

Spring 2016

# OLFBP



Ohio Laborers' Fringe Benefit Programs Newsletter



## **LiUNA General President Terry O'Sullivan**

giving an impassioned speech to retired Ohio Laborers at the LDC Christmas Party



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## Message from the Administrative Manager

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Recently, members of the LDC&C Pension Fund of Ohio were mailed the “Annual Funding Notice” which showed a funded percentage of 103.43%. Since these notices were first mandated in 2009, the Pension Fund has consistently been in the “Green Zone.” To qualify for the Green Zone, pension plans must have a funded percentage of at least 80% (as well as other requirements). The fact that the Pension Fund has been able to maintain Green Zone status – and stay at a funded percentage in excess of 100% – is somewhat unusual. In fact, after the world economic crisis of 2008-09, less than 30% of multiemployer pension funds were able to certify that they were in the Green Zone. Luckily, as the markets have recovered, so have some of the pension funds. Last fall, surveys of pension funds show that about two-thirds of multiemployer pension funds can now certify Green Zone status.

What may be concerning to members – especially current retirees – is news of pension funds cutting pension payments to retirees. In late 2014, the U.S. Congress passed a law which allowed pension funds that are facing insolvency to reduce the amounts paid to current retirees. This is something that was not allowed under previous law. So far, three pension plans have announced plans to take advantage of this new law – Teamsters Central States Pension Fund, Teamsters Local 469 Pension Plan (New Jersey), and Iron Workers Local 17 Pension Fund (Cleveland). Many retirees of these plans have received notices that their benefits would be reduced in the future. There are many reasons a pension fund may be facing insolvency, but there is one consistency among the three funds that have applied for relief under the new law – the pension plan is paying monthly retirement benefits to more people than there are members working to help fund those pensions. In some cases, there are as many as four retirees per active worker. Fortunately, the LDC&C Pension Fund of Ohio is not experiencing that kind of retiree to active worker ratio. As of 2015, the Pension Fund was paying approximately 8,000 retirees, yet almost 10,000 members were working and contributing to the Fund.

One of the keys to the continued success of the Pension Fund will be to maintain a good retiree to active worker ratio. And one of the ways to ensure that ratio is the successful operation of the Ohio Laborers’ Apprenticeship Program. Currently, there are more than 600 active apprentices. And more than 400 members have completed the program. In this issue of the OLFBP Newsletter, you will meet one of the members that has completed the Apprenticeship Program – Lori Baumgarner. Another way to maintain a good retiree – active worker ratio is to resist efforts by certain parties, politicians, and political action committees to destroy unions. There are efforts to pass legislation that would implement “right-to-work” laws or eliminate prevailing wage protections. Those kind of movements would substantially harm the union’s efforts to attract new members, and, in some cases, keep current members. That could lead to a loss of active members to support current retirees. And those losses could, in turn, result in a drop in the funding level of the Pension Fund. So as the political drama known as the 2016 elections take place over the next several months, keep in mind the intentions of those running for political office and the effect their policies can have on the union, the Pension Fund, and, ultimately, your retirement check!

Sincerely,

*Matt Archer*

# RETIREE SPOTLIGHT

## R.I.P. Terrence J. O'Sullivan

Anyone who has attended the Ohio Laborers' District Council Retiree Christmas Party over the last few years will never forget Terrence O'Sullivan, former General Secretary-Treasurer of LiUNA. Mr. O'Sullivan passed away on March 31, 2016 after a long and courageous battle with cancer.

Mr. O'Sullivan joined Laborers' Local 261 in San Francisco at the age of 17. After proudly serving in the United States Marine Corps during the Korean War, he returned to California and became one of the Local's representatives. He was a pioneer of laborers' training, establishing the first training center specifically for Laborers in 1966. Today, there are more than 70 training centers throughout the United States and Canada.

Through the years, Mr. O'Sullivan held many leadership roles and was appointed LiUNA General Secretary-Treasurer in 1968. Even after his retirement, Mr. O'Sullivan stayed involved with LiUNA, heading up the National Retiree Council. In 2014, Mr. O'Sullivan spoke of his role with retirees:



*"I was very, very happy to become involved with our retirees. Because as far as I'm concerned, retirees need their union as much after they're retired than they did when they were working. And, of course, they're a great asset to our local unions as far as political action is concerned. And I think that's most important for retirees. With the challenges we have in congress these days, as far as Social Security and Medicare is concerned, we need the input from people that are most affected by those two things especially."*

Mr. O'Sullivan's son, current LiUNA General President Terry O'Sullivan remembered his father this way:

*"My father was a man who dedicated his life to fighting for workers' rights, and for social and economic justice. A proud Irish-American and United States Marine, his life was defined by his service to his family, to his country, to his union, and to his community. While, like many of your ancestors, my father came from extreme poverty, our union found him, and provided my father, and three generations of O'Sullivans, a path to the middle class and the ability to achieve the American dream. He was devoted to providing the same hope and opportunities to all workers."*

But perhaps Mr. O'Sullivan's contributions to LiUNA and the labor movement can best be remembered by his own words:

*"In the labor movement, we call each other brothers and sisters. So in reality, we're a family. And I think that's most important. And if you have a family, everybody should be involved – the old as well as the young. And it is definitely to the benefit of the labor movement as a whole, to our local unions, and our membership."*

# Insurance Plan Updates

## Insurance Exclusions Modified

At the most recent OLDC-OCA Insurance Fund Board of Trustees meeting, the following Plan Exclusions were amended as follows:

Exclusion 18a (*new exclusion added*) - Expenses related to all facility services for dental procedures, even when deemed a medically appropriate setting.

Exclusion 29 - Remove “*hyperkinetic syndromes*” from exclusion 29; remainder of exclusion remains unchanged.

Exclusion 34 - Add “*Except as required by federal law,*” at the beginning of exclusion 34; remainder of exclusion remains unchanged.

Exclusion 47 (*current exclusion replaced by following*) - Except as required by federal law, expenses for genetic tests, including obtaining a specimen and laboratory analysis, to detect or evaluate chromosomal abnormalities or genetically transmitted characteristics, determined to be not medically necessary by Anthem medical policy.

## COBRA Rate Increase

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 is adjusted based on the actual and projected claim costs and administrative expenses. **Effective July 1, 2016 this fixed COBRA rate will be increased to \$946.00 per month** and \$1,391.00 per month for extended eligibility due to disability. The previous rates were \$866.00 and \$1,274.00, 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.



**Introducing Alexis Nye, OLFBP's newest employee in the Insurance Department**



**HearUSA**  
America's Most Trusted Name in Hearing Care.

## Exclusive Hearing Aid Network

OLFBP is excited to announce the OLDC-OCA Insurance Fund will be **partnering with HearUSA to administer its Hearing Aid Benefits effective July 1, 2016**. All eligible members and dependents (including Class 4 - Medicare primary individuals) will be eligible for this benefit. HearUSA will be the exclusive network for this benefit. Hearing Aid Benefits will not be covered through Anthem Blue Cross Blue Shield starting July 2016.

If you are in the market for a new hearing aid or think you may need one, **contact HearUSA directly at (800) 442-8231 to make an appointment** in your area. When you call HearUSA, you will be assigned a dedicated customer service representative who will work with you from start to finish. Here's a quick overview of the new hearing aid and hearing services benefit with HearUSA:

- Free annual hearing screening
- **Hearing Aid Benefit \$1,200 per ear every 36 months**
- Unlimited visits during the first year of purchase (adjustments, cleaning, and programming)
- 3 Year Warranty
- 2 year battery
- 0% interest financing available for any costs above the \$1,200 limit
- 10% off [hearingshop.com](http://hearingshop.com) for accessories and batteries using code EARUSA

HearUSA is a recognized leader in hearing care with over 4,000 Hearing Care locations throughout the United States (including 178 providers in Ohio) with the ability to provide members with significant discounts on hearing aids and accessories. HearUSA offers easy scheduling through a toll free number, hearing aids from 14 manufacturers available, and a high level of customer satisfaction.

You can visit [www.hearusa.com](http://www.hearusa.com) to learn more about the company. Additionally, HearUSA has set up an Ohio Laborers specific web page:

<http://members.hearusa.com/olfbp>

When reviewing the site, please note that all of the providers will not display on the site until the account becomes active on July 1, 2016.

When setting up an appointment, make sure to let HearUSA know that you are a member of the Ohio Laborers' Insurance Fund, so they can determine your eligibility correctly. You will not receive an identification card from HearUSA and do not need one for any appointments.



# FOCUS on WELLNESS



**Live life to the fullest – without paying full price with SpecialOffers on anthem.com**

Saving money is good. Saving money on things that are good for you — that’s even better. With SpecialOffers, you can get discounts on products and services that help promote better health and well-being. **To find the current discounts available to you, log in to anthem.com and select Discounts.** It’s just one of the perks of being an eligible member or dependent with Anthem and Ohio Laborers. Check out how much you could save:

## **Fitness and Health**

**Jenny Craig®** — Join Jenny Craig and obtain 50% off All Access Enrollment plus 5% off all Jenny Craig Food.

**Lindora®** — Save 20% on weight-loss programs.

**SelfHelpWorks** — Choose one of the online Living programs and get a 40% discount to help you lose weight, stop smoking, manage stress or face an alcohol problem.

**GlobalFit™** — Save on gym memberships, home fitness equipment and GlobalFit’s Virtual Gym.

**ChooseHealthy™** — Get preferred pricing on fitness club memberships and a one-week free trial. Enjoy discounts on acupuncture, chiropractors and massage — plus 40% off certain wellness products. Performance Bicycle — Get \$20 off a purchase of \$80 or more in store or online.

**Garmin** — Save 20% on the vívoFit 2, vívosmart, vívoactive, or Forerunner 15 wearable activity trackers.

## Vision

**1-800 CONTACTS®** — Get contact lenses quick and easy — plus discounts only available to Anthem members, like \$20 off when you spend \$100 or more and free shipping.

**Glasses.com™** — Get the latest, brand-name frames for just a fraction of the cost at typical retailers — every day. Plus, you get an additional \$20 off orders of \$100 or more, free shipping and free returns.

**Premier LASIK** — Save 15% on LASIK with all in-network providers. Prices are as low as \$695 per eye with select providers.

## Medicine and Treatment

**Puritan's Pride** — Save 10% and get free shipping on a large selection of vitamins, minerals, herbs, supplements and much more.

**Allergy Control products** — Save 25% on Allergy Control encasings for your bed. Plus, save 20% on a variety of doctor-recommended products for a healthier home and enjoy free shipping on orders of \$150 or more.

**National Allergy® supply** — Save 15% on mattress encasings, air filtration products, compressors and other products that can help relieve your allergy, asthma and sinus symptoms.

## Family and Home

**VPI Pet Insurance** — Get 5% off pet insurance. Get peace of mind knowing that you have help paying the medical costs for your pet's accidents, illnesses and routine medical care.

**ASPCA Pet Health Insurance** — Get 5% off pet insurance. You can choose from three levels of care, including flexible deductibles and custom reimbursements.

**LinkWell** — Get coupons for healthier products.

**Safe Beginnings®** — Babyproof your home while saving 15% on everything from safety gates to outlet covers.

**WINFertility®** — Save up to 40% on infertility treatment. WINFertility helps make quality treatment affordable.

**LifeMart®** — Get great deals on beauty and skin care, diet plans, fitness club memberships and plans, personal care, spa services and yoga classes, sports gear and vision care.

**HelpCare Plus** — Get discounts on Senior Care Services by paying \$11.25 per month. You even get a pharmacy discount card.

**Please note:**

***All discounts are subject to change without notice.***





## Featured Apprentice

**LORI BAUMGARNER**

STEUBENVILLE LOCAL 809 (*current*)

WARREN LOCAL 935 (*initiated*)

Life often throws curveballs at you. What a person does with them is a true measure of the person. Lori Baumgarner has seen her share of curveballs, but they've made her a stronger, more driven person who doesn't settle. She became a young single mother shortly after graduating high school. To support herself and her son, Chance, she worked as a waitress, but still found time to go to college full-time at the Salem branch of Kent State. She had a plan, get her degree in nutrition and find a solid job.

Although it wasn't easy juggling school, work, and parenting, Lori's plan was going along well until the end of her first year of school. Then, another life altering curveball came her way. She was diagnosed with neuroblastoma, a rare form of cancer, and was told she may not survive it. School and work had to be put on hold. Fighting cancer and spending time with her young son became her new plan. After a tough two year battle, she had won the fight and was ready for the next chapter in her life.

Lori first thought going back to school to finish her degree was her best option, but that didn't last long. She needed a good job with benefits to support her and Chance; that's when she found Laboring. Her uncle was a Laborer and helped her get a job with his contractor where she was exposed to what Laborers do and the benefits they receive. She eventually joined the Apprenticeship Program in 2005. She worked for a few companies as an apprentice, but mostly with Kreidler Construction. She mostly worked building trades doing demolition, remodeling, mason tending, and cleanup.

Lori graduated from the Apprenticeship Program in 2009. After graduating and transferring to Local 809, she began working for a large general contractor where she was exposed to the safety side of construction. This exposure to a different element of construction changed her career path and led her to where she is today. She heard about Columbia Southern University from one of the safety reps on the job. She looked into the school and discovered that with her previous classes at



**Lori as the Safety Inspector  
for Caiman Energy**

Kent State and the Drexel J. Thrash Training Center she would only need to take 11 additional classes to get a Bachelors Degree in Occupational Safety & Health. In an ever evolving career path, this seemed like the obvious choice for her. She received her degree and left Laboring in 2011.

Lori worked for a couple of different oil and gas companies from 2011 through 2015 in various safety inspector and manager roles. Although she loved the work, she didn't love the 10 to 16 hour workdays. The work life balance just wasn't what she needed or wanted. Having cancer sucked, but surviving cancer gave her a different perspective. She wasn't going to settle, and she wasn't going to work herself to death and miss out on precious time with her family and friends either.

In January of this year, Lori became the newest instructor at the Drexel J. Thrash Training Center and the first instructor who has completed the Apprenticeship Program. She will be teaching several classes including: Gas Pipeline Worker, OSHA 30, STP, Craft Orientation, Confined Space, Excavation Safety, and First Aid/CPR. This position seems like a perfect fit for her. She is still exposed to the field she loves, but has the work/life balance she needs. She's looking forward to making a difference and teaching.

If you ask Lori, everything she has done was done to give her son the best life possible. However, she has learned a lot about herself along the way and has become a great example for others. An example of where Laboring can take you. An example to never give up, despite what curveballs life throws at you.



**Apprentices in the Craft Orientation Class at the Drexel J. Thrash Training Center**



# CONTRACTOR CORNER

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## FASB DISCLOSURES ABOUT AN EMPLOYER'S PARTICIPATION IN A MULTIEMPLOYER PLAN

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Many contractors need certain information regarding the Pension Fund and its financial health and stability. Under Financial Accounting Standards Board (FASB) Accounting Standards Update (ASU) 2011-09, the following information is generally needed. If additional information is required, employers should contact the Contractor Relations Department at OLFBP.

### General Information

Legal name of pension plan: **Laborers' District Council and Contractors' Pension Fund of Ohio**

Employer identification number (EIN) of the plan sponsor: **31-6129964**

Plan number: **001**

Date of most current annual report (Form 5500 for U.S. plans): **October 15, 2015 (as of 12/31/2014)**

Is the annual report filing publicly available? **Yes**

### Pension Zone Status

Pension Protection Zone Status certified by plan actuary:

**2015: Green Zone**

**2014: Green Zone**

**2013: Green Zone**

Is extended amortization utilized? **Yes, but had no impact on Zone Status determination.**

Is a funding improvement plan (FIP) or Rehabilitation Plan (RP) required to be implemented based upon the Pension Protection Zone Status?

FIP: **No**

RP: **No**

### Contributions

<u>Year</u>	<u>Amount contributed by all participating employers:</u>	<u>Surcharge Imposed?</u>
<b>2015</b>	<b>\$57,069,105</b>	<b>No</b>
<b>2014</b>	<b>\$54,776,624</b>	<b>No</b>
<b>2013</b>	<b>\$51,092,611</b>	<b>No</b>

To determine the amount contributed to the LDC&C Pension Fund of Ohio by your company, please review your contribution records. If you are unable to determine the amount, please contact the Contractor Relations Department at OLFBP.

## Agreements and Minimum Funding Commitments

Are there future minimum contribution requirements? **NO**

Description of any minimum funding commitments: **Not applicable**

Expiration date of collective bargaining agreements. *Please select applicable agreement(s) below (If the agreement for your company is not listed, please review your records or contact the Contractor Relations Department.):*

<u>Agreement</u>	<u>Expiration Date</u>
Heavy Highway	4/30/2016*
Building Local 83	5/31/2018
Building Local 125	5/31/2020
Building Local 134	4/30/2018
Building Local 245	4/30/2016*
Building Local 265	5/31/2017
Building Local 329	4/30/2019
Building Local 423	4/30/2017
Building Local 480	4/30/2018
Building Local 500	6/30/2017
Building Local 530	6/1/2016*
Building Local 534	5/31/2017
Building Local 574	4/30/2017
Building Local 639	5/31/2016*
Building Local 758	4/30/2016*
Building Local 809	6/30/2019
Building Local 894	5/31/2016*
Building Local 935	5/31/2020
Building Local 1015	4/30/2017
Building Local 1216	4/30/2018
Building Local 1410	5/31/2019



### ONLINE REPORTING

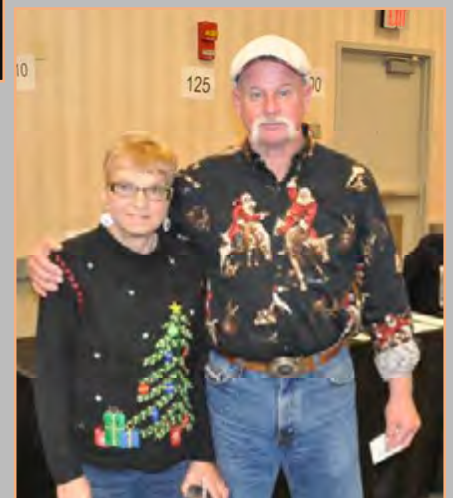
#### What are you waiting on?

Only 10% of contractors use the online reporting tool available. You can upload your own Excel payroll reports and even pay online. If you're interested, please contact the Contractor Relations Department to set up your account.

*\*Negotiations/agreements not finalized as of print date of this document.*

Ohio Laborers' District Council

*Retiree Christmas Party 2015*









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Westerville, OH 43081

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