soon after their conversation, Joel signed up at the Local and within a couple weeks he got a call for a liquid loader position at Jacobs Industrial Services.

Before joining the Union in autumn of 2015, Joel worked various other jobs. These included one and a half years as a city carrier assistant with the United States Postal Service. Joel also spent time working in a factory, landscaping, and working in a restaurant. Joel's previous work experience helped prepare him for his career in laboring.

For the past couple years, Joel has been doing pipeline work for InfraSource. He started working there during his time in the Apprenticeship Program, which he recently graduated from. Joel joined the Program to be able to work the jobs he wanted to do. Travis Journey, Apprenticeship Coordinator for Local 329, introduced Joel to InfraSource. "Joel is a hard worker," Travis explains, "He was fully dedicated to the Apprenticeship Program. We knew Joel would do well there."

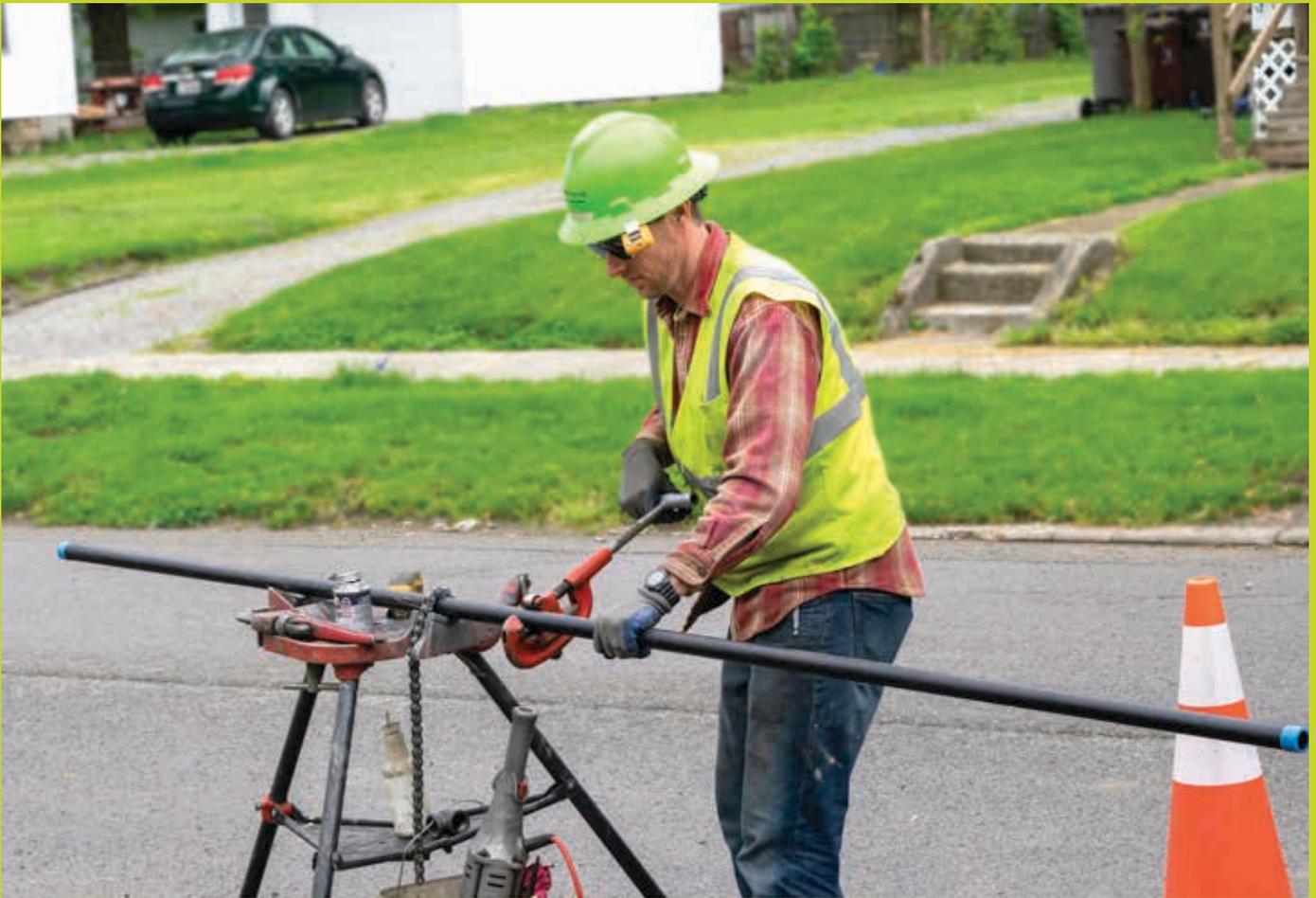
Joel's favorite part of laboring is house piping. "This is the best part of the job. I've done mainline and service line, and I like house piping best." Like many workers, laboring was different than what Joel expected upon first impression. "It was different, but not bad."

Joel's aspirations do not just stop here. "I'm trying to get into the safety field in a couple years," describes Joel. "I've been pursuing a degree in safety,

# FEATURED apprentice

A cold, misty day in Lima doesn't stop our featured apprentice from getting the job done. We met up with Joel Streich, of Local 329, at a utility jobsite near downtown Lima.

Joel was born in Durham, North Carolina. As a son of missionaries, Joel spent much of his early years in Indonesia, Malaysia, and the Philippines. His family moved overseas when he was just a baby, moving back to North Carolina every four years. Starting in



doing a masters program online through the Columbia Southern University." He hopes to find a job as a safety officer or safety manager once he completes the program.

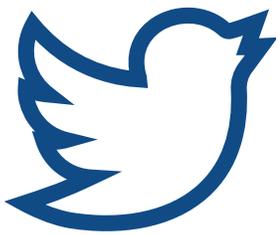
Contractors are always looking for hard working laborers like Joel. They get the job done right the first time. Greg Randle, Service Foreman at InfraSource, is glad to have our featured apprentice on the jobsite. "Joel's a good worker. You can always depend on him to be here. He is never late. If anything happens, Joel will always call to let you know. He'll give you the shirt off his back. Joel is just that kind of guy."

Greg continues, "Since the first year I met him, Joel has improved a whole bunch. When he left the company for a bit last year, I called him to come back and kept bugging him until he did." And Joel is happy to be back.

## JOEL'S 5 TIPS FOR SUCCESS (ADVICE FOR APPRENTICES)

1. Always show up to work.
2. Make sure you call somebody if you are not going to be there or if you are going to be late.
3. Don't get discouraged.
4. If your co-workers tease you, they are just giving you a hard time because you are new. It will pass.
5. Work hard and it pays off.

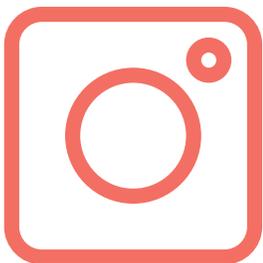
# Follow Us on Social Media



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**facebook.com/OLFBP**



**@ohiolaborersbenefits**

# Free Smoking Cessation Medications Available

There is no safe amount of cigarette smoke. When you smoke, the chemicals in tobacco reach your lungs quickly every time you inhale. Your blood carries these toxins to every organ in your body. After you quit, your body begins to heal within 20 minutes of your last cigarette. The nicotine leaves your body within three days.

**You can take control of your health by quitting and staying smoke-free.**

## THE BENEFITS OF QUITTING SMOKING

- 20 minutes: heart rate & blood pressure drops
- 12 hours: carbon monoxide in the blood stream drops to normal
- 2 weeks-3 months: circulation & lung function improve; heart attack risk begins to drop
- 1-9 months: cough less, breathe easier
- 1 year: risk of coronary heart disease cuts in half
- 2-5 year: risk of cancer of the mouth, throat, esophagus, & bladder cut in half, stroke risk is reduced to that of a non-smoker
- 10 years: half as likely to die from lung cancer; risk of kidney or pancreatic cancer decreases
- 15 years: risk of coronary heart disease same as non-smoker's risk

**Eligible Members and their dependents have access to free prescription and over-the-counter FDA approved smoking cessation medications.** To get the over-the-counter drugs at no cost, you must have a prescription from your doctor.

Quitting can help you add years to your life. Smokers who quit before age 40 reduce their chance of dying too early from smoking-related diseases by about 90%. Those who quit by age 45–54 reduce their chance of dying prematurely by about two-thirds.

Over time, you'll greatly lower your risk of death from lung cancer and other diseases such as heart disease, stroke, chronic bronchitis, emphysema, and at least 13 other kinds of cancer.

When you quit, you'll also protect your loved ones from dangerous secondhand smoke. You'll set a good example and show your family that a life without cigarettes is possible.

Source: Centers for Disease Control and Prevention

# Medicare-Eligible Members/Dependents: Part B Requirements

To be eligible for Medicare Parts A and B, you must be a U.S. citizen or a permanent legal resident for at least five continuous years. You must also meet at least one of the following criteria:

- Be age 65 or older and eligible for Social Security.
- Be permanently disabled and receive benefits for at least two years. On the 25th month of disability, you are automatically enrolled into Medicare Part A and will need to enroll into Part B.
- Have end-stage renal disease (permanent kidney failure that requires dialysis treatment or a kidney transplant).
- Have Lou Gehrig's disease (Amyotrophic Lateral Sclerosis). You are automatically enrolled in Medicare the month your disability begins.

**START HERE**

**Are you or your dependent eligible for Medicare?**



If neither you nor your dependents are eligible for Medicare, no action is required.  
If you are not sure of your or your dependent's eligibility, call the insurance department.

**Are you covered under the Ohio Laborers' active member insurance?**

Part B is not required, but may be elected.

**Are you covered under the Ohio Laborers' Retiree Insurance?**

Call Medicare for assistance.

**Do you have primary insurance based on active employment of either you or your spouse?**

Part B may not be required. Call Medicare for information regarding your individual circumstances.\*

Part A and Part B required.

\*Must provide proof of primary insurance each year. Please notify the Benefits Office when it is terminated.

## COORDINATION OF BENEFITS WITH MEDICARE

It is very important to enroll in Medicare Parts A and B when required. If you or your dependents are eligible for coverage under Medicare, your insurance benefits will be reduced by the amount Medicare would have paid, even if you are not enrolled.

If you are retired and eligible for Medicare, you must enroll for Parts A and B - unless you have primary insurance through some other form of active employment. This can be your own or your spouse's active employment.



For more information on the Coordination of Benefits with Medicare, review pages 69-71 of the Insurance Summary Plan Description.

## SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

To qualify for the SSDI program, you must have worked a certain number of years in a job where you paid Social Security taxes. Everyone eligible for Social Security Disability Insurance benefits is also eligible for Medicare after a 24-month qualifying period. The first 24 months of disability benefits entitlement is the waiting period for Medicare coverage.

If you are already receiving Social Security Disability Insurance, you will be enrolled automatically in Medicare Part A when you become eligible on the 25th month. If you have certain qualifying conditions, you may qualify for Medicare immediately. It is important to contact the Benefits Office before that 25th month to make sure you are enrolled in Medicare properly.

**Part A: Hospital coverage** - In general, Part A covers inpatient care in a hospital, skilled nursing facility care, inpatient care in a skilled nursing facility, hospice care, and home health care. Most individuals don't have to pay a premium for Medicare Part A if they or their spouse paid Medicare taxes while working for at least 10 years (or 40 quarters). If you're not eligible for premium-free Part A, you will have to pay a monthly premium of up to \$437 in 2019.

**Part B: Medical Coverage** - Part B covers two types of services:

- Medically necessary services or supplies needed to diagnose/treat a medical condition
- Preventive services necessary to prevent illness (like the flu) or detect it at an early stage.

Part B includes clinical research, ambulance services, durable medical equipment (DME) such as diabetes testing supplies, and mental health.

Also, keep in mind that individuals with a higher income may have to pay more for their Part B premium. Be aware that if you don't sign up for Medicare Part B when you first become eligible, you may have to pay a 10% penalty (added to your monthly premium) for each full 12-month period you could have had it but didn't sign up (some exceptions apply). You also have the possibility of increased costs of medical bills.

# BENEFITS INFO SESSIONS

Representatives from the Benefits Office continue to visit with Laborers at Locals, the Training Center, and companies around the state to share information about insurance and pension benefits. Contact [bgaston@ohiolaborers.com](mailto:bgaston@ohiolaborers.com) to set up an education opportunity. Knowledge is power.



Apprentice Craft Orientation at the Training Center



Apprentice Craft Orientation at Local 500



Local 265



Local 134



Local 245



Apprentice Craft Orientation at the Training Center



# CONTRACTORS'

# CORNER

## SUN SAFETY STRATEGIES FOR THE JOBSITE

**Nearly 5 million Americans are treated for skin cancer each year, at an estimated annual cost of \$8.1 billion.**

Providing and encouraging sun protection for outdoor workers helps create a healthy and safe workplace. It can also increase productivity, which ultimately saves money.

The Federal Occupational Safety and Health Act requires employers to minimize risk of harm to employees. In some states, employers may be required to provide workers' compensation to employees who get skin cancer because of sun exposure on the job. Every year, Americans lose more than \$100 million in productivity because of restricted activity or absence from work due to skin cancer.

Outdoor workers often spend a lot of time in the sun, increasing their risk of exposure to ultraviolet (UV) rays. UV rays are an invisible kind of radiation that come from the sun, tanning beds, and sun lamps. They can penetrate the skin and change skin cells causing damage that can lead to sunburn and skin cancer. In fact, the majority of skin cancers are caused by over-exposure to UV rays.

It does not take long for UV rays to damage skin. In as little as 15 minutes of sun exposure, UV rays can change skin texture and cause the skin to age prematurely. UV rays have also been linked to eye conditions such as cataracts.

Outdoor workers are at a high risk of skin cancer and heat illness. Sunlight exposure is highest during the summer months and between 10:00 a.m. and 4:00 p.m., which are prime working hours for Laborers. Reflections from bright surfaces like concrete and metal can also increase total sun exposure.

As an employer, you can help protect workers from skin cancer and heat illness with these sun-safe strategies:

### Increase Sun Protection For Employees

- Encourage sun safety among your employees and provide sun protection when possible. This includes wearing protective clothing, sunglasses, and helmets that shade the face, ears, and back of the neck and using broad spectrum sunscreen with an SPF of 15 or higher.
- Schedule breaks in the shade and allow workers to reapply sunscreen throughout their shifts.
- Modify the work site by increasing the amount of shade available (with tents, shelters, and cooling stations) and decrease UV reflection by covering bright or shiny surfaces.
- Create work schedules that minimize sun exposure when possible.
- Schedule outdoor tasks like mowing for early morning instead of noon.
- Rotate workers to reduce their UV exposure.



### Add Sun Safety To Workplace Training And Policies

- Include sun-safety information in workplace wellness programs (such as how to avoid heat illness)
  - Teach workers about the risks of exposure to UV radiation and the signs and symptoms of overexposure
  - Encourage outdoor workers to be role models and discuss the importance of sun protection with co-workers.

The Laborers' Health & Safety Fund of North America (LHSFNA) raises awareness on the dangers of skin cancer, heat stress, and other outdoor hazards through its Sun Sense Plus campaign. LHSFNA offers resources to signatory contractors for distribution to

LIUNA members. If you have any questions about the ordering process or the Sun Sense Plus campaign, please call the Health Promotion Division at 202-628-5465. For more information on the Sun Sense Plus campaign, visit [LHSFNA.org](http://LHSFNA.org).

*Sources: Centers for Disease Control and Prevention; Laborers' Health & Safety Fund of North America*

### UPDATED CONTRIBUTION RATES

The Laborers' District Council and Contractors' Pension Fund of Ohio and the Ohio Laborers' District Council - Ohio Contractors' Association Insurance Fund contribution rates were adjusted with the negotiated rate change in the Ohio Highway/Heavy Municipal Utility State Construction Agreement.

Pension contributions are \$3.70 per hour and insurance contributions are \$7.00 for all Heavy/Highway work performed beginning May 1, 2019. For wage and deduction information please contact the appropriate Local Union.

# Humana®

WHAT ARE YOU WAITING FOR?



## REACH YOUR WELLNESS GOALS WITH SILVERSNEAKERS®

SilverSneakers® is a health and fitness program designed for adults 65 or older that's included in many Medicare Advantage Plans.

With SilverSneakers®, **Humana Members** can access exercise equipment, group fitness classes, and social events.

- Access over 16,000 locations nationwide
- Fitness classes for all abilities led by trained instructors at gyms and other locations
- SilverSneakers FLEX® has more than 70 types of classes at parks, recreations centers, and clubs
- Take classes that are right for you. From low impact to high intensity, there's a gym class designed for every level.
- Make friends and enjoy social activities
- Work towards improving muscle strength, bone density, flexibility, and balance

## GETTING ACTIVE JUST GOT EASIER WITH SILVERSNEAKERS® GO™

This fitness app is designed just for adults 65 or older and is available on your phone's app store.

- Easily adjust exercises to your comfort level
- Learn new exercises with easy-to-follow videos
- Choose between 4- or 12-week programs including strength, walking, and meditation
- Schedule activities like your favorite classes, gym visits, and outdoor activities
- Get mobile notifications to stay on track
- Browse your upcoming weekly and monthly planned events
- Quickly find nearby SilverSneakers® locations
- Access your membership card and ID number
- Track your weekly and monthly progress



# MDLIVE<sup>®</sup>

Virtual Care, Anywhere.

**VISIT A DOCTOR, THERAPIST OR DERMATOLOGIST ONLINE AT YOUR CONVENIENCE USING YOUR SMART PHONE, TABLET, OR COMPUTER 24 HOURS A DAY.**

MDLIVE offers Humana Members friendly, board-certified doctors with an average of 15 years of experience. They are revolutionizing remote access to quality healthcare. MDLIVE's doctors are professionally trained to use virtual technology to treat many non-emergency conditions. They are able to treat a wide range of common medical and behavioral health conditions covered under Medicare.

Be on your way to feeling better with MDLIVE. Healthcare should be simple, fast, and uncomplicated. MDLIVE makes it easy to visit a doctor in minutes through the MDLIVE mobile app, online and by phone at 888-673-1992. Get access to quality healthcare without ever leaving your home.

## How it works

1. Sign up by phone, online, or download the app
2. Choose from a large network of providers
3. Schedule a consultation that is convenient for you

## Common conditions:

- Acne
- Constipation
- Diarrhea
- Fever
- Headache
- Nausea
- Rash
- Sore Throats
- Allergies
- Cough
- Ear Problems
- Flu
- Insect Bites
- Pink Eye
- Respiratory Problems
- Urinary problems
- Vomiting

**Humana<sup>®</sup>**



# RETIREE SPOTLIGHT



**D A W N M I L L S**

## If you've called the Benefits Office in the past 40 years, you've probably spoken with Dawn Mills.

Dawn, from Local 423, was born in Blacksburg, Virginia in 1935. During high school, she went through a business program in hopes of becoming an executive secretary after graduation. In May 1959 she married Roy Mills. Shortly after, they moved to Columbus, Ohio. They have called Columbus home ever since.

Before joining the Ohio Laborers, Dawn worked at Rockwell North America with her husband from 1959 to 1961. She quit Rockwell to stay home to care for their two children. After 17 years, Dawn returned to the workforce as a part-timer for Ohio Laborers Benefits in December 1978.

"My neighbor worked for the Benefits Office part-time. She would work in the winter while her daughter was in school. One day she asked me to work with her. They had an opening coming up, and I thought, 'Why not,'" explains Dawn. "At first I just worked a few hours

each day. At that time, the office was on East Broad, which was only 15 minutes from home."

Dawn really enjoyed her job at the Benefits Office. She liked the people, and she liked what she did. "When the office moved to Worthington, I was almost vested. It would have been stupid to quit," tells Dawn. "Several of us who lived on the east side of Columbus would carpool to the office."



When Dawn first started at the Benefits Office, she didn't know how it would be. "I was petrified. I hadn't worked except at home for 17 years. I wasn't sure if I could do the job," explains Dawn. "I was just scared to death, and they were so nice to me. Everyone made you feel so comfortable." Dawn continues

to do that for her co-workers now. She creates a fun atmosphere, and always makes you feel welcomed. "I know how it feels to be the new person. I didn't know anybody. I didn't know the job. I want people to feel comfortable at work."

It didn't take long for Dawn to catch on. She quickly became full time after only a few months. At one

time or another, she has worked in almost every department at the Benefits Office. She started out in Contributions, making sure the money coming in matched the reports before taking it to the bank that same day. Dawn worked in the Insurance Department briefly before going to the Pension Department for “a lot of years.”

When Dawn worked in Pension, everything was done manually. “Pension used to be all calculated by hand,” describes Dawn. “All of the formulas had to be memorized, and everything was done with paper and pen – no computers. For years and years, you did it all manually.”

While Dawn worked in the Pension Department, she spent a lot of time working with Qualified Domestic Relations Orders (QDROs). She learned a lot about law from the lawyers working with the Benefits Office – particularly Byron Wallace. Dawn never knew she had an interest in law. Mr. Wallace was a great influence for Dawn, as well as her friends back in Blacksburg who taught her the importance of hard work. “People I knew worked hard and expected you to work hard, too.”

When Dawn turned 70½ years old, she began receiving her retirement benefits. After age 70½, there are no working restrictions, and it does not affect your pension benefits.

Currently Dawn works part-time at the Benefits Office. When mail sent to Members is returned due to address issues, she tries to track the Member down to get the address corrected. One of her greatest challenges is trying to find people, especially Pensioners. “The people who haven’t worked in a long time or are in



a nursing home are the hardest to find,” explains Dawn. “I don’t want people to miss out on important information or their pension check.”

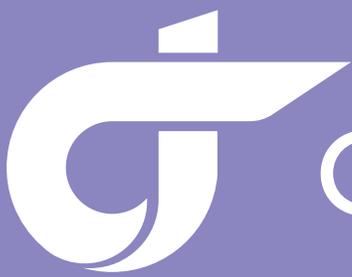
Working with the pensioners is Dawn’s favorite part of her job at the Benefits Office. “Even though I am not in the Pension department anymore, I like working with the Pensioners. Whether they are trying to get their pension or already have it, I like talking with them on the phone and problem-solving,” tells Dawn.

One of Dawn’s fondest memories at the Benefits Office was the time she won Employee of the Year in the eighties. “Back then we had Employee of the Month, and of those who won, a person would be named Employee of the Year,” recalls Dawn. “It was the end of the year, and I was on vacation for Christmas. The insurance manager at the time called to ask if I would come in for a meeting. When I showed up, they surprised me with Employee of the Year. I was so shocked.”

Dawn is looking forward to the summer months. She loves to travel around Ohio and visit all of the fairs and festivals with her husband. In the past, Dawn and Roy have traveled all over the world. She would save up her vacation time to take a couple weeks off. They have been to Australia, New Zealand, Germany, Spain, and Paris. Her husband was a motion picture producer with Rockwell and would travel around the world for work. Dawn would tag along on occasions to help out.

“I can’t imagine coming to work without Dawn in the office. I’ve been here for over twenty years, and she is one of the few things that has been consistent since day one,” describes Brian Gaston, Communications & Contractor Relations Manager. “She has taught me so much over the years. Her dedication to the job and, more importantly, the countless Laborers she has helped is unparalleled. Without her, the Benefits Office wouldn’t feel like home to me.”





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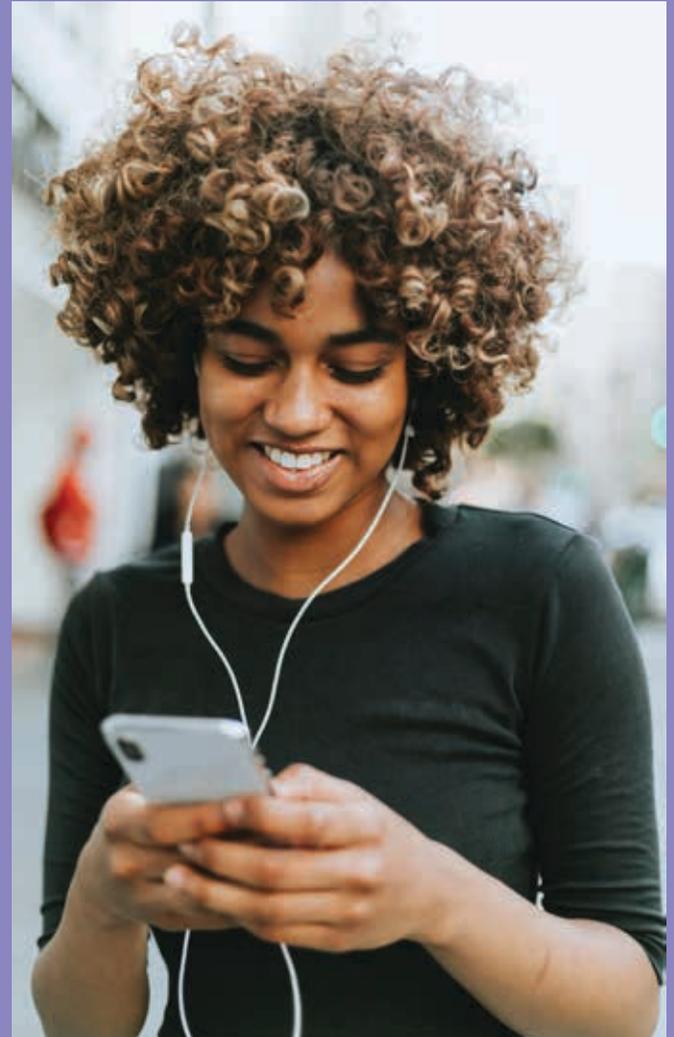
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# Reminders

## From the Benefits Office

### PROOF OF EXISTENCE (POE) CERTIFICATION

Proof of Existence (POE) certifications were mailed to all Pensioners the first week of June. POEs are used to verify retirees and beneficiaries are still alive and receiving pension benefits. These forms are necessary to stop fraudulent spending of a Member's pension benefit.

Once Pensioners receive this form, they will need to sign it, have it notarized, and return it to the Benefits Office. For your convenience, each Union Hall has a designated agent that can also witness/notarize your POE.

It is very important for Pensioners to return their POE form in a timely manner. POE forms need to be returned to the Benefits Office by **August 5<sup>th</sup>** to avoid a suspension of benefits. If you do not receive a POE by mid-June, please contact the Pension Department.

### CHECK YOUR QUARTERLY STATEMENT

Active members receive quarterly contributions statements. Please review these statements and make sure the hours reported match your records. Please report any errors to the Benefits Office.

### DEDICATED ENVISIONRX PHONE NUMBER

In an effort to improve your customer service experience, EnvisionRX created a dedicated customer service line specifically for Ohio Laborers.

Members can reach EnvisionRX, EnvisionMail, and EnvisionSpecialty from this one number. The Customer Care Representatives will be part of an experienced team specialized on our Plan. Members and their families will have a one-stop shop for all of their prescription benefit needs.

If you have any questions regarding your prescription benefit, or your EnvisionPharmacies prescription call the new Ohio Laborers Customer Care phone number at 1-833-652-2799.

### HAVE A NEW ADDRESS?

When you move to a new place, don't forget to let Ohio Laborers Benefits know your new address. Simply call in, fill out a new Enrollment Card, or update your information on MemberXG. It's critical for your information to be current to be sure you receive all your benefits information.

### COMPREHENSIVE HEARING PROGRAM

HearUSA administers the Ohio Laborers hearing aid benefit. It is a network of qualified hearing care providers committed to delivering high quality services at discounted prices. Their providers offer a basic annual audiologic assessment for Members. To use HearUSA, Members can call 1-800-442-8231 to schedule an appointment and identify yourself as a member of the Ohio Laborers' Insurance Fund.

### WORKING OUT-OF-STATE?

If you work outside of Ohio, your Insurance and Pension hours may be required to be reported to the state where the work was performed. Ideally, you want all of your hours reported to your "home" fund. If we don't get your Insurance hours, this could jeopardize your eligibility. If we don't get you Pension hours, your benefit from the Fund will be lower than it could be.

In most cases, you should be able to have your hours transferred to Ohio Laborers Benefits. Simply complete a Reciprocal Transfer Request form and submit it to the Benefits Office. We will take care of the rest of it for you. You must complete the transfer request timely; most funds will only transfer hours for a limited time. So, if you worked in another jurisdiction, please contact the Benefits Office to request the form or download it from [ohiolaborers.com](http://ohiolaborers.com).

*Notes: The Insurance and Pension Funds also cover Boone, Campbell, and Kenton counties in Kentucky and Brooke and Hancock counties in West Virginia. There is an exception for pipeline work. Pipeline hours are generally sent to a national fund and then transferred automatically to your home fund, without the need to complete the Transfer Request.*

Ohio Laborers Benefits  
800 Hillsdowne Road  
Westerville, OH 43081



**OHIO LABORERS** Benefits

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