

# OLFBP



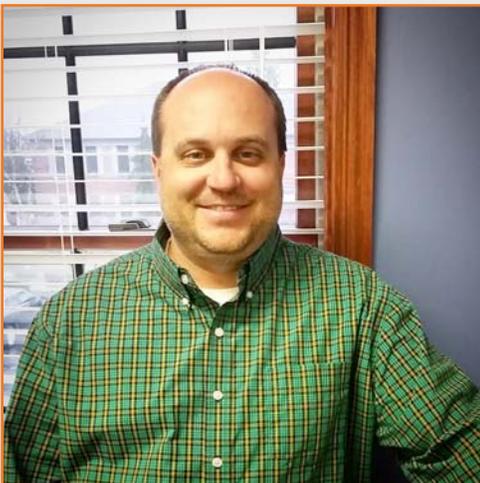
Ohio Laborers' Fringe Benefit Programs Newsletter

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**Don't Forget,  
Flu Shots are FREE!**



## MESSAGE FROM THE ADMINISTRATIVE MANAGER

### Important Insurance Information

Beginning with the 2015 calendar year, providers of health insurance – including the OLDC-OCA Insurance Fund – are required to report coverage information to participants and to the IRS. This is a requirement established by the Affordable Care Act passed in 2010. This reporting will help all individuals comply with the “Individual Mandate” portion of the law that requires all individuals to have sufficient health care coverage.

The tax returns for 2014 were the first to ask individuals if they had full-year coverage of health care. For 2015, the IRS will ask the same question; however, they will also know the answer because providers of health care coverage will be required to report the information. By January 31, 2016, the OLDC-OCA Insurance Fund will mail covered individuals a Form 1095-B, which will include who was covered by the insurance and what months the individuals were covered. You may or may not receive a similar statement from your employer. “Applicable Large Employers” (generally, employers of 50 or more full-time individuals) must send a Form 1095-C statement to each employee showing which months health care was offered. Because of the unique nature of multi-employer plans, employers will only be required to report the months in which they were required to report contributions to the Insurance Fund, not which months you were eligible. So, the months your employer may report on a 1095-C may not match the months you are shown eligible on Form 1095-B.

Now that the IRS will know the status of your health care coverage, it is important to maintain full-year coverage. If you lose eligibility with the OLDC-OCA Insurance Fund during the year, there are a number of options you can pursue to maintain sufficient coverage. The easiest way to do so is to elect COBRA through the Insurance Fund. For the first twelve months of COBRA coverage, you “buy” the minimum necessary hours at the current contribution rate that you need to maintain coverage. You can also pursue “Marketplace” coverage that the government has set up at [www.healthcare.gov](http://www.healthcare.gov). There are also private plans through a number of insurance companies that can help bridge any gaps in coverage you may experience. Failure to provide sufficient health care coverage can result in significant tax penalties levied by the IRS, so it is important you maintain coverage. If you have any questions, please feel free to call the Insurance Department at OLFBP at (800) 236-6437.

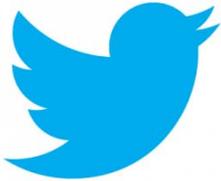
I wish you and your family a happy and safe holiday!

Sincerely,

*Matt Archer*

# Keep Connected to Your Benefits

OLFBP is always looking at ways to expand its communications. OLFBP's social media presence has grown in hopes of keeping members, dependents, and contractors more informed and connected to the great benefits offered. We are always open to suggestions: If you would like to see more updates about certain subjects, just let us know. If you have something to share, let us know.



**Twitter:** @olfbptweet, #olfbptweet, <https://twitter.com/OLFBPtweet>

**Instagram:** @olfbp, <https://instagram.com/olfbp/>



**LinkedIn:** Ohio Laborers' Fringe Benefit Programs

**Facebook:** <https://www.facebook.com/OLFBP>



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**BlueCross BlueShield**



## Anthem's Mobile App

Find doctors, hospitals, and the closest urgent care. Get a copy of your ID card directly on your phone. Review your benefits and claims. Estimate your medical costs.

## EnvisionRx's Mobile App

Find pharmacies. Rx card on your phone. Keep track of medications and set reminders. And more.

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# Attention Current and Future Retirees

## DISQUALIFYING EMPLOYMENT = MORE EXPENSIVE RETIREE INSURANCE

As noted in the last OLFBP Newsletter, the Trustees from both the OLDC-OCA Insurance Fund and the LDC&C Pension Fund of Ohio are very serious about stopping retired Laborers from returning to work in Disqualifying Employment (*employment that causes your monthly pension benefit to be suspended*). At a recent Insurance Board of Trustees meeting, a new rule was approved to curtail Disqualifying Employment:

**If your monthly pension benefit is suspended due to Disqualifying Employment for any month January 2016 or later, you will lose the Retiree Insurance Subsidy for the rest of your life.<sup>1</sup>**



The Retiree Insurance Subsidy is the amount your monthly Retiree Insurance is reduced from the full (unsubsidized) cost. The Retiree Insurance rates are reduced (subsidized) 2% for each pension credit you earn with the LDC&C Pension Fund of Ohio. **If you lose the Retiree Insurance Subsidy, your monthly Retiree Insurance will cost:**

Member Only (not on Medicare)	\$578
Member Only (on Medicare)	\$379
Family Coverage (all primary)	\$1203
Family Coverage (one secondary/Medicare)	\$994
Family Coverage (all secondary/Medicare)	\$785

As you can see from the table above, **if you lose the subsidy, your monthly Retiree Insurance will be more expensive going forward and may be unaffordable.** Please give this much consideration if you return to work after you retire. If you have any questions about what work constitutes Disqualifying Employment, please consult the Pension Fund's Summary Plan Description (*pages 31 - 33*) or contact the Pension Department at OLFBP.

### Additional Information

- If you do not work in disqualifying employment and your monthly pension benefit is not suspended for January 2016 or later, this change will NOT affect you.

- This change WILL impact you even if your suspension of pension benefits is voluntary, and you notify the OLFBP Fund Office in advance of your return to Disqualifying Employment.
- Even if you are not participating in the Retiree Insurance Program at the time of your suspension, any suspension of your monthly pension benefit due to Disqualifying Employment January 2016 or later will impact your future eligibility for the Retiree Insurance Subsidy.
- <sup>1</sup> The Board approved a potential one-time exception to the loss of the Retiree Insurance Subsidy. If you pay back the Retiree Insurance Subsidy in full for the month(s) your pension benefit is suspended due to Disqualifying Employment, you will be able to get the Retiree Insurance Subsidy again. Eligibility for the subsidy will commence the first of the month following full repayment. This is a one-time exception only. If your monthly pension benefit is suspended for multiple consecutive months, this will be considered one suspension, and the exception may apply. The second time your monthly pension benefit is suspended due to Disqualifying Employment, you lose your eligibility for the Retiree Insurance Subsidy for the rest of your life. Additionally, if you want to continue your Retiree Insurance at the higher unsubsidized rate after your second suspension, you must pay back the subsidy received during the second suspension to be eligible to continue Retiree Insurance. Gaps in insurance after retirement are not permitted.
- If your monthly pension benefit is suspended for January 2016 due to Disqualifying Employment, regardless of how long it was suspended prior to January 2016, the new rule will apply, and the suspension will result in the loss of your Retiree Insurance Subsidy. However, suspensions that have already ended or end prior to January 2016 will not be affected by this new rule and will not count as the potential one time exception.
- If your pension benefit is suspended for any reason, other than Disqualifying Employment, this change will NOT affect you.

**No one wants to pay more for insurance, so don't work in disqualifying employment.**

## Work that Does NOT Affect Your Pension & Insurance Benefits

- Employment outside the Construction Industry
- Employment in a construction trade other than Laboring
- Employment outside of Ohio (*even Laboring*), except in Boone, Campbell, or Kenton counties in Kentucky or Brooke or Hancock counties in West Virginia (*However, if you work outside of Ohio and have hours and fringes transferred to this Fund through reciprocity or from pipeline work, this is considered disqualifying and would affect your pension and retiree insurance benefits.*)
- Any type of employment after age 70 years and 6 months (*even Laboring*)

## Do NOT Do the Following

*(unless you want to jeopardize your pension benefits and retiree insurance)*

- Perform Laborers' work in Ohio (*or Boone, Campbell, or Kenton counties in Kentucky or Brooke or Hancock counties in West Virginia*)
- Perform Laborers' work with Cleveland Local 310 or Cincinnati Local 265
- Supervise Laborers (*unless you are a Superintendent as defined by the National Labor Relations Act and hours were not previously reported to the Pension, Insurance, or Training Funds for the same work*) (*Multi-Craft supervision is not permitted after retirement unless contributions are made to another construction trade.*)
- The same job you did before you retired (*if contributions were made to the Pension, Insurance, or Training Funds for the same work*)
- Perform Laborers' work for non-union employers (*under Regular Retirement age*)





# RETIREE SPOTLIGHT

## DENNIS & CHERI HOLBROOK COLUMBUS LOCAL 423

There are less than 100 married couples in Ohio where both are Laborers or former Laborers. Dennis and Cheri Holbrook are one of the few Laboring couples, and both started receiving their pension benefits earlier this year.

For Dennis Holbrook, laboring was never an “if”, but a “when.” With a father, two brothers, and uncles who were all Laborers, it was only a matter of time before Dennis followed the footsteps of those before him. For Cheri Holbrook, laboring gave her what she needed during a very hard time in her life. Working three jobs and struggling to make ends meet, she was offered the chance to join the Laborers, and she took it. She started out flagging in 1985 and continued through 1999.

Dennis got his start right next to the man who raised him, working with his father repairing a bridge near Barberton, Ohio. When asked what his favorite job was during his long career as a Laborer, Dennis said, *“getting to work next to my dad was great.”* He also loved mining and the tunnels, which is where he spent a large part of his time in the Laborers. *“I loved the work, it was challenging, physically demanding, and makes you appreciate what you do.”*

When asked the same question, Cheri shared her love of working with asphalt. *“Asphalt gets into your blood and gets you to take pride in your work.”* She took pride in becoming a good raker, a job that not everyone can do. She shared a memory that everyone who gets the chance to do this job has most likely experienced, *“I always loved blue sky days with beautiful clouds and getting the chance to watch the seasons change.”*

So how did these two Laborers cross paths? It was a night out at the Fairfield County Fish and Game. A regular spot for Cheri until her father unfortunately passed away, she had stayed away for two years until a gathering of all her old Laboring friends lured her out. She began to greet her regular group, when she came across a face she hadn’t seen before. Dennis was the only one in the group that she didn’t know. As she went down the line giving hugs to her old pals, Dennis asked why he didn’t get one too. She brushed him off, but they both claim that from then on and for the rest of the night, the other one was the one who followed them around. Later that evening, Cheri came back over to her group and noticed Dennis sitting in a very special chair, the exact chair that her father sat in every time he had gone. They locked eyes and she

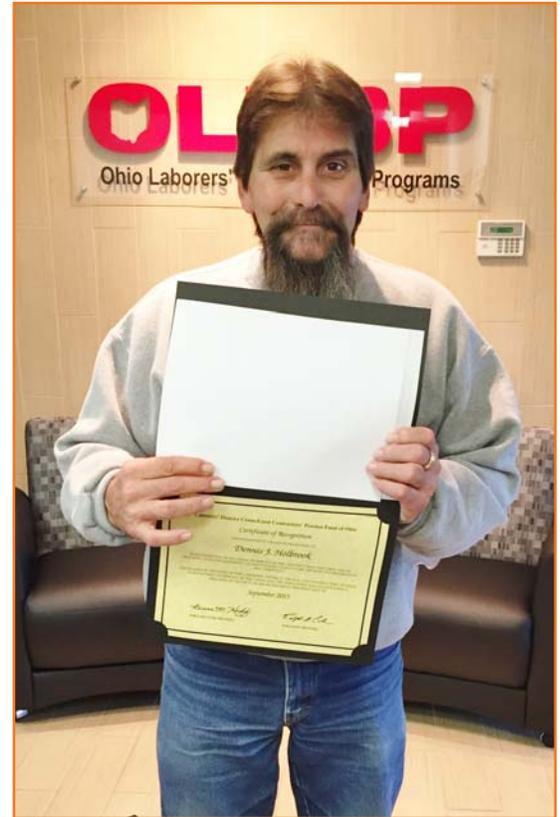


said, “*I knew I was in trouble.*” Sure enough, by the end of the night Dennis made sure he got his hug. She hadn’t gotten the chance to leave him her number before the night was over, but a good friend of both made sure Dennis knew how to contact her. However, this was not before letting Dennis know that if he hurt Cheri, he would be in a lot of trouble. The rest is history, as the two have been together ever since.

Being married to a fellow Laborer helped their relationship a great deal. They both agreed on how much they had in common. “*Construction has a hard time with relationships.*” As I’m sure everyone who has Labored can attest, there are a lot of hard days working long hours. They’ve both had their days of coming home grumpy and exhausted. It was helpful to have someone at home who understood what they were going through and didn’t make them feel like they had to explain. The Holbrooks are both outdoors people, so the work was what fueled them and kept them going. They both also expressed that it gave them a lot to talk about and they never ran out of things to say.

When asked what he would change if he could about Laboring, Dennis said he wishes we could get more young people interested in the trade. “*We need them out here.*” Cheri also agreed that getting more young people involved would help the Laborers immensely.

Dennis and Cheri both have their own Harley Davidson motorcycles that they have enjoyed together in the past and may rekindle now that they are both retired. They plan on doing a lot of traveling together and going out west to visit Cheri’s daughter more, who lives in Colorado with her fiancé. Dennis realizes that it will be very different transitioning into being a retiree, but says, “*It was a quite a blessing getting this now.*” These two have a lot left in their story together, but first, maybe another trip back to Fairfield County Fish and Game.



## What Pension Option is most Popular?

All of the pension options available to members are actuarially equivalent. However, depending on your personal situation, one pension option may be better for you than another. Many members ask, “*What option do other people take?*” So, here’s the answer to the most common pension options<sup>1</sup>:

Single Life Option w/60 Month Guarantee <sup>2</sup>	36.00%
Single Life Option w/60 Month Guarantee with Social Security Leveling <sup>2</sup>	15.22%
100% Spousal Option	14.45%
50% Spousal Option	14.33%
75% Spousal Option	7.76%
50% Spousal Option with Social Security Leveling	5.03%

<sup>1</sup> Based on retirements from 1/1/2012 through 9/30/2015.

<sup>2</sup> The Single Life Option w/60 Month Guarantee and the Single Life Option w/60 Month Guarantee with Social Security Leveling are the only options available to unmarried members, so it makes sense they are the top two.



# FOCUS on WELLNESS

## Stay Safe by Being Strong

By Jason Harrison

The Department of Labor's Occupational Safety & Health Administration reports<sup>1</sup> that in 2013 the construction industry was responsible for just over 20 percent of all private industry worker fatalities. The biggest culprit was falls, which accounted for 302 out of 828 (36.5 percent) construction deaths. These numbers are grim enough, but if one adds in the untold number of back issues, chronic pain, and forced retirements due to wear-and-tear, it becomes clear just how hard construction can be on a person's body.

Getting to and maintaining a state of fitness and strength can be difficult for busy people, but for the construction worker the obstacles are compounded by sometimes brutal weather, early morning hours, and long days. So what is the best way of approaching fitness for people who work construction?

### Best Defense Against Injury: Strength

First, let us return to those OSHA statistics. If falls are one of the main culprits for worksite deaths, then it stands to reason that we ought to work to prevent them. Of course, on a construction site there are any number of ways to ensure safety. But what can individuals do to prevent falls? **Be strong.**

Yep, the stronger you are, the less likely you are to fall. There's a concept in strength and conditioning called proprioception, which essentially is your body's ability to tell where it is at any given time. When you walk down

the street, you're not consciously thinking about stepping, landing on the concrete, and propelling your body forward while maintaining an upright posture. All of this is done at a subconscious level by "receptors" in your joints, muscles, and tendons that send signals to your brain telling it what is going on.<sup>2</sup>

One of the adaptive responses to strength training is to sharpen this connection between muscle and brain, which means the stronger you are, the less likely you are to fall—on the job, and in the street.

If we are convinced then that being strong can help prevent primary causes of on-the-job fatalities, the next question is "How should one work out?"

### Ditch the Curls and Start Squatting

If you walk into any commercial gym around the country, you are likely to see people working their biceps, triceps, or other individual muscles. It makes sense in a way, because these are the muscles we can see in the mirror. But for the construction worker whose livelihood and life depends upon strength, he is better off focusing on full body movements - especially given the long hours. You simply don't have time to waste in the gym, so what you do needs to give you results.

For people like firefighters and service members, it can be instructive to look to athletes for guidance about how to develop sound exercise regimens. The same is true for construction workers. And you won't find many

athletes who have weak backs or weak butts. Yep, that's right. If you want to be strong on the job, you need a strong butt.

I once heard a baseball scout talk about how he looks for talent. He said when evaluating young players, he knew their athleticism would be limited if they didn't have a big butt. Think about athletic movements like jumping, sprinting, or throwing. If you don't have a strong butt, it's going to be difficult to transfer power into these movements.

Likewise, if you have a weak back, it's going to be really difficult to maintain the integrity of your spine and transfer power into something like hammering, carrying heavy equipment, or lifting something awkward above your head.

If I worked in the field, I'd much rather labor alongside the coworker with a big butt and strong back than the one who has big arms and skinny legs. Those big arms might fill out the Polo shirt on the weekends, but they aren't going to do much good during a long day of digging, nailing, or lifting.

Depending on your schedule and fatigue, you'll want to make sure that you're doing at least two to three full body strength-training workouts per week. Here's a simple framework: two leg, one leg, push/pull, push/pull. That is:

- A two-leg exercise like a squat or deadlift.
- A one-leg exercise like a lunge or a step-up.
- A vertical push, like an overhead press.
- A vertical pull, like a lat-pulldown or a pullup.
- A horizontal push, like a barbell bench press.
- A horizontal pull, like a seated row.

If you have time and you really, really want to work on arms, then sprinkle some curls or tricep kickbacks in at the end. But the focal point of your workout is those big leg movements, followed by the pushing and pulling that will keep your entire body strong and ready for action. If you're new to working out, try three sets of ten for each exercise, adding five pounds for upper body movements and ten pounds for lower body movements each week.

## Sleeping and Eating

The other neglected aspect of workplace safety is sleep. If you have to be onsite at 6 AM and you're getting up as early as 5 AM (sometimes earlier, I know), then you need to be getting to bed early the night before. When you contemplate your work schedule for the week, I advocate using a calendar to first block off sleep. Then build

the rest of your social and work calendar around that. The data on sleep are pretty much irrefutable at this point: the more sleep you get, the more productive you can be, and the stronger you'll be.

Not only that, but getting a lot of sleep will help you stay motivated and make better nutrition choices. Remember our athletic example: the best athletes (other than a few, mostly young outliers who can still get away with eating fast food) treat their bodies like expensive muscle cars. You have to put the right fuel in to get the best performance. The single most effective dietary change anyone who's living an active lifestyle can make is to eat vegetables at every meal. Yes, even breakfast.

Vegetables are nutrient-dense, which means you're getting a lot of the vitamins and minerals you need for maximum performance in fewer calories than calorie-dense foods like donuts. This will take some planning on your part, but if you start thinking of yourself like an athlete then it will be easier to begin planning your meals the day before—rather than running into 7/11 at 5 AM to grab a coffee and prepackaged pastry. Every meal you eat should have a vegetable, a lean source of protein, and a healthy fat source (like olive oil or avocado).

## 360-Degree Approach

By now, hopefully you'll see how developing a healthy, safe work environment and a long career in construction means that you'll have to take a 360-degree approach to your lifestyle. If you're not sleeping, it's going to be difficult to work out, which means you're more likely to fall or injure yourself on the job. And if you're not eating well, you can't be as strong as you need to be—not to mention the fact that you're putting yourself at risk for an entire host of preventable diseases that could cut short your working life.

The bottom line is this: if you work in a physical job, you need to think of yourself as an athlete. Your life could depend on it.

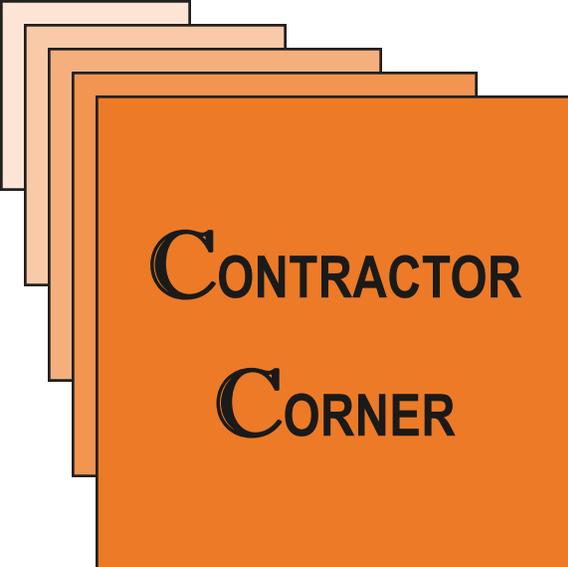
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*The author, Jason Harrison, is a Tactical Strength and Conditioning Facilitator and Certified Personal Trainer through the National Strength and Conditioning Association. He also is a Precision Nutrition Level 1 certified nutrition coach. Email him at [jason@presenttensefitness.com](mailto:jason@presenttensefitness.com) or visit his web site at [www.presenttensefitness.com](http://www.presenttensefitness.com).*

<sup>1</sup> "Commonly Used Statistics." *Occupational Safety & Health Administration*. Retrieved 9/29/2015. <https://www.osha.gov/oshstats/commonstats.html>

<sup>2</sup> *Essentials of Strength and Conditioning, Second Edition*. The National Strength and Conditioning Association. 2000. Page 18, "Proprioception."





# CONTRACTOR CORNER

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## AFFORDABLE CARE ACT FREQUENTLY ASKED QUESTIONS

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We understand that there is a lot of uncertainty regarding the Affordable Care Act and the new provisions affecting contractors. Following is a collection of some of the most frequently asked questions.

### Information About Coverage

#### **Who are eligible individuals for medical coverage under the OLDC-OCA Insurance Fund?**

Generally, once a member has worked at least 450 hours in a six-consecutive-month period, the member is eligible for insurance benefits on the first day of the following month (see the Fund's Summary Plan Description for further requirements).

#### **Is there a waiting period for this coverage?**

While there is a period of time in which a member must meet the initial eligibility requirements, there is not a "waiting period" that would be a violation of ACA rules.

#### **What dependents are eligible for coverage?**

Upon receipt of proper required documentation, the Fund will cover a legal spouse and children up to age 26 at no additional cost.

#### **Is the coverage provided by the OLDC-OCA Insurance Fund affordable?**

As all contributions are considered employer-paid contributions, the member's portion of coverage is \$0. Therefore, coverage is affordable.

#### **Does the OLDC-OCA Insurance Fund offer coverage that meets the minimum value standard as provided for under the relevant minimum value regulations?**

Yes. The Fund only provides one option for coverage and it is well above the minimum value standard for coverage.

#### **Is the OLDC-OCA Insurance Fund a calendar year plan?**

Yes

#### **Who can employees eligible for coverage from the OLDC-OCA Insurance Fund contact with questions about coverage?**

All questions can be directed to the OLFBP Fund Office, 800 Hillside Rd., Westerville, OH, 43081. Via phone at (800) 236-6437. Via fax at (614) 898-9169. Via email at [insurance@olfbp.com](mailto:insurance@olfbp.com). Additional information can be found at [www.olfbp.com](http://www.olfbp.com).

## Information About Reporting

### **Will the OLDC-OCA Insurance Fund provide IRS Form 1095-B to employees with eligibility under the Fund for the calendar year 2015?**

Yes, the Fund will be issuing Forms 1095-B to eligible participants no later than January 31, 2016.

### **Will the OLDC-OCA Insurance Fund provide IRS Form 1095-C to employees for which employers contributed to the Fund during calendar year 2015?**

The guidance is clear that issuance of Forms 1095-C are a responsibility of the employer, not the group health plan; therefore, the Fund will not be issuing these forms. The Fund has over 1,000 signatory employers. Many of these employers will not be required to issue Forms 1095-C as they do not qualify as an "Applicable Large Employer." However, the Fund has no way of knowing which of the signatory employers will or will not be responsible for this reporting. In addition, each employer must file a "master" Form 1094-C with the IRS that summarizes all Forms 1095-C issued. Most of the Fund's signatory employers will be issuing 1095-Cs for other trades and/or office workers as well as laborers. If the Fund issued 1095-Cs to laborers, the Fund would have to communicate the summary information back to each employer. The Fund simply does not have the resources to undertake such a responsibility. For these reasons, it has been decided that the Fund will not offer to file Forms 1095-C on behalf of employers.

### **Form 1095-C requires reporting of information that employers will need to receive from the OLDC-OCA Insurance Fund, including coverage periods of the employee and names, Social Security Numbers, and periods of coverage for all dependents covered by the employee. How do we receive that information?**

In the Form 1095-C Instructions presented in draft form as of August 6, 2015, the IRS clarified that employers that participate in multiemployer arrangements do not have to report coverage information:

*"For reporting offers of coverage for 2015, an employer relying on the multiemployer arrangement interim guidance should enter code 1H on line 14 for any month for which the employer enters code 2E on line 16 (indicating that the employer was required to contribute to a multiemployer plan on behalf of the employee for that month and therefore is eligible for multiemployer interim rule relief). For reporting for 2015, Code 1H may be entered without regard to whether the employee was eligible to enroll in coverage under the multiemployer plan. For 2016 and future years, reporting for offers of coverage made through a multiemployer plan may be reported in a different manner." (2015 Instructions for Forms 1094-C and 1095-C found at <http://www.irs.gov/pub/irs-dft/i109495c--dft.pdf>).*

Also included in the Form 1095-C Instructions is guidance that Part III of the Form does not need to be completed by employers that offer coverage through a multiemployer health plan:

*"If an employer is offering health coverage to employees other than under a self-insured plan, such as through an insured health plan or a multiemployer health plan, the issuer of the insurance or the sponsor of the plan providing the coverage is required to furnish the information about their health coverage to any enrolled employees, and the employer should not complete Form 1095-C, Part III, for those employees." (2015 Instructions for Forms 1094-C and 1095-C found at <http://www.irs.gov/pub/irs-dft/i109495c--dft.pdf>).*

## FEATURED APPRENTICE

# MATTHEW KNOEPP

LORAIN LOCAL 758



Everyone has a story to tell. How did you get started in Laboring, what did you do before, what are your hobbies, what makes you interesting? But few people have a story like Matthew Knoepp's. His is a story that should garner respect and gratefulness from every American, but you probably would not know it from an encounter with him. On the surface, he comes across as a hardworking, polite young man, not unlike many other Apprentices.

So what makes Matt so special? Before Laboring, he went to places and did things most people will only read about or watch in a movie or on the news. He joined the United States Marine Corp directly after high school, shortly after the start of the Iraq War. During his 4 years of dedicated service, Matt did two seven-month tours in Iraq in the infantry operating traffic checkpoints and clearing buildings and towns, some of the most dangerous and heroic duties in Iraq. In addition to his Iraq tours, his service included going to New Orleans post Hurricane Katrina where he provided security and took part in search and rescue missions.

While no one compares Laboring to active duty in the military, many of the traits that make a good Marine transfer easily to the trade. Dependability, hardworking, team player - all traits necessary to be a good laborer - were instilled in Matt while serving our country. Mark Scarberry (Local 758 Business Manager) described him as a hard worker who is eager to learn and never complains. *"He's the textbook apprentice. I wish I had 10 more like him. He just wants to be part of it."*



**Matthew during one of his tours in Iraq.  
Thanks for your service.**

Matthew is definitely part of the Laboring family now. He is a third-year apprentice working for Fabrizi Trucking & Paving, and in his case, Laboring truly is a family affair. His brother, Rob, is his foreman. The brothers work surprisingly well together; they describe it as *"productive bickering."* The Knoepp brothers and the rest of their crew do a variety of things including: asphalt, landscape restoration, drainage, and grading. But Matt's favorite job so far has been installing water taps. He likes *"to get dirty and put stuff together."*

If Matt wasn't getting dirty as a Laborer, he has no idea what he would be doing. The job has been

“a blessing” to him. He couldn’t take care of his family on the wages he was getting prior to Laboring. The Knoepp brothers both speak highly of the Training Center and recommend all Laborers take advantage of the classes. The more you know, the better off you’ll be. Matthew hopes his hard work and dedication lead to him becoming a foreman or superintendent one day. And if not, he said he will just keep working hard until his body can’t take it anymore. Whatever the future holds for him, it indeed looks bright for this true American hero.

The LIUNA Membership Oath reads:

*“I do hereby solemnly pledge that, as a member of the Laborers’ International Union of North America and of this Local Union, I will be active in its affairs, loyal to its cause and interests, and obedient to my constitutional obligations and responsibilities. In the fulfillment of this commitment I will regularly attend Union meetings and volunteer my time as a VOICE organizer, on picket lines, in get-out-the-vote efforts and in local charities or community activities on the Union’s behalf. I will be true to my responsibilities as a citizen of the United States or Canada. So help me God.”*

Matthew Knoepp embodies this sentiment of active, loyal, and responsible duty both in his work as a Laborer and in his previous service as a U.S. Marine. Please join OLFBP in thanking Matthew Knoepp and all other veterans for their service.



The Knoepp Brothers  
from Fabrizi Trucking & Paving



Helmets to Hardhats (H2H) helps place quality men and women from the Armed Forces into building and construction careers. There are currently 23 Ohio Laborer Apprentices in the H2H program, including Matthew Knoepp.

For more information about H2H, visit [www.helmetstohardhats.org](http://www.helmetstohardhats.org).

# HOT TOPICS



## In the News & at the Fund Office

### Cadillac Tax

As the Affordable Care Act (ACA) has been rolled out over the past few years, one of the more controversial pieces of the legislation has been the Cadillac Tax. In simplistic terms, the Cadillac Tax charges penalties to the best, most generous insurance plans. The Cadillac Tax doesn't go into effect until 2018, but it is already under heavy attack from many different groups, including LIUNA. If you're concerned about another strain on the OLDC-OCA Insurance Fund, the good news is preliminary conservative modeling indicates the Fund should not owe anything under the Cadillac Tax until 2025.

*"The aim of the Cadillac tax is to rein in healthcare spending and cut costs while providing another stream of revenue for the government. The tax is supposed to encourage companies to pay their employees higher salaries or wages, instead of compensating them with lavish health benefits, which the government currently does not tax. In that way, it could help shift spending away from medical care, reducing demand for and thus helping to push down the costs of care. The idea is that these expensive Cadillac plans are too generous, allowing or even encouraging people to go to the doctor when they might not need to. But even with the need to rein in spending and streamline healthcare use, a lot of people dislike the Cadillac tax on both practical and ideological grounds."* (Quote Source: *International Business Times*, by Elizabeth Whitman, 10/8/15)

### MOOP Limits

The annual Maximum Out-Of-Pocket (MOOP) Limits will raise for 2016 in accordance with the ACA. For Medical Benefits, the new limits will be \$3,125 per person and \$6,250 per family (*limits double for out-of-network claims*). (*Rates for 2015 are \$3,000 and \$6,000.*) The MOOP Limits include deductibles, copayments, and coinsurance.

For Prescription Benefits, the MOOP Limits will be \$3,700 per person and \$7,400 per family. (*Vision MOOP unchanged.*)

## Birth Control

Starting in 2016, the ACA requires the Insurance Fund to cover, without cost sharing, all contraceptive methods for women approved by the FDA, including: Sterilization surgery for women, surgical sterilization implant for women, implantable Rod, IUD copper, IUD with progestin, shot/injection, oral contraceptives (combined pill, progestin only, and extended/continuous use), patch, vaginal contraceptive ring, diaphragm, sponge, cervical cap, female condom, spermicide, emergency contraception (Plan B/Plan B one Step/Next Choice and Ella).

## 1095-Bs - New Tax Forms

Another part of the ACA (as described in the Contractor Corner article on pages 10 and 11) requires employers/insurers to provide a statement to all employees showing their months of insurance coverage. Any members eligible for insurance in 2015 will receive a Form 1095-B from the OLFBP Fund Office by the end of January 2016. The form will show the months in which you and any covered dependents were eligible for insurance with the OLDC-OCA Insurance Fund in 2015. This form/and or the information contained on it will be needed when you file your taxes for 2015.

## Hearing Aids

If you're in the market for a hearing aid, be diligent and pay attention to the pricing and the fine print. Anthem will only pay a certain amount for each type of hearing aid. Some hearing aid providers lure customers in by offering large coupons or discounts. If a deal sounds too good to be true, chances are there are some hidden fees or balance billing somewhere in the fine print of the deal. Make sure you know what you are responsible to pay before signing the final paperwork. If needed, contact Anthem (855-878-0128) to verify the coverage amount for your type of hearing aid.

## Federal Tax Withholding Notice

A monthly pension benefit from the LDC&C Pension Fund of Ohio is taxable income. If you are a receiving pension benefits, you have the right to change your tax withholding status at any time. You may also choose not to have federal income tax withheld from your monthly pension payments. To change your federal income tax withholding, simply complete a new Form W-4P and return it to the OLFBP Fund Office.

Welcome OLFBP's newest employees:

**Christina Myers** (Insurance Department)

**Megan Grosscup** (Contractor Relations)

**Jeff Horne** (Accounting)



**OLFBP**

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