

Autumn 2019



**OHIO**  
**LABORERS**  
Benefits

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The newsletter for participants of the LDC&C Pension Fund of Ohio and the OLDC-OCA Insurance Fund  
800 Hillside 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

### RETIREMENT PLANNING

Planning for retirement isn't just something to think about late in your career or when you hit a certain age. No matter where you are in your career, there are things you can – and should – be doing to ensure a smooth transition to retirement. *Please consult the Summary Plan Description (SPD) for complete rules and restrictions.*

#### Throughout Your Career

- **Were your hours reported properly?** Compare your paystubs to the quarterly statements provided by the Benefits Office, or check them anytime via MemberXG at [ohiolaborers.com](http://ohiolaborers.com).
- **Did you work out of the jurisdiction of Ohio Laborers?** Make sure reciprocity transfer request forms for that jurisdiction are on file at the Benefits Office.
- **Were you sick or injured during the year?** You may be eligible for disability credit hours for the time you couldn't work.
- **Did your family status change? Did you get married? Divorced? Have kids? Move?** Make sure all of your information stays up-to-date with the Benefits Office.

#### Mid-Career

- **Did you earn five pension credits?** Congratulations! You are now vested for a pension with LDC&C Pension Fund of Ohio. That means upon your regular retirement age, you'll be eligible for a monthly benefit.
- **Did you earn ten pension credits?** Now you're eligible for two other types of pensions – disability and early. For a disability pension, you must be unable to perform laboring work (*other conditions apply – please consult the SPD for details*). For an early retirement pension, you must first reach early retirement age. An early retirement adjustment will be deducted from your monthly pension (*consult the SPD for details*).

#### Late-Career

- **Are you thinking about retiring?** Every spring, the Benefits Office mails you a statement showing your pension credits and how much in benefits you earned. Use that statement as a starting point to estimate your monthly pension benefit. Keep in mind that there may be reductions to that amount for taxes and spousal options. You can also access this information via MemberXG at [ohiolaborers.com](http://ohiolaborers.com).
- **Are you ready to apply for retirement?** You can call the Benefits Office and request a pension application. The Benefits Office also offers retirement counseling appointments. At this meeting, you can fill out your retirement application, discuss various pension options, and learn about retiree insurance. The meetings usually take place at your local union. Call the Pension Department at the Benefits Office for more information.

#### After Retirement

- **Working after retirement?** Working after retirement – especially in the construction industry – can have a big impact on your monthly pension benefit. There are many rules and restrictions surrounding the type of work you can do. Failure to comply with the rules could cause a suspension of your pension benefit and the loss of your retiree insurance coverage. Please contact the Benefits Office for more details.
- **Don't forget to complete your POE!** Every pension recipient is required to complete an annual certification that he/she is still alive and eligible to continue to receive a monthly pension. Failure to complete this process on time can result in the suspension of your pension.

Warm Regards,

*Matt Archer*



# Insurance Updates

## ANTHEM TO REPLACE HUMANA IN 2020

Anthem BlueCross BlueShield will take responsibility as claims administrator of the Ohio Laborers' Medicare Advantage Plan starting January 1, 2020. Any members affected by this change can expect to receive more information in the mail over the next couple of months. **If you are currently on the Humana Medicare Advantage plan, you are not required to do anything to remain enrolled in the Medicare Advantage Plan with Ohio Laborers during the transition to Anthem Medicare Preferred (PPO) with Senior Rx plan.**



A First Impressions hotline is available to members with questions about the transition to Anthem, including questions about your prescriptions, currently scheduled appointment, prior authorizations, and much more. This number will be available to current Medicare-eligible members and any members aging into Medicare moving forward.

**First Impressions Hotline: 1-833-848-8729**

Anthem BlueCross BlueShield is the current claims administrator for non-Medicare eligible members. Starting January 1, 2020, Medicare-eligible members can take advantage of some of the additional benefits Anthem provides active members. This includes LiveHealth Online, a free service for non-emergency health concerns. Popular programs currently available to Medicare-eligible members, such as SilverSneakers, will still be available under the Anthem Medicare Preferred (PPO) with Senior Rx Plus plan.

# Welcome Stephanie!

## Our New Insurance Benefits Analyst



# FOCUS ON WELLNESS



## Construction Workers and Addiction

**According to the Substance Abuse and Mental Health Services Administration (SAMHSA), the construction industry has one of the highest rates of substance abuse and substance use disorders compared to other professions in the United States.**

From 2008 to 2012, the construction industry had the second highest rate of heavy alcohol use among full-time workers. In a 2015 SAMHSA national survey, the construction industry had the fifth highest rate of illicit drug use. The U.S. Department of Labor reports that during the past 10 years, 15 percent of construction workers admitted to using illicit drugs and 18 percent admitted to heavy alcohol consumption.

These statistics are alarming considering the construction industry employed more than 11.1 million people in the United State in 2018. The industry consist of a variety of occupations and includes employers ranging from small businesses to multi-million-dollar companies. These differences can complicate any prevention and intervention solutions.

As you know, laboring may require intense work, long hours, and unpleasant work environments. Even under the best circumstances, laboring can be strenuous and stressful. These conditions can cause soreness, aches, and chronic pain. In these situations, people may self-medicate with prescription pain relievers or turn to alcohol and other drugs to deal with the stress. In addition, many workers typically work long hours

during the construction season. Individuals working more than 50 hours per week are far more likely to engage in alcohol use and abuse than individuals working less than 50 hours per week.

Drinking alcohol is a common social activity, and social drinking is a popular part of American culture. Many coworkers may head to the bar after work. However, engaging in this activity multiple times a week could give way to heavy drinking – defined as consuming four or more alcoholic beverages for men or three or more drinks for women, in one day at least five times a month. This drinking behavior could cause people to engage in activities that jeopardize their safety.

According to the Bureau of Labor Statistics, the majority of fatal injuries at American workplaces are caused by transportation accidents, such as roadway incidents or workers being struck by a vehicle. Other causes of fatal injuries include falling, being struck by an object, and being exposed to harmful substances. Laborers are at risk for each of these leading causes on a regular basis.

Making sure everyone on the jobsite is in full control and absolutely sober can save lives and prevent injuries. Alcohol and other drugs disrupt coordination and judgment, increasing a laborer's risk of being involved in a variety of accidents.

Laborers don't have to use the substances at work to be at an increased risk. Hangovers from substance abuse can increase fatigue and decrease focus.

Frequent use of alcohol and other drugs can cause malnourishment and dehydration, which are amplified by hot weather, long work hours, and intense labor. Studies vary on the role that alcohol and drugs play in construction accidents, with figures ranging as high as 50 percent.

According to a 2009 review by the RAND Corporation, individuals who drink alcohol at least three times per week are more likely to experience injuries at work than those who abstain. Several studies have also found that rates of accidents increase as rates of drug use increase.

Everyone recognizes the fact that alcohol or drug use can negatively impact work, but they don't always understand the extent of the impact. If laborers are unable to quit using on their own, they may need substance abuse treatment.

The OLDC-OCA Insurance Fund offers coverage for substance abuse treatment to eligible members and their dependents. Members will need to visit with a provider. Visiting with an in-network provider is the best money-saving option.

Eligible members and their dependents can also use Grand Rounds ([grandrounds.com/ohiolaborers](http://grandrounds.com/ohiolaborers)) to help them find a provider in their area, if they do not have one already. The provider will determine the level of care best needed for the member's specific condition. *Make sure to give the provider your insurance information upfront. This will help keep you from experiencing any delays in treatment.*

If the provider determines inpatient care is necessary, members can locate an in-network substance abuse facility through [anthem.com](http://anthem.com) and search for providers. Searching as a guest allows members to use the DZN alpha prefix from their Anthem ID card to find providers in network for the Insurance Plan.

The substance abuse facility will initiate the precertification process. The precertification line for substance abuse is through Anthem Behavioral Health at 1-866-776-4793. Members can also call this line to for information on the status of their authorization once the providers submit the request.

### Among full-time construction workers:

- 16.5% drank heavily in the past month
- 11.6% used illicit drugs in the past month
- 14.3% were addicted to alcohol or other drugs

Overall the general population fluctuates between 8-10% depending on the estimate.



### Covered Services for Substance Abuse Treatment

- Both inpatient and outpatient care
- Individual and group psychotherapy
- Electroshock therapy and related anesthesia only if given in a hospital or psychiatric hospital
- Psychological testing
- Family counseling - for family members to assist with diagnosis and treatment. This coverage will provide payment for covered services only for those family members who are considered eligible dependents under the Plan.
- Detoxification and rehabilitation services are provided for the treatment of drug abuse or alcoholism

Another effective rehabilitation resource for Laborers is the Member Assistance Programs (MAPs) available through the Laborers Health and Safety Fund of North America (LHSFNA). The MAP is a union-sponsored program designed to help resolve any members' problems that can negatively impact job performance. Personal issues, health concerns, substance abuse, and problems with co-workers can all contribute to poor job performance.

MAPs provide free, confidential, voluntary services to members and their families alike. MAPs also benefit employers by reducing absenteeism, lowering accident rates, containing workers' compensation costs, limiting time spent managing poor performers, increasing quality and productivity in member's job performance, and improving employee morale. Contact LHSFNA for more information.

Sources: Substance Abuse and Mental Health Services Administration; United State Bureau of Labor Statistics; Laborers Health and Safety Fund of North America



## Mandatory Mail Order

**OLDC-OCA Insurance Fund members are required to fill maintenance medications through EnvisionPharmacies.**

Prescription medications that you take regularly for chronic, ongoing conditions are considered maintenance medications. You may fill a one-month supply of a maintenance medication up to three times (the original prescription plus two refills) at a network retail pharmacy. After that, you will be required to fill your prescriptions through mail order.

All future refills of maintenance medication will require a 90-day prescription. This will need to be filled through EnvisionPharmacies. One-month supplies of maintenance medication will be rejected at retail pharmacies after the first three fills.

It is important to keep up with your medication schedule. EnvisionRX will send out reminders when you are nearing your last refill before needing to start the mail order process. You may want to speak with your doctor to ensure EnvisionPharmacies receives a new 90-day prescription prior to the third fill at a retail pharmacy.

Have your physician e-prescribe, call, or fax your next 90-day prescription.

**EnvisionPharmacies:** 833-652-2799 (phone)  
866-909-5171 (fax)

To obtain your mail order prescriptions from EnvisionPharmacies, you will need to set up an account before ordering. To create an account, you can complete an enrollment form from EnvisionMail or register online at [EnvisionPharmacies.com](https://www.envisionpharmacies.com).

### ORDER AND MANAGE YOUR PRESCRIPTIONS ONLINE

Manage your prescriptions in a few easy steps.

- Go to [EnvisionPharmacies.com](https://www.envisionpharmacies.com)
  - Adult dependents will need to create their own account and can grant cardholders access to their account information
- Select EnvisionMail
- Click Enroll Now
- Create your Member Profile

Once registered you can:

- Select your shipping preferences
- Change your personal information
- Order and track refills in your account
- View your order history

### UPDATING YOUR ADDRESS

You should always keep your mailing address current with the Benefits Office in order to receive important information from the Fund in a timely manner. Members can update their address in writing, over the phone, or through their MemberXG account. A written change of address must be signed by the member. Changing your address at your Local is not sufficient; you must change it with the Benefits Office as well.

**Prescription Drug and Vision benefits will be suspended if the Benefits Office is notified that your address is incorrect.**

# HEALTHY TIPS

for a busy lifestyle

Laborers have jobs that put a large demand on their bodies all day, every day. This means they need to be strong and healthy. It also means having enough stamina to get the job done, controlling stress, and eating well. The tips below can help you manage your overall health.



### Get Enough Sleep.

Sleeping less than 7–8 hours per night is linked to an increased risk of heart disease and stroke.



### Eats lots of fruits & vegetables.

It's recommended that you eat at least 5 portions of a variety of fruits and vegetables every day. They can be fresh, frozen, canned, dried, or juiced.



### Limit alcohol.

It's one of the worst ways to add calories to your diet. While the occasional drink or two won't hurt, it's important to moderate your alcohol consumption.



### Keep healthy snacks on hand.

Give your body the nutrients it needs by eating a variety of nutrient-packed food. Eat less food high in solid fats, added sugars, and sodium (salt).



### Do not skip breakfast.

A healthy breakfast high in fiber and low in fat, sugar, and salt can form part of a balanced diet and can help you get the nutrients you need for good health.



### Prepare in advance.

Set aside time over the weekend to prepare healthy snacks and meals for the week.



### Try interval training.

Busy schedules often mean working out gets left to the wayside. But you actually don't need more than 20 minutes to get a great workout. In fact, short bursts of high-intensity exercises can actually be more effective.



# Back To School Illnesses

- Cold & Flu
- Pink eye
- Rashes
- Sore Throat
- Ear Pain
- Sinus Infection
- Tooth Pain
- Fever
- Allergies
- Asthma

## LiveHealth<sup>®</sup> ONLINE

It happens every year. Back to school not only means back to the books – it often means back to school germs and illnesses. Good hygiene and healthy habits can help keep your child from getting sick. However, sometimes catching a bug is simply unavoidable.

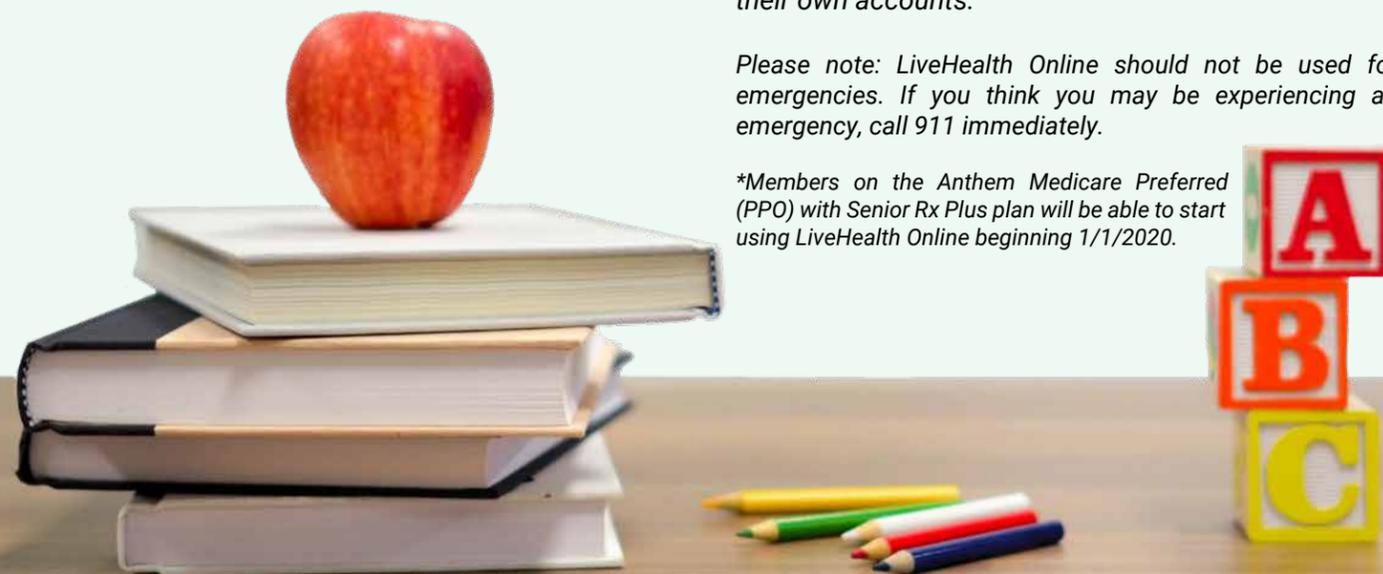
When your child comes home sick, skip the waiting rooms and visit a doctor from the comfort of your home using LiveHealth Online. Eligible members and their dependents can use LiveHealth Online to speak with a doctor about many common illnesses from a cold to a sore throat to a rash. These services are at no cost to you.

LiveHealth Online doctors are experienced and trained to perform visits online. A doctor can assess your child's condition, provide a treatment plan, and even send prescriptions to your pharmacy of choice, if medically necessary. You can also request a sick slip to give to your child's school when they are too sick to go back to class just yet.

Simply download the LiveHealth Online app on your mobile device and set up your account using your Anthem Member ID. After you set-up your account, you can add any dependents under the My Children tab. *Any dependents 18 or older will need to create their own accounts.*

*Please note: LiveHealth Online should not be used for emergencies. If you think you may be experiencing an emergency, call 911 immediately.*

*\*Members on the Anthem Medicare Preferred (PPO) with Senior Rx Plus plan will be able to start using LiveHealth Online beginning 1/1/2020.*



Register your Grand Rounds account by November 30<sup>th</sup> to be entered for a chance to win a Traeger Tailgater Portable Wood Pellet Grill!



Grand Rounds is a free service that can guide you and your dependents to the best medical providers in your network. Their recommendations are tailored to your preferences and personal situation.

Register online or give them a call to:

- Find trusted, experienced providers in your insurance network.
- Receive over-the-phone information and support from a Grand Rounds provider.
- Have doctor appointments made on your behalf.
- Get remote second opinions from world-leading medical experts.

Download the Grand Rounds app, visit [grandrounds.com/ohiolaborers](https://grandrounds.com/ohiolaborers), or call 1-855-802-1738 between 8 a.m. and 9 p.m. ET (Monday-Friday).

# REGISTER TODAY FOR A CHANCE TO WIN



# CONTRACTORS'

# CORNER

## Contributions REFRESHER

For anyone new to the process, contribution reporting can be confusing. The following are a collection of frequently asked questions that can help explain some of the key aspects to contribution reporting. If you have any additional questions, please contact the Contractor Relations Department at Ohio Laborers Benefits.

### What information is required on the contribution reporting form?

To process your contributions report correctly, the following information is needed:

- The **type of work** (building, highway, maintenance, or other) should be marked in the box provided.
- The **county** where the work was performed needs to be indicated in the proper box. This is especially important for building work as different jurisdictions have different funds that are due. If you are unsure which funds are due under your agreement, please contact the Laborers' Local Union in whose jurisdiction you worked for clarification.
- The **social security number, last name and first initial**, and the **total LABORING hours** for the month. Generally contributions should not be paid on vacation hours, sick leave, wage continuation, or other non-laboring hours.
- You may report using your own forms; however, all of the above mentioned information must be included. The forms must also have legible print. Reports that are difficult to read may result in unnecessary errors.

### What funds are due?

Ohio Laborers Benefits is responsible for collecting contributions for the Insurance Fund, Pension Fund, Training & Apprenticeship Fund, LECET, and LIUNA TriFunds. The Laborers' Local Union in whose jurisdiction you worked for can clarify which Funds are due. Working dues are paid directly to the Local. Contractors may also submit LDC and OCA dues to the Benefits Office.

### What do you do when the project is over or you won't be working for a few months?

Instead of submitting "zero hour" reports during months no laboring work occurred, you can request your account to be made temporarily inactive. You can do this by checking the "Please make account temporarily inactive" box in the upper right corner of the reporting form. If you check this box, Ohio Laborers Benefits will stop sending you reporting forms each month. You will need to contact the Benefits Office when you resume laboring work to be reactivated.

### Where can we get more reporting forms?

Blank reporting forms are available online at [ohiolaborers.com/contractors-forms](http://ohiolaborers.com/contractors-forms). You can also request more forms by contacting Ohio Laborers Benefits.

If you would like the Benefits Office to send more reporting forms the next cycle, you can check the "Please send more reporting forms" box in the upper right corner of your reporting form.

### Why is the Insurance Department sending you information requests?

The Insurance Department may send an information request when the Benefits Office receives hours for an employee, but does not have sufficient information to process their benefits. This information may be a missing address or incomplete name. Without this information, your employees may experience delays with their insurance and pension benefits.

### What happens when we work out-of-state or out of the Ohio Laborers jurisdiction?

In general, work performed outside the jurisdiction of the Collective Bargaining Agreement must be reported to the fund administrative office in whose jurisdiction the work was performed. Ohio Laborers Benefits has reciprocity agreements with several states. This allows laborers to transfer their pension and insurance hours to their home fund.

Reciprocal forms are available online at [ohiolaborers.com/insurance-forms](http://ohiolaborers.com/insurance-forms), or you can contact the Benefits Office to have forms sent to you. Members can upload completed forms through their MemberXG account.

### Why are we getting audited?

Every company will be audited at some point. Ohio Laborers Benefits is required by federal law to verify the accuracy and completeness of all monthly employer contributions. There are two types of audits:

1. **Routine audits** are typically assigned approximately every three years to insure that a contractor is in compliance with their reporting practices. A new contractor can expect to be audited within the first year for the same reason.
2. **For cause audits** are assigned due to a number of reasons, such as delinquency and unpaid shortages or liquidated damages, and reporting errors/confusion.

### Best Practices

Many contractors find the best way to submit their reports is to use EmployerXG. They upload their contributions report through the portal. There are fewer chances of error or possible glitches this way. Portal upload templates are available online at [ohiolaborers.com/contractors-forms](http://ohiolaborers.com/contractors-forms). We recommend discussing how you would like to report with a representative when you initially call to get set up with your account.

## Signing Up for EmployerXG

### First Step: Give Us a Call

To get started with EmployerXG (the Employer Portal), you will first need to contact Ohio Laborers Benefits and speak with a representative from the Contractor Relations Department. When you call, please have your Tax ID Number, the contact's full name, and that person's email address ready. The representative will help get you set up and will email you a portal invite code.

### Second Step: Sign Up Online

After speaking with a representative, you can sign up online at [ohiolaborers.com](http://ohiolaborers.com). Access EmployerXG through the **Employer Login** under the Contractors menu. When signing up, please make sure to use the same contact name and email address provided to the representative previously. You will also enter your Tax ID Number (without the dash) and the portal invite code.

### If you forget someone on a report:

If a Laborer is missed on a report after it has been filed, click the **Create Remittance** button and put the beginning date and end date of each month that you need to submit hours. Once the dates are in, select **Get Agreements** and a remittance will come up for each month.



employerxg

# Beware of MEDICARE SCAMS



Millions of older Americans fall victim to fraud every year. Financial scams targeting seniors are very common and often go unreported.

One of the most common scams on seniors is Medicare/health insurance fraud. Every U.S. citizen or permanent resident over age 65 qualifies for Medicare. Because of this, con artists rarely need to research information into an older person in order to scam him or her.

In many cases, the scammer will pose as a Medicare representative to get the victim to give them personal information. In some cases, the scammer may even provide bogus services for elderly people at makeshift mobile clinics, then use the personal information provided to bill Medicare and pocket the money. Don't give personal information to a caller claiming to be from Medicare. You can't trust caller ID. These calls can be spoofed to look like they are coming from Medicare even when they are not. Before you give any personal information, initiate your own call to Medicare.

Medicare will never contact you for your Medicare number or other personal information unless you've given them permission in advance. There are mainly two situations where a representative from Medicare will call you for information.

1. A Medicare health or drug plan can call you if you are already a member of the plan. The agent who helped you join can also call you.
2. A customer service representative from 1-800-MEDICARE can call you if you have called and left a message or a representative said that someone would call you back.

If someone calls you and asks for your Medicare number or other personal information, hang up and call Medicare at 1-800-MEDICARE.

## TIPS AGAINST FINANCIAL SCAMS

- Sign up for the "Do Not Call" list and take yourself off multiple mailing listings
- Use direct deposit for benefit checks to prevent them from being stolen from your mailbox
- Never give your credit card, banking information, social security number, Medicare number, or other personal information over the phone unless you initiated the call
- Be skeptical of unsolicited offers and thoroughly do your research. Be wary of salespeople trying to sell you something they claim will be paid for by Medicare
- Never sign blank insurance claim forms
- Never give blanket permission to a medical provider to bill for services rendered
- Ask your medical provider what they will charge and what you will expect to pay out-of-pocket
- Carefully review your insurer's explanation of benefits. Talk with your medical provider about any discrepancies in your billings and have them correct it with Medicare.
- Do not do business with door-to-door or telephone salespeople, especially if they tell you that services or medical equipment are free
- Only give personal information like your Medicare number to doctors, insurers acting on your behalf, or trusted people in the community who work with Medicare like your State Health Insurance Assistance Program (SHIP).
- Know if your physician ordered any equipment for you
- Protect your Medicare number as you do your credit card number and do not allow anyone else to use it

**Report any suspicious activity to MEDICARE or the FEDERAL TRADE COMMISSION.**



# Attention on



## Work After Retirement

### RETURNING TO WORK AFTER YOU RETIRE FROM THE LDC&C PENSION FUND CAN GREATLY AFFECT YOUR PENSION BENEFITS AND RETIREE INSURANCE.

Certain disqualifying employment will result in your monthly pension benefit being suspended. Disqualifying employment generally includes working for an employer in covered employment or employment for which contributions are required to one or more of the following Funds:

- Laborers' District Council and Contractors' Pension Fund of Ohio
- Ohio Laborers' District Council - Ohio Contractors' Association (OLDC-OCA) Insurance Fund
- Ohio Laborers' Training and Apprenticeship Trust Fund
- OLDC-OCA Cooperation and Education Trust (LECET)

### There are different work restrictions depending on your age:

**Before Regular Retirement Age:** Prior to your regular retirement age (age 60 for most members, age 62 or 65 for certain members), your monthly pension benefit will be suspended for any month in which you work in disqualifying employment, regardless of how many hours you work. Even one hour of disqualifying employment will result in a suspension of your pension benefit.

**After Regular Retirement Age:** After your regular retirement age, your monthly pension benefit will be suspended for any month in which you work 40 hours or more in disqualifying employment. Working less

than 40 hours of disqualifying employment will not affect your pension benefit.

**After Age 70½:** There are no working restrictions after age 70½. Starting the first month after you turn 70½ years old, working in disqualifying employment will not affect your pension benefit.

Returning to work after retirement can negatively affect your Retirement Insurance. If your monthly pension benefit is suspended due to disqualifying employment, you could lose your insurance subsidy for the rest of your life.

If you begin to work in disqualifying employment, you need to submit a written notification to Ohio Laborers Benefits as soon as possible. Your pension benefits will remain suspended until your disqualifying employment ends. The suspension may extend longer to collect monies paid to you for months your pension should have been suspended due to disqualifying employment.

Once you stop disqualifying employment, you must submit written notification to Ohio Laborers Benefits stating your last date of disqualifying employment before your benefit will be restarted. Your monthly benefit amount after you stop disqualifying employment will not change, unless you earn at least one additional pension credit during a single suspension period.

If you are not sure if a particular job will be considered disqualifying employment, we recommend contacting the Pension Department for a determination. You may need to provide a job description from your employer for this determination.

# Reminders

## From the Benefits Office

### SHORT TERM DISABILITY

If you are temporarily or permanently unable to work as a Laborer, you may be eligible for a monetary benefit from the Insurance Fund. There is a one week waiting period if your disability is from a sickness. There are no waiting periods for disabilities caused by an accident.

- Weekly Benefit: \$280 (net after standard FICA and Medicare withholdings)
- Maximum Benefit Period: 20 Weeks

In addition to the weekly monetary benefit, you may also be entitled to Disability Credit Hours (DCH) from both the Insurance and Pension Funds. DCH could help extend your insurance eligibility and give you a higher pension benefit.

If your disability is work related, you will not be eligible for a monetary benefit, but may still be eligible for DCH. To be eligible for Pension DCH for work related disabilities, you will need to submit BWC paperwork showing the date of the injury, the company the claim was filed against, the type of BWC payments received, and the time period the BWC payments covered.

This benefit is only payable to members eligible for Class 1 insurance benefits. To apply for this benefit, please complete a Short Term Disability Form and submit it to Ohio Laborers Benefits.

### AMERITAS DENTAL CARE

Ohio Laborers' District Council offers benefits to members to help pay for the expenses of dental care. These benefits are administered through MR Insurance Partners Agency and are not affiliated with Ohio Laborers Benefits. To learn more about your plan options, contact Mark Ruzic at 1-216-361-9797. Additional information is available at [mrinsurancepartners.com](http://mrinsurancepartners.com).

### EXPERT SECOND OPINIONS

**Grand Rounds** offers on-demand, concierge medical services. Eligible members and their dependents can use Grand Rounds at no cost.

One of the services Grand Rounds offers is an Expert Second Opinion on medical diagnose and/or treatment plans. A second opinion can be the difference between getting the right or the wrong treatment. In about 65 percent of the cases treated by Grand Rounds, either the treatment plan changed or the diagnosis was overturned.

An Expert Second Opinion gives access not only to a second opinion, but the medical advice of the leading experts for any condition. Grand Rounds' Expert Second Opinion puts you in contact with an expert in a highly specific area, who is at the top of their field with the most up-to-date information on treatment protocols.

*Note: If Grand Rounds books a member to see a doctor in person, normal plan fees will apply to the visit.*

### FLU SEASON IS UPON US

The best way to protect yourself against the flu is to get vaccinated annually. The CDC recommends a yearly flu vaccine for everyone 6 months of age and older as the first and most important step in protecting against this serious disease.

The cost of the influenza virus vaccine is completely covered by the Fund for members and eligible dependents once every calendar year. You can get a flu shot at most retail pharmacies or your doctor office (administrative fees may not be covered).

### MEDICARE OPEN ENROLLMENT

If you are currently enrolled in Ohio Laborers' **Humana Medicare Advantage Plan** and wish to continue with Ohio Laborers' Insurance under the **new Ohio Laborers' Anthem Medicare Preferred (PPO) with Senior Rx Plus plan** (see page 3 for updates), it is important that you **do not** sign up for any other plan during Medicare's open enrollment period, or you risk losing your insurance coverage for you and your dependents.

Medicare's open enrollment runs each year from October 15<sup>th</sup> through December 7<sup>th</sup>. You may disregard any materials, emails, phone calls, etc., if you wish to stay with Ohio Laborers' Insurance coverage. **Remember, you are not required to do anything to remain enrolled in the Medicare Advantage Plan with Ohio Laborers.** If you have any questions about your insurance coverage, contact the Benefits Office at 1-800-236-6437.

### HEALTHY CHOICES GET REWARDED

**HUMANA MEMBERS** - Don't forget to stay up-to-date with your Go365. As you get vaccinations and preventive screenings, complete verified workouts, and visit with your doctor, you earn rewards that can be exchanged for gift cards in the Go365 Mall. **Rewards need to be redeemed by December 31<sup>st</sup>.** Visit [Humana.com/Go365](http://Humana.com/Go365) to get started. Go365 will no longer be available to members after December 31<sup>st</sup>.

### MEMBERXG UPDATE

New features became available on MemberXG this year. One of the biggest updates to MemberXG was the ability to upload documents and submit forms securely to Ohio Laborers Benefits. Members can also check eligibility, view work history, monitor pension credits, and change address information in MemberXG.

To access MemberXG, visit [ohiolaborers.com](http://ohiolaborers.com) and click the Member Login button.

### UPDATE YOUR BENEFICIARIES

It is extremely important to keep your beneficiaries up-to-date with the Benefits Office, even if you have already retired.

In 2018, the Pension Fund paid out nearly \$200,000 to pensioners who had forgotten to inform the Benefits Office that their spouses had passed. For retirees electing spousal options, if the spouse predeceases the member, the member is generally entitled to an increase in his or her monthly pension benefits. So, if your family or relationships change or you don't remember who you listed, please complete a new Enrollment/Beneficiary Card.

Enrollment/Beneficiary Cards are available online through MemberXG and at your Local Union Hall. Members can also contact the Benefits Office at 1-800-236-6437 to request a new Enrollment/Beneficiary Card be sent to them.

Have an  
*Awesome Autumn*



Ohio Laborers Benefits  
800 Hillsdowne Road  
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