



Ohio Laborers' Fringe Benefit Programs Newsletter

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MESSAGE FROM THE ADMINISTRATIVE MANAGER

The World of Benefits is Changing . . . and so is OLFBP!

Since the beginning of the Ohio Laborers' Pension and Insurance Funds in the mid-1960's, there have been constant changes. New laws, regulations, and requirements have forced the Funds to make changes to stay in compliance with the governmental authorities. Economic results – both good and bad – gave the Funds the ability to add benefits at times, and take away benefits – or make them more costly – at other times. But the past couple of years have brought the most changes to the benefits world since the sweeping changes enacted by the Employee Retirement Income Security Act of 1974 (commonly known as ERISA). In upcoming issues of this newsletter, we'll talk more about how those changes have impacted the Funds, and your participation in them. In this version of the newsletter, we'll talk about how OLFBP is changing to keep pace.

As you can tell, this is a much different newsletter than those we have issued before. In past issues, we have simply tried to tell you information you needed to know – upcoming plan changes, disclosures required by law, reminders of key dates, etc. But going forward, we want this newsletter to have a more personal feel, but still be informative. To start, we want to give some insights into the lives of two very different segments of our member populations – apprentices and retirees. Additionally, we hope we can explain more of the “why” of benefit related matters.

Another way OLFBP is changing is the way member contributions are reported to the Fund Office by signatory contractors. In early 2013, we introduced an online reporting tool for contractors. This tool allows signatory contractors to report and pay member contributions electronically. This will allow the contractors to be more efficient in reporting and paying. It will also make the contribution processing more efficient at the Fund Office.

In the next couple of months, we will be working to update our website www.olfbp.com. As you may have noticed, we started to experience problems with the site in 2012. We decided to work with other Laborers' affiliates (such as the Training Center, LECET, Laborers' District Council, etc.) to build a series of websites that will look and feel similar to each other. So over the next several months, we will be working on the programming necessary to build a website that will be a helpful tool to members and contractors.

The one thing that won't change is our commitment to our members and signatory contractors. I demand a high level of service and commitment from the staff at OLFBP. At the end of the day, that is the most important product we have to offer!

Wishing you and your family a happy and successful 2013!

Matt Archer

FEATURED SERVICES FROM

Anthem
BlueCross BlueShield



24/7 NurseLine - (888) 249-3820

Health concerns can happen when you least expect them. Call the 24/7 NurseLine to talk with a registered nurse about your health concern. Whether it's a question about allergies, fever, preventive care or any other health topic, nurses are always there to provide support and peace of mind. The nurses are there to help you choose the right place for care if your doctor available and you aren't sure what to do. Do you need to go straight to the emergency room? Is urgent care best? Or do you need to see your doctor? Making the right call can save you time and money. You also have access to prerecorded messages from Anthem's AudioHealth Library.

Anthem Care Comparison

Care Comparison is an innovative tool to help take some of the mystery out of health care. You can see real price ranges for common services at different places in your area. You can compare quality factors, too, to help you evaluate experience and expertise. Try Anthem Care Comparison by logging in at anthem.com. Go to your Account Summary page and select "Compare Facility Cost and Quality." If you don't have internet access, simply call Anthem's customer service number for assistance. (855) 878-0128

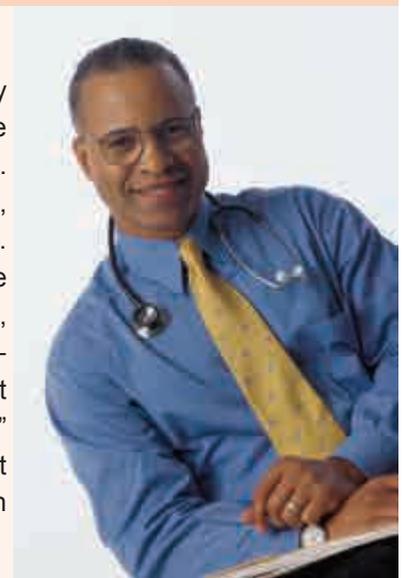


SpecialOffers@AnthemSM

Saving money is good. Saving money on things that are good for you - that's even better. With SpecialOffers@Anthem, you can access discounts on products and services that help promote better health and well-being. It's just one of the perks of being a member with Anthem. You can save on items such as pet insurance, Jenny Craig[®], Weight Watchers[®], Puritan's Pride, allergy control products, drugstore.com[™], and much more. To find all the discounts that are available to you, log in to anthem.com today.

Blue Distinction Centers for Specialty Care[®]

If you have a serious medical challenge, you need an extraordinary level of care. By choosing a Blue Distinction Center for Specialty Care, you can be confident you'll have the excellent care you need - with a faster recovery time and better expected outcome. Blue Distinction Centers for Specialty Care are facilities that meet or exceed rigorous, evidence-based criteria established by expert physicians and medical organizations. You don't pay extra for access to these providers - they're part of your Anthem Blue Cross Blue Shield network. Choose a Blue Distinction Center for specialized care, quality outcomes, and important peace of mind in these specialties: knee and hip replacement, cardiac care, spine surgery, complex and rare cancers, and transplants. It is easy to find a Blue Distinction Center: Log in to anthem.com, select "Find a Doctor," enter the type of health professional you are looking for and location, select "Recognition/Awards," and if there is a location near you, you will find a Blue Distinction recognition/award next to the provider's name.





OHIO LABORERS FUTURE LEADERS OF AMERICA SCHOLARSHIP

OLFBP is pleased to announce the renewal of the Ohio Laborers Future Leaders of America Scholarship for a fourth year. Since its introduction in 2010, twelve students have been awarded this scholarship. Thanks to anonymous donations, children and grandchildren of members from Locals 134, 329, 423, 480, 530, 809, 1015, and 1216 have had their financial burden for school decreased. Good luck to all 2013 applicants. Please note, the 2013 application deadline is a few weeks earlier this year, than in the past.

Scholarship Notice

Members of Local affiliates of the Laborers' District Council and Contractors' Pension Fund of Ohio please be advised that your dependent children are eligible for scholarships. Maximum scholarship amount for full year, full-time status or equivalent of a year for program training courses "up to" \$1,000. Renewable for up to three additional years.

Eligibility Requires

- Children (whether natural, adopted, step children, or grandchildren) of active members in good standing
- Enrolled or plan to be enrolled full-time in a post-secondary course of study for vocational or technical training certification or degree at an eligible educational institution
- Minimum 3.0 cumulative high school grade point average (or equivalent) required; renewal consideration requires a 3.0 cumulative GPA
- U.S. Citizen (or legal resident with verification stamped I-551 unexpired)

Selection Criteria

Academic performance, community service, motivation, character, and self-help (*Financial need will be used only as tie-breaker.*)

How to Apply

Applications are available on the Cleveland Foundation's website: www.clevelandfoundation.org (Click scholarships, scroll to Ohio Laborers Future Leaders of America Scholarship, and click again for complete details) or call (216) 615-7138. For information or questions, contact the Foundation's Scholarship Office at (216) 861-3810 or email at mbaker@clevelandfn.org.



2013 Deadline: April 5, 2013

ATTENTION RETIREES: POE'S BEING MAILED AGAIN

OLFBP has not required retirees and pension beneficiaries to complete the annual POE's (Proof of Existence forms) for the last two years. Instead, we have been using an automated service to determine any unreported deaths. However, due to privacy and policy changes with certain entities, the automated service can no longer supply us with sufficient data. Therefore, **POE's will once again be mailed to all retirees and beneficiaries receiving pension benefits. The POE's will be mailed this summer.**

For newer retirees who have never completed a POE before, POE's are used to verify that you are still alive and receiving your pension benefit. Occasionally, the Fund Office is not notified when a member dies, and checks or deposits continue to be sent and sometimes fraudulently spent. POE's are used to catch these oversights. Once you get the form this summer, you will need to sign the POE, have it notarized, and return it to the OLFBP Fund Office. If you can't easily find a notary, each Local will have designated agents that can witness/notarize your POE. It is very important you follow through with this in a timely manner. **If the POE is not returned, your pension benefits will be suspended.**



COBRA RATE INCREASE NOTIFICATION

Once a member establishes eligibility with the OLDC-OCA Insurance Fund and is then in danger of losing eligibility due to a period of unemployment or insufficient working hours, the member may make payments under COBRA to maintain coverage.

Class 1 members (actives) may continue to participate in the Insurance Plan for a maximum of eighteen (18) months. Disabled members, who meet the requirements under the Plan, may continue to participate in the Insurance Plan for a maximum of twenty-nine (29) months. Under the Class 1 Program, the first twelve months of payments are calculated on the least number of hours necessary to maintain eligibility under the Plan multiplied by the hourly insurance contribution rate. The monthly amount to continue eligibility for the remainder of the months is at a fixed rate.

The Board of Trustees reviews this fixed COBRA rate annually. Upon review, the rate may be adjusted based on the actual and projected claim costs and administrative expenses. **Effective July 1, 2013 this fixed COBRA rate will be increased to \$803.00 per month and \$1,181.00 per month for extended eligibility due**

to disability. The previous rates were \$753.00 and \$1,108.00, respectively.

In addition, by notifying the OLFBP Fund Office within 60 days of a qualifying event, a covered spouse or eligible dependent may qualify to continue coverage under the Plan for a maximum of thirty-six (36) months. The cost to continue eligibility is based on the same fixed monthly rate.

PRESCRIPTION CHANGE

The Insurance Board recently approved low dose, daily use Cialis (2.5/5.0 mg) for the treatment of BPH (enlarged prostate). A prior authorization is required.



RETIREE SPOTLIGHT

AL ANTONELLI - LOCAL 125

Al Antonelli started as a construction laborer in 1979 and worked the next 10 years in blast furnaces, coke stoves, and on bridge construction. But Al's story and how he became who he is today started well before that.

Al's father was a jewelry manufacturer, and his dad's best friend (Bert Gamble) was a master clockmaker. As a kid, Al developed an interest in clockmaking. When Al was 12 years old, he started a watch and clockmaking apprenticeship under Bert. He worked and learned with Mr. Gamble after school and on weekends and become very skilled in the trade himself.

In 1968, Al married the love of his life, Jane. Shortly after they were married, Al entered the U.S. Army and was sent to Vietnam where he served in 1969-70. Fortunately, Al and his marriage survived this stressful situation, and the couple has now been married for nearly 45 years. After Vietnam, Al returned to working with clocks, but the industry was changing. With new technology available, the traditional ("old fashion") clocks and watches began to disappear. This change forced him to follow a different path; Al joined LIUNA as a laborer.

In 1989, Al was working for the Eichley Corporation in Gadsden, Alabama when he got a call from the late Jack Railing, Director of the Ohio Laborers' Training Center, to see if he was interested in interviewing to become an instructor at the Center. After a series of interviews, he was hired to teach the "B" Classes (Carpenter and Mason Tending, Pneumatic Tools, and Burning and Welding). When he was hired, all of the incumbent instructors told him that it would take three years to become a good instructor, and according to Al, *"Boy were they Right!"*

Al worked as a part-time instructor for the next ten years, going back to work in the field in the summers when he got laid off at the Training Center. After ten

years of both instructing and laboring, he was promoted to a full time instructor. In 1999, Al and six other instructors were the first in the country to become Certified Instructors for LIUNA. Later in 1999, Al started an accelerated degree program. *"That year was about as tough as they come - getting up at 3 a.m. to do college assignments, the putting in a full day the center, take a little time to eat and then hit the books again until 11 or 12 midnight."* The hard work paid off for Al; he received a Bachelor's Degree in Labor Studies in June 2000.

The rest of Al's career at the Training Center consisted of teaching most of the Environmental Classes as well



as Crane Signaling, Railroad, and even his original “B” Classes. He worked a lot on the road with various Locals throughout the state. He spent a lot of time Monday through Saturday going from Local to Local teaching road classes and going back to the Training Center on Sundays to set up his classroom or to re-stock for another week on the road. *“However hard the work load was, I loved teaching our Journeymen and Apprentices and working with the other instructors at the school. It was the seven core instructors at the Training Center during the 1990’s and early 2000’s who had the experience and foresight to develop and implement the courses that put Ohio in the forefront of Laborer’s training. I am proud to have been part of that group.”* Al retired in 2009 with 30 years of service to the Laborers and the Union.

Al has remained active with the Union since retiring. He worked with then Local 125 Business Manager (Tom Warga) and other retirees to get their Local Retirees Council started. Al is currently the Vice President of the Local 125 Retirees Council.

Retirement also freed up Al’s time to get back to his favorite pastime and one time career. In August 2009, he opened a watch and clock repair business, The Village Timekeeper, in downtown Columbiana, Ohio. He’s only open three days a week for a few hours a day, *“But it keeps me as busy as I want to be!”*



Al Antonelli working on a pocket watch.

Al’s free time is also spent with his long time wife and their family. Al also found (sometimes unfortunately) that he now has to do the construction projects around the house he never had time to do before. The couple enjoy traveling to someplace different for vacation each year, but what Al finds most enjoyable is traveling to his son and daughter-in-law’s house in Virginia to spend time with his granddaughter.

WORKING TO BENEFIT YOU

OLFBP would like to wish Debbie Luther a happy and successful retirement. Debbie has worked at the Fund Office since 1978, but plans to retire as of April 2013. She has been a valuable employee for the office, spending most of her years in the Insurance/Enrollment Department. Debbie has given 35 years of her life working to benefit you, so please join OLFBP in wishing Debbie Luther success and wellbeing in her retirement.



INSURANCE PLAN & PREVENTION

The Plan offers several routine and preventive services to you at no cost with the goal of early detection or prevention of serious medical conditions. In addition to the office visit for a routine¹ physical exam, you can get the following routine¹ tests performed at no cost²:

- EKG
- Chest X-ray
- Complete Blood Count
- Digital Rectal Exam
- Cholesterol Screening
- Prostate Specific Antigen (PSA)
- Comprehensive Metabolic Panel
- Urinalysis
- PAP Smear Test
- Mammogram (age 40 and older)

In addition to the above tests, the Plan covers all other routine immunizations and screenings as provided for in the Patient Protections and Affordable Care Act³ including routine well child care and immunization vaccinations for children.

Early detection can save your life!

¹ Tests are not considered routine if you have current symptoms or the tests are associated with a previously diagnosed medical condition. If tests are not routine, they are subject to copay, deductible, and coinsurance.

² Only In-Network claims are without cost sharing. Out-of-Network claims will be subject to copay, deductible, and coinsurance.

³ Age and other restrictions apply to certain services. For example, Colonoscopies are only covered at no cost for ages 50-75.



SIX WAYS TO SIDELINE STRESS

Too much stress can affect your health. Use the following tips to help keep stress from getting the best of you.

1. **Mind Your Health:** No one can completely avoid stress, but physical activity, good nutrition and plenty of rest can help you keep your energy level high and ready to face life's challenges.
2. **Reduce Stressors:** Make a list of the things in your life that cause you stress. Beside each one, write down one or two ways you can lessen the stress and then work toward those goals. If you have trouble finding solutions, talk with your doctor.
3. **Plan Ahead:** Stress can be caused by having too many things to do in too short a period of time. Instead, break larger projects into smaller more manageable tasks; delegate at work and at home when you can. Set priorities. Spend the most time on those things you feel are important and less time on things that are lower priorities.
4. **Be Positive:** If you demand too much of yourself or let negative thoughts run through your mind, you're setting yourself up for added stress. Each time this happens, take a minute to redirect your thoughts to something more positive.
5. **Get Away:** When stress seems to be getting the better of you, take a break. Even a quick five-minute walk away from your office or home can help you relax.
6. **Relax:** Relaxation exercises, which combine deep breathing with releasing muscle tension, are simple to do anywhere and can help lessen the negative effects of a stressful situation. Try the exercise below and talk with your doctor about others:
 - Inhale through your nose slowly and deeply to the count of 10.
 - Make sure that your stomach and abdomen expand but your chest does not rise up.
 - Exhale through your nose, slowly and completely, also to the count of ten.
 - To help quiet your mind, concentrate fully on breathing and counting through each cycle.
 - Repeat five to ten times. Make a habit of doing the exercise several times each day.



Source: National Mental Health Association, Cleveland Clinic Foundation

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



CONTRACTOR CORNER

EMPLOYER PORTAL & MOST COMMON AUDIT FINDINGS

EMPLOYER PORTAL

OLFBP is excited to announce a new service available to contributing contractors. The Employer Portal Service will allow contractors to submit monthly fringe reports online with the option to pay either online via Electronic Fund Transfer or by mailing payments. This service should allow for quicker more efficient processing of contribution reports both at the Fund Office and for contractors.

Currently, nearly 100 contractors have already signed up for this convenient service. OLFBP has a goal of getting at least 20% of contractors signed up for the Employer Portal by the end of year; which would require another 170 contractors. Interested contractors should contact Steven Zeller, Senior Compliance Auditor, to obtain an invitation code and for assistance in setting up your account. Steven can be reached at the following:

Email: szeller@olfbp.com

Phone: (614) 898-9006 (office) or (614) 648-0602 (cell)

To access the Employer Portal simply click the handshaking “Contractors Log In” link on olfbp.com (*pictured above*) or go directly to the following: <https://employer.gobasys.com/olfbp/Login/Login.aspx>



MOST COMMON AUDIT FINDINGS

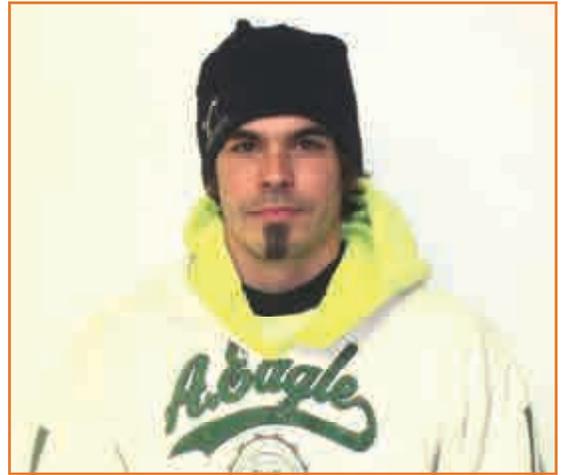
The Contractor Relations Department tries to audit most contractors every three years; however, delinquency and other issues may make it necessary for certain contractors to be audited more frequently. Other than delinquency, the most common issues found in audits are:

- Union vs. Non-Union - Signatory contractors are supposed to report all laboring hours, regardless of the “Union Status” of the employee. Many contractors mistakenly do not report “Non-Union” laborers.
- Vacation, Sick Leave, Wage Continuation - Generally, only laboring hours are allowed to be reported as working hours to the Fund Office. In spite of this, some contractors erroneously report “non-laboring” hours. Once found, these hours generally must be returned to the contractor. However, insurance hours may not be permitted to be refunded due to certain insurance laws.

If you have any questions about reporting hours to Fund Office, feel free to contact the Contractor Relations Department at your convenience, M-F 7:30 a.m. to 4:30 p.m.

FEATURED APPRENTICE

JOSH CONGROVE - LOCAL 809



Gregg Congrove has had a successful career as a laborer out of Local 809 (Steubenville) for over 30 years, but didn't envision his son following in his footsteps. In fact, Gregg initially pushed his children away from the trade and into college to avoid the physically demanding and cyclical laboring trade, but that wasn't enough to keep his son, Josh, away from laboring.

Joshua Congrove (age 26 from Wellsville, Ohio) originally took his father's advice and went directly from high school to college. Josh attended Wheeling Jesuit University in Wheeling, West Virginia where he earned a Bachelor's Degree in Criminal Justice. During summer breaks, however, he worked a little with his dad doing some basic laboring work. After graduating, Josh tried to follow his criminal justice degree, but low pay and lack of passion for that type of work lead him back to laboring.

In the small amount of time Josh labored during school breaks, he developed a real fondness for the trade. He also loved spending time and working with his dad, even though his dad yelled at him because he didn't always know what he was doing on the job. Josh joined the Ohio Laborers' Apprenticeship Program in October 2011 and has been working steadily for Cattrell Companies, Inc. from Toronto, Ohio ever since. Now, Josh has a goal to be a 30 year member like his dad.

Josh is really excited about the opportunity the Apprenticeship Program has provided him, especially the ongoing training at the Drexel J. Thrash Training Center. In the short time Josh has been a laborer, he has already taken 14 classes. He really appreciates the hands on approach of the curriculum and encourages all laborers (both apprentices and journeymen) to take classes at the Training Center. Josh is learning how to do things the right way; now his dad doesn't have to yell at him so much.

Josh has had the privilege to have an on job mentoring relationship with his father, but would like to see a better partnership between apprentices and journeymen. He has unfortunately seen some adversarial relationships, but believes it is in everyone's best interest to work well together and for both groups to better understand the other side.

On a personal note, Josh is the father of a two year old daughter, Gianna. Josh is proudly eager to one day show Gianna things that he has built with his hands from the ground up. Other than spending time with his daughter, Josh enjoys playing basketball, baseball, and skiing.

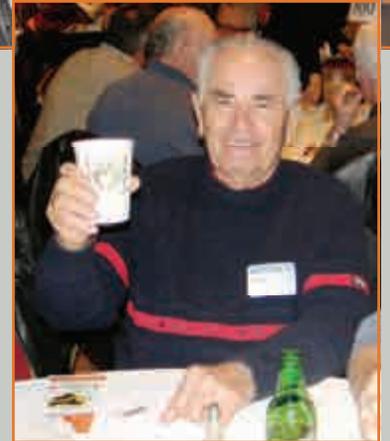


Father & Son on the Job
Gregg and Josh Congrove



Josh & daughter, Gianna

2012 LABORERS' DISTRICT COUNCIL RETIREE CHRISTMAS PARTY





Congratulations to Don King, Local 860 (Cleveland) retiree, for winning the TV donated by the OLFBP Fund Office staff. His name was drawn out of approximately 500 retirees at the Laborers' District Council Retiree Christmas Luncheon. OLFBP would like to thank Mr. King and all retired members for their service and dedication.



2012 LABORERS' DISTRICT COUNCIL

RETIREE CHRISTMAS PARTY





OLFBP

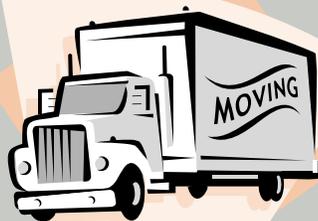
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If you move, make sure you **update your address** and contact information with the OLFBP Fund Office. Members can call, write, or fax any changes. Updating your address at your Local does not change it at the Fund Office.



Retirement Counseling

If you are ready to retire, you can set up a benefit counseling appointment with a representative from the OLFBP Fund Office to help you with the paperwork and explain all of the options available.