



**OHIO
LABORERS**
Benefits



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Message from the Administrative Manager

The last time I wrote the “Message from the Administrative Manager,” Ohio had just issued a stay-at-home order. In that message, I talked about the new “normal.” But in writing that message, I never thought that I would be in pretty much the same circumstance when writing the next message. Yet here it is mid-summer and it does not seem like things have changed much. I never thought the new “normal” would still be working from home, wearing a mask if you do leave home, and continuing to social distance from friends and family. I still think we will eventually find a new “normal,” but I don’t think it will happen anytime soon.

Until we can get some control over COVID-19 through an effective vaccine or treatment, we will have to adapt to the circumstances. The vast majority of Ohio Laborers Benefits employees started working from home in mid-March and will continue to do so for the foreseeable future. But we are prepared to do just that. Our phone system relies on an internet connection, not a phone line. So, our employees are able to plug their office phone into their home internet connection and it rings just like it does in the office. The software we use works much the same way – as long as we can connect to the internet, we can access the software. We still have a limited number of people that work in the office each day. But our mission is to continue to provide the customer service you expect and deserve. And as long as we can do that remotely and keep our employees safe, we will continue to operate that way.

We also know that we will have to adapt in some ways to endure the current circumstances. Before the pandemic, we participated in the Ohio Laborers Contractor Outreach and Engagement meetings. During these meetings, the different departments and funds that are part of Ohio Laborers presented information and offerings to signatory contractors. That team is now working on presenting that information through a videoconference.

Pensioners know that each summer, we have them complete a “Proof of Existence” or “POE.” We use this as proof that a pensioner is still alive and eligible to continue receiving a benefit. In past years, the POE had to either be notarized or witnessed by an authorized individual (usually at your local union). Given the pandemic, we can’t ask our pensioners to put themselves in harm’s way by requiring someone to witness the POE. We will still be going through the POE process, but for this year, we will not be requiring a witness signature. If you are a retiree, expect a POE soon!

Finally, we’re always looking for better ways to communicate with our members. I was asked to co-host a new podcast “Down with the Dig” sponsored by Ohio Laborers District Council. We’ll be discussing matters related to Laborers like workzone safety, lobbying efforts to help fund jobs worked by Laborers, benefits, and new construction technology. We’ll even have some well-known guests on the program. You can find us on iTunes, Spotify, or wherever you enjoy podcasts.

Stay Healthy,

Matt Archer

Beware of Summertime Bites & Stings

Summer may usher in warm weather, but at the same time we have to deal with pesky summertime critters. Bugs such as bees, ants, fleas, flies, mosquitoes, wasps, and spiders may bite or sting and are active during the summer months.

Spiders

There are roughly 3,000 different types of spiders in the United States. The majority are not poisonous. Depending on the species, spider bites can cause mild symptoms like redness, swelling, and pain. However, in more severe cases, symptoms can appear quick and serious. If bitten by a black widow or brown recluse, seek medical attention immediately.

Bees

For many, bee stings are just a nuisance. Most people experience temporary sharp pain, swelling, warmth, and itching at the sting site with no serious complications. That is unless you are severely allergic or get stung multiple times. That is when bee stings can be more problematic and even life threatening. Severe allergic reactions may cause:

- Hives
- Pale skin
- Severe itching
- Swelling of the throat or tongue
- Difficulty breathing
- Rapid pulse
- Diarrhea
- Dizziness
- Loss of consciousness

Yellow Jackets and Wasps

Being stung by yellow jackets or wasps can be extremely painful. Unlike bees which can only sting you once, yellow jackets and wasps can sting multiple times. To treat a sting, remove any stinger and wash the area with soap and water to remove the venom. Use a cold pack to ease swelling and pain. Consider over-the-counter antihistamine which can reduce the body’s natural histamine reaction that causes the pain and swelling.

Emergency Care

Severe allergic reactions or anaphylaxis to bug bites and stings affect about 3% of the United States population. Oftentimes you won’t know someone is allergic until they experienced their first bite or sting. This can especially be a concern for parents with young children who haven’t been exposed. In case of emergencies, you may want to carry an EpiPen.

There are more than 200,000 cases of anaphylaxis in the United States every year. Symptoms that occur with severe allergic reactions happen almost immediately after the bite or sting has occurred, but can take up to 12 hours to show. Seek medical help immediately if symptoms include heavy breathing, hives, tightness of the throat, nausea, vomiting, fainting, or cardiac arrest. Even after using an EpiPen, physicians recommend heading to the emergency room to assure proper medical care.



Insurance Benefit Updates

Retiree Insurance Rates 2021

Retiree insurance rates for the OLDC-OCA Insurance Fund will be adjusted for retirees with January 2021 pension effective dates or later. **RETIREE INSURANCE RATES FOR CURRENT RETIREES WILL NOT BE CHANGED AT THIS TIME.** This change will not affect future retirees with pension effective dates of December 2020 or earlier. Please keep in mind that Ohio Laborers Benefits must receive members' pension applications by 11/30/2020 for them to receive a 2020 effective date and the current lower rates.

The new unsubsidized Self-Pay Rates for members with 2021 pension effective dates are in the table below. Remember, these rates are reduced 2% for each pension credit a member has earned with the LDC&C Pension Fund of Ohio (or other affiliated pension fund.)

Retirees Not Yet Receiving Medicare	Current	2021
Member Only	\$578	\$636
Family Coverage (one or more dependents primary)	\$1,203	\$1,324
Family Coverage (all dependents on Medicare or secondary)	\$994	\$1,055 ²
Retirees Receiving Medicare		
Member Only	\$379	\$379 ¹
Family Coverage (one or more dependents primary)	\$994	\$1,055 ²
Family Coverage (all dependents on Medicare or secondary)	\$785	\$785 ¹

¹Rates unchanged.

²Rate is average between all primary and all Medicare/secondary family coverage rates.

EnvisionRx Rebranding to Elixir

EnvisionRx (including EnvisionSpecialty and EnvisionMail) is changing its name to Elixir. You may have already noticed the new name and logo on mail and on the EnvisionRx website. EnvisionRx plans to be fully transitioned to the new name by September 1, 2020.



Anthem Commercial members (active members and non-Medicare retirees) can expect a newly reissued pharmacy card to replace their current card. However, all of the information on the card is staying the same except for the name change and new logo. Your current EnvisionRx prescription card will still work at the pharmacy. You will still have the same ID number, group number, and other information pharmacies need to process your prescriptions. This means that you will not need to update your prescription benefit information at your pharmacy.



You can expect your new card in the mail by the end of September.

Grand Rounds Services Ending

The OLDC-OCA Insurance Fund is terminating its contract with Grand Rounds effective August 31, 2020. We at Ohio Laborers Benefits would like to thank Grand Rounds for the services they have provided. They went above and beyond in trying to help and engage our membership. Unfortunately, the lack of utilization has forced the relationship to end. For future help finding an in-network physician or specialist, members can use Anthem's Find a Doctor/Find Care at <https://www.anthem.com/find-care/>.

Anthem Commercial vs Anthem Medicare Advantage Plan

With Anthem administering claims for both Medicare and non-Medicare members, it can get confusing which services and benefits belong to which group. To help dispel any confusion, we wanted to go over two terms we use to differentiate between the two groups.

Anthem Commercial Plan

You may have heard the term "Anthem Commercial" used when you've called the Benefits Office. Anthem Commercial refers to the Anthem BlueCross BlueShield insurance plan available to **active members and non-Medicare retirees.**

If you are a member covered under the Anthem Commercial Plan, your prescription benefits are administered through EnvisionRx (soon to be Elixir).

Anthem Medicare Advantage Plan

Anthem Medicare Preferred (PPO) with Senior Rx is the Medicare Advantage plan that covers our retiree Medicare members. You will commonly hear it referred to as Anthem Medicare Advantage Plan.

If you are on the Anthem Medicare Advantage Plan, your prescription benefits are administered through the Senior Rx portion of the plan.



FOCUS ON WELLNESS

Mental Health and Coping with COVID-19

Fear and anxiety about the COVID-19 Pandemic can be overwhelming and cause strong emotions in adults and children. How you respond to the outbreak can depend on your background, your own experiences, and the community you live in.

Stress can have a profound effect on populations, from individuals with Parkinson disease to those with psoriasis. The frequent associations of stress with insomnia, depression, and anxiety are now more noticeable than ever, with a survey by Express Scripts detailing how the pandemic has led to a distinct rise in mental health prescriptions that were previously on the decline.



Federal agencies and experts warn that a historic wave of mental health problems is approaching. This includes an increase in cases of depression, substance abuse, post-traumatic stress disorder, and suicide. According to a recent Kaiser Family Foundation poll, more than half of Americans reported that worry or stress related to the outbreak has led to at least one negative mental health effect. Those include trouble with eating or sleeping, drinking alcohol more, frequent headaches or stomachaches, shorter tempers, and other health problems.

Stress during an infectious disease outbreak can include:

- Fear and worry about your own health and the health of your loved ones
- Changes in sleep or eating patterns
- Difficulty sleeping or concentrating
- Worsening of chronic health problems
- Worsening of mental health conditions
- Increased use of alcohol, tobacco, or other drugs

Stress Management At Home

STEP 1: AWARENESS – HOW IS STRESS SHOWING UP IN YOUR OWN BODY

First, we must all check-in with ourselves and recognize how stress shows up in our bodies. Changes to your sleep patterns or appetite, headaches or bowel changes, spikes in blood pressure or blood sugar are all signs of an overactive stress response.

If you have a chronic illness or existing condition, you need to pay particular attention to your condition and ensure you are tracking any significant changes. Stress management is of utmost importance to help manage your condition.

Stress can impact our health quite intensely. For example, if you have asthma, you may find yourself reaching for the albuterol more often, if you're diabetic, your blood sugars may be running high, if you're managing blood pressure fluctuations, they may be running high right now.

STEP 2: MAKE A PLAN FOR YOU TO DESTRESS

Making a plan that works for you that is realistic about what you can/will do is important. Think about what usually works for you when you're feeling stressed and make a list.

As you make your plan, make sure elements of the six categories of stress management to help regulate your stress response system are included. The six categories are:

1. Supportive relationships – stay connected to your communities
2. Exercise – 60 minutes a day (doesn't have to be all at once)
3. Healthy sleep – practice good sleep hygiene including going to bed and waking up at the same time each day, and ensuring that your place of sleep is cool, quiet, and free of distractions. Avoid caffeine in the afternoon or evening.
4. Nutrition
5. Mental and Behavioral Health Support - telemedicine, meditation, and mental health apps
6. Mindfulness – like meditation or prayer

STEP 3: PUT YOUR PLAN IN ACTION

- Make sure you're practicing your program every day and twice a day if you need to.
- Check in with yourself regularly to see how you're feeling – emotionally and physically. Ask yourself the questions – how does my chest feel, my stomach, my legs, my head, etc.
- Analyze your program. If you need to change things about it, go ahead and do so. Let your plan evolve to ensure it is working for you. If it's not, change specifics up, but ensure elements from the six categories remain.

Source: Centers for Disease Control and Prevention

LiveHealth[®]
ONLINE

LiveHealth Online Mental Health Services

Mental health services are available through LiveHealth Online. This telemedicine service allows members and dependents from both Anthem Commercial and Anthem Medicare Advantage plans to visit with a doctor or therapist over video chat using smart devices or a computer with a web cam. Any service provided by LiveHealth Online that is covered under the OLDC-OCA Insurance Fund is no cost to members and dependents when using your Anthem ID number on their Anthem insurance card.

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)

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.

If you or someone you know needs help, call the National Suicide Prevention Lifeline at 800-273-TALK (8255). Crisis Text Line also provides free, 24/7, confidential support via text message to people in crisis when they text to 741741.

Free Diabetes Testing Supplies

Diabetes can affect almost every part of your body. To stay healthy, you will need to manage your blood glucose levels, also called blood sugar. Managing your blood glucose, as well as your blood pressure and cholesterol, can help prevent the health problems that can occur when you have diabetes.

For many people with diabetes, it is important to check their blood glucose level each day. This is especially important if you take insulin. The results of blood glucose monitoring can help you make decisions about food, physical activity, and medication.

Eligible Members and Dependents Can Get The Following Diabetes Testing and Treatment Supplies At No Cost Through Their Prescription Drug Benefit:

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

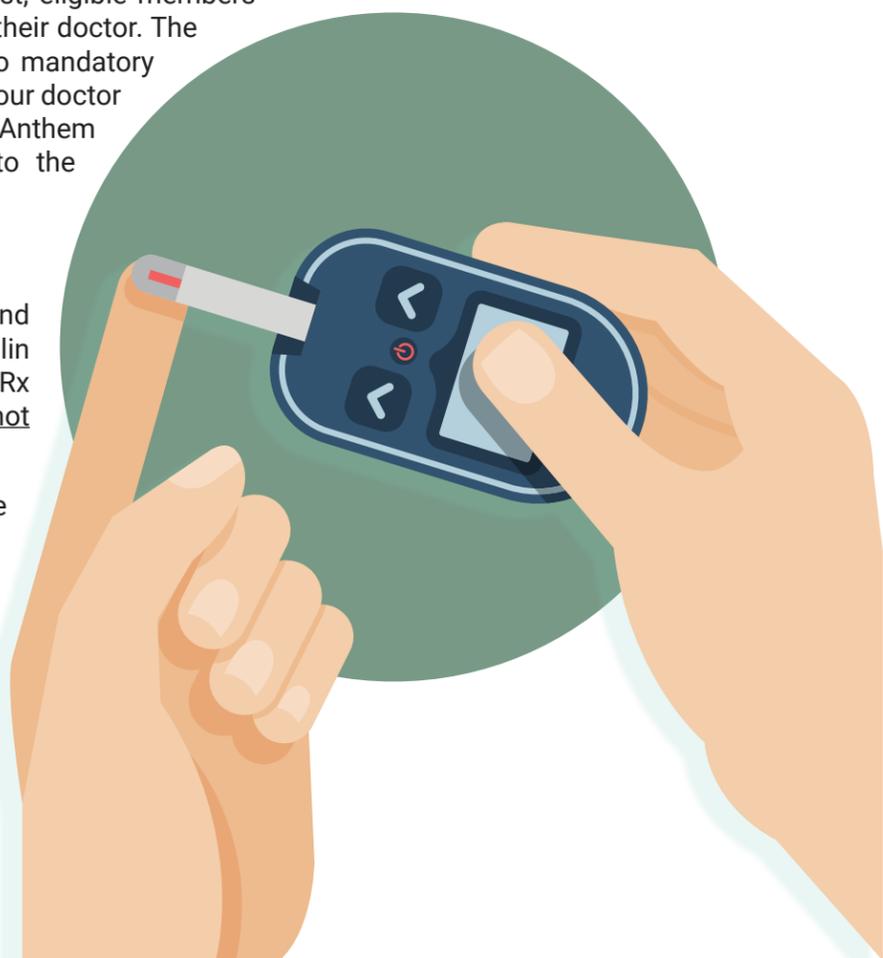
To receive the above noted supplies at no cost, eligible members and dependents must get a prescription from their doctor. The supplies through EnvisionRx will be subject to mandatory mail order; therefore, we recommend you ask your doctor for a 90-day prescription. Members on the Anthem Medicare Advantage Plan are not subject to the mandatory mail order.

New From EnvisionRx (Soon-to-be Elixir)

Eligible Anthem Commercial members and dependents can now get the OmniPod Insulin Management System as part of their EnvisionRx prescription benefit. Insulin medication is not included.

The following OmniPod products are available at no cost through EnvisionRx:

- OmniPod Starter Kit
- OmniPod 5 Pack
- OmniPod DASH System Kit
- OmniPod DASH 5 Pack



HYDRATION CHECK ✓

Your body depends on water to survive. Every cell, tissue, and organ in your body needs water to work properly. You should drink water every day. Most people have been told they should drink 6 to 8, 8-ounce glasses of water each day. However, different people need different amounts of water to stay hydrated. To find out the proper amount you need to be drinking, talk to your doctor or dietitian.

Dehydration occurs when you use or lose more fluid than you take in, and your body doesn't have enough water and other fluids to carry out its normal functions. If you don't replace lost fluids, you will get dehydrated.

The human body is roughly 75 percent water. Without water, it cannot survive. The first symptoms of dehydration include thirst, darker urine, and decreased urine production.

As the condition progresses to moderate dehydration, symptoms include:

- Dry mouth
- Lethargy
- Weakness in muscles
- Headaches
- Dizziness

Severe dehydration (loss of 10-15% of the body's water) may be characterized by extreme versions of moderate symptoms, as well as:

- Lack of sweating
- Sunken eyes
- Shriveled and dry skin
- Low blood pressure
- Increased heart rate
- Fever
- Delirium
- Unconsciousness

Anyone may become dehydrated; however, some people are at a greater risk. People at higher altitudes, athletes, those with chronic illnesses, infants, and young children, and older adults are at the most risk.



Attention on



Important Reminders from the Pension Department

Remember to Update Your Beneficiaries

Imagine getting into the Trade as a young man or woman and naming your boyfriend or girlfriend as your beneficiary. Then you two break up. You start a relationship with another person, get married, and have kids. Twenty years later you unexpectedly pass away. Did you ever update your beneficiary to your wife or your kids? If you didn't, benefits would be paid to your ex-partner with which you haven't had a relationship for years.

This scenario, and others like it, have happened countless times within the Pension and Insurance Funds. You can prevent this from happening simply by making sure your beneficiaries are up to date. You can request a new Beneficiary card by calling the Benefits Office or by stopping at your Local Union Hall. You can also complete a new Enrollment/Beneficiary Card online through your MemberXG account. If you are unsure of whom your beneficiary is, your best course of action is to complete a new beneficiary card. It's up to you to set your loved ones up for financial stability!

In-Person Benefits Counseling Available At Select Locals

Benefits Counseling is available to members planning on retiring soon. Due to COVID-19 concerns, all counseling attendees will be required to wear a face mask. If you do not have a face mask, one can be provided for you. A physical social distance of 6 feet will also be necessary to ensure participants' safety. If your Local isn't open or is unable to accept visitors, all efforts will be made to accommodate you at another Local or the Benefits Office.

During the counseling session, the Benefits Counselor will explain the different pension benefit options available to you and assist you with the completion of the necessary paperwork, including the Pension Application. You do not have to submit your Pension Application prior to the meeting. Ohio Laborers Benefits recommends scheduling a Benefits Counseling appointment about 90 days prior to when you would like to begin receiving your pension. You can call the Pension Department at 800-236-6437 to schedule your appointment.

Proof of Existence Forms Mailed In August

Due to the COVID-19 Pandemic, Proof of Existence forms (POEs), which are typically mailed in June, were postponed to the first week of August. If you haven't received your form by mid-August, contact the Pension Department or a blank POE form is available at ohiolaborers.com.

This year there are a few changes to the requirements to help protect your health and safety. Pensioners will not be required to have this year's POE notarized or witnessed by an authorized Local Union representative. This exception will not apply for future POEs.

The completed certification must be received at the Benefits Office by **October 5, 2020**, or your pension benefit will be suspended prior to receiving your November 2020 benefit and will remain suspended until a properly completed form is received. Reminder: Those having their monthly insurance premium automatically deducted from their pension benefit will receive a bill to make payment for their premium if their pension benefit is suspended.

Grilling & Picnic Safety Tips

The majority of Americans (nearly 70 percent) grill outdoors during the summer while more than 40 percent do so year round. This national pastime is necessary to cook up what amounts for many as the very epitome of summer – grilled burgers, brats, corn on the cob, salmon, steak, BBQ ribs, and whatever else you and your family desire.

You certainly don't want your summer grilling sidelined by a bout of food poisoning, which is why these simple tips that follow are essential.

COLD FOODS:

- Cold perishable food should be kept in a cooler at 40°F with ice or frozen gel packs until serving time.
- Clean fruits and vegetables with running water and dry with a clean cloth or paper towel before packing them in the cooler.
- Foods like chicken salads or desserts in individual serving dishes should be placed on ice in a shallow container.
- After everyone has been served, do not keep food out for more than two hours – and only one hour if the temperature exceeds 90°F.

HOT FOODS:

- Hot foods should be kept at 140°F or above by:
- Storing hot foods in an insulated container until served.
 - Not leaving hot food sit out for more than two hours, or one hour when the temperature is over 90°F. If food has been left out longer, throw it away to be safe.

SAFE GRILLING TIPS:

- Marinate meats, poultry and seafood in the refrigerator or properly stored at 40°F in a cooler.
- Keep raw meats separate from cooked foods or vegetables.
- Do not use a plate or utensils that previously held raw meat, poultry, or seafood without washing them in soapy water first.
- Cook food thoroughly and bring a thermometer to be sure.



Safe Food Temperature Chart

- Steaks and roasts:** 145°F
- Fish:** 145°F
- Pork:** 160°F
- Ground beef:** 160°F
- Egg dishes:** 160°F
- Chicken breasts:** 165°F
- Whole poultry:** 165°F
- Shrimp, lobster, crabs:** Cook until pearly and opaque.
- Clams, oysters, mussels:** Cook until the shells are open.

(Note: Throw out any shellfish with shells open prior to cooking. These are not safe to eat.)

Source: U.S. Food and Drug Administration



Building Success Together

In the Fall of 2019, Ohio Laborers Benefits, Ohio Laborers' Training & Apprenticeship, LECET, DERO, and LiUNA Health & Safety Fund joined forces to create the Contractor Outreach and Engagement Team. The goal of the team is simple – strengthen our working relationships with signatory contractors. Whether that means re-engaging with long-term contractors or establishing and growing relationships with new contractors, we believe conversation creates opportunities.

The Team's first initiative was to host events for contractors at each Local Union around the state, introducing the team and its initiatives and highlighting certain programs under the Ohio Laborers' District Council and LiUNA Regional umbrellas. We also encourage the contractors in attendance to take the opportunity to ask questions and share any concerns they may have.

To date, we have held events at 10 Locals with over 60 contractors. Unfortunately, just as this outreach endeavor was beginning to pick up steam, the COVID-19 Pandemic put a halt on our in-person events with several scheduled Local events being postponed indefinitely. The team is now coordinating with a few Locals to schedule video conference meetings for interested contractors in their jurisdictions.

As a team, we are constantly reviewing and reevaluating our approach to engaging our contractors and strive to provide the highest level of service. We've been in contact with the Ohio Contractors' Association and are discussing how we can work with them to reach an even broader audience with on-topic discussions.

“ This is a forward-thinking initiative the Laborers are undertaking. It's surprising the amount of information that came out of today's meeting, and I'm excited to utilize these services. - Mitch Trucco, Owner, Trucco Construction ”

So, whether you want to learn more about Laborers' insurance and pension benefits, what Ohio LECET is doing to help contractors, or how apprentices could be an opportunity for your company, the Contractor Outreach and Engagement Team is here to help. Do your Laborers need more training? Is on-site health and safety a concern? The Team is here and willing to work with you. Our hope is to create a culture of open communication where contractors feel encouraged to reach out for assistance to navigate the programs available through the Union.



How To Select A Sunscreen



When you protect your skin from the sun, you reduce your risk of developing skin cancer and early skin aging. Using sunscreen, seeking shade, and wearing protective clothing are all important behaviors to reduce your risk.

Everyone should use sunscreen. It helps prevent cancer by protecting you from the sun's harmful ultraviolet rays. Anyone can get skin cancer regardless of age, gender, or race. In fact, it is estimated that one in five Americans will develop skin cancer in their lifetime. Since skin cancer is highly treatable when detected early, the American Academy of Dermatology encourages you to perform regular skin self-exams.

The Skin Cancer Foundation believes that the best sunscreen is the one you are most likely to use, as long as it is broad spectrum with an SPF 15 or higher. Learn about your options to make an informed choice that best suits your needs. The happier you are with your sunscreen, the more consistently you'll use it.

SUNSCREEN INGREDIENTS

Sunscreen includes active ingredients that help prevent the sun's UV radiation from reaching your skin. Here's how the two types of sunscreen work for you:

- Physical sunscreen ingredients (including the minerals titanium dioxide and zinc oxide) block and scatter the rays before they penetrate your skin.
- Chemical sunscreen ingredients (like avobenzone and octisalate) absorb UV rays before they can damage your skin.

The American Academy of Dermatology recommends choosing a sunscreen that states the following on the label:

Broad Spectrum - This means a sunscreen that protects the skin from ultraviolet A (UVA) and ultraviolet B (UVB) rays, both of which can cause skin cancer.

SPF 15 - Ideal for every day, occasional exposure, like walking your dog or driving to work. Look for the AAD Daily Use Seal of Recommendation.

SPF 30 or higher - Necessary for extended outdoor activities, including distance running, hiking, swimming and outdoor sports. SPF 30 is a must if you work outdoors.

Water Resistant - Sunscreens labeled water resistant are tested to be effective for up to 40 minutes of swimming, while very water resistant sunscreens stay effective for up to 80 minutes in the water. Sunscreens are not waterproof or sweat-proof and need to be reapplied.

Most adults need about one ounce of sunscreen, enough to fill a shot glass, to fully cover their body.

Reminders

From the Benefits Office

HAVE A NEW ADDRESS?



When you move to a new address, don't forget to contact the Benefits Office to update your information. You should always keep your mailing address up to date with the Benefits Office in order to receive important information in a timely manner.

Simply call in to update your address. You can also mail in a new Enrollment Card or update your information through your MemberXG account.

Benefits may be suspended if the Benefits Office is notified that your address is incorrect.

MANDATORY MAIL ORDER

Members on the Anthem Commercial plan are required to fill maintenance medications through EnvisionRx (soon to be Elixir). *This does not apply to members and dependents on our Anthem Medicare Advantage Plan.*

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 EnvisionRx. One-month supplies of maintenance medication will be rejected at retail pharmacies after the first three fills.

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 EnvisionRx receives a new 90-day prescription prior to the third fill at a retail pharmacy.

REVIEW YOUR QUARTERLY STATEMENT

Active members receive quarterly contribution statements. Please remember to review these statements and make sure the hours match your records. You can also review your work history through your MemberXG account. Please report any errors to the Benefits Office.

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 your Pension hours, your benefits from the Fund will be lower than it should 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. You must complete the transfer request in a timely manner. Most funds will only transfer hours for a limited time. So, if you worked in another jurisdiction, please contact the Benefits Office to request a form or download it at ohiolaborers.com. You can also complete and submit the Reciprocal Transfer Request form through your MemberXG account.

Notes: The Insurance and Pension Funds also cover Boone, Campbell, and Kenton counties in Kentucky and Brooke and Hancock counties in West Virginia. No forms will be required. There is an exception for pipeline work as well. 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.

FEDERAL TAX WITHHOLDING

The monthly pension benefit from the LDC&C Pension Fund of Ohio is taxable income. If you are receiving pension benefits, you may choose to have federal taxes withheld.

The decision to change your federal tax withholding status is purely up to you. You have the right to make changes at any time. You may also choose not to withhold any federal income tax from your monthly pension benefit.

If you would like to make changes to your federal tax withholdings, simply complete the Form W-4P and return it to the Benefits Office via email, mail or through your MemberXG account. The W-4P is available to download online at ohiolaborers.com/pension-forms.

SILVERSNEAKERS™

Eligible members and dependents on the Anthem Medicare Advantage Plan have SilverSneakers included in their benefit at no additional cost.

SilverSneakers is a health and fitness program designed for adults age 65 and older. They have a fitness class for any fitness level. You'll have access to exercise equipment including weights, treadmills, stationary bikes, and more. Members can also exercise from home using Silversneakers' on-demand video library for classes, workouts, and how-to videos.

FREE SMOKING CESSATION MEDICATIONS

Eligible members and dependents covered under the Anthem Commercial plan can get both over the counter and prescription smoking cessation medication at no cost through their EnvisionRx (soon to be Elixir) prescription drug benefit. Simply get a prescription from your doctor (even for the OTC smoking cessation products) and have it filled at your local pharmacy.

NO COST COVID-19 TREATMENT EXTENDED

All in-network medical claims associated with the testing for and treatment of COVID-19 for eligible Laborers and dependents will be covered at 100% through at least 12/31/2020. This includes those eligible through the Fund's Anthem Medicare Advantage plan. This date is subject to be extended with this fluid situation.



ANTHEM MOBILE APP AVAILABLE TO MEMBERS

Sydney, a new mobile app from Anthem, makes finding care, managing your health, and accessing your plan information faster and easier than before. Sydney is available to all eligible members and their dependents, including those who are on the Anthem Medicare Advantage Plan. Simply download the Sydney app from the Google Play store or Apple App Store and register with your Anthem ID.

MEMBER ALTERNATIVE ID

Ohio Laborers Benefits started using Alternative IDs in place of full or partial Social Security numbers on documents this year. This is part of the Benefits Office's continued effort to protect your privacy and help prevent identity theft.

If you are unaware of what your Alternate ID is and would prefer to use it instead of your Social Security number for documents, such as a POE certificate, please contact the Benefits Office for assistance.

Ohio Laborers Benefits
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OHIO LABORERS Benefits

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