

Summer 2017

OLFBP

Ohio Laborers' Fringe Benefit
Programs Newsletter



olfbp.com

800 Hillsdowne Road, Westerville, OH



Message From The Administrative Manager

If I had to choose a theme for this newsletter, it would be “Age.” Nearly every article can be tied to age in some way.

The biggest news – that you can see prominently displayed on the front cover – is the Pension Fund is turning 50 years old on November 1. In the past several years, pension funds across the country have made headlines not for the value they provide to hardworking men and women after retirement, but for the difficulties many funds have in maintaining funding status and continuing to pay benefits. In fact, a few pension funds have been granted permission to reduce the amount of monthly checks being paid to the very members that worked hard to earn that check. But our Pension Fund has been able to withstand that environment and continues to be well-funded. President Teddy Roosevelt once said “old age is like everything else. To make a success of it, you’ve got to start young.” The Board of Trustees – both management and labor – have made key decisions along the way that have ensured the ongoing success of the Fund. For example, back in the mid-1970’s, the Trustees decided to hire a professional investment consultant, Meketa Investment Group, to help guide the Fund’s investments. That decision proved to be fruitful, resulting in investment returns that have been some of the best among pension funds around the country for the last 40 years. Many other decisions have been made throughout the 50 years of the Pension Fund - even some unpopular decisions - that were always made with an eye toward the future and the long-term health of the Fund. Such careful determinations by the Board of Trustees will be key in ensuring another 50 years of fantastic benefits.

As we age, we are more and more likely to experience some type of health condition that can have a major impact on our daily lives. The Insurance Fund has started a new program to help members navigate some of those major health conditions with confidence. Grand Rounds (pages 4-5) will help in many areas of members’ health care, but their biggest impact will be in “expert second opinions.” We are excited to welcome Grand Rounds as a vendor, and I encourage you to create an account with them and explore what they have to offer.

At 40 years of age, the Drexel J. Thrash Training Center is going through extensive renovations and an expansion (page 12). While it will take a few more years for all the renovations to be fully completed, the dorm and kitchen/dining areas will be complete in September. The project has been carefully thought out with an eye toward the future. Dorms have been expanded so that more members can be housed for classes. With more attendees, more dining space was needed, prompting major changes in the dining area. In the near future, the classroom wing will be updated, including plans for more educational space. Even though it will be a few more years, I’m excited to see the Training Center when all the renovations are complete!

Sincerely,
Matt Archer

Pension Fund is Turning 50!

Gold is typically the gift received by those celebrating a 50-year anniversary, this seems appropriate for LDC&C Pension Fund of Ohio as it has been the gold standard of pensions since November 1967. We at OLFBP are very grateful and excited to share this 50-year milestone with our members. So much so, beginning November 1st we will be giving away \$50 a week for 50 weeks, followed by a grand prize of \$2500. *(Prizes could be cash and/or gift cards depending on the week. Sponsors of these prizes will be announced as awarded. No Fund assets will be used on this promotion.)*

To be eligible for the \$50 prizes members must meet two criteria: First, members must be vested for pension benefits with the Pension Fund, retired and receiving benefits from the Pension Fund, or actively working (250 hours contributed to the Pension Fund in 2017 or 2018). Second, you (the member) or your spouse must follow OLFBP on Facebook or Twitter or have an account setup with MemberXG (the online account access available through the “Member Login” button at olfbp.com). If you do all three, you will increase your odds of winning. To be eligible for the \$2500 grand prize, you (or your spouse) must engage with our social media (Facebook and Twitter) posts during the 50-week celebration. The more times you comment, like, share, and retweet, the better your odds of winning the grand prize.

Presently, the Pension Fund pays out approximately \$12 million per month to retired members and beneficiaries. In addition, from November 1, 1967 through the end of December 2016 the Pension Fund has paid out over two billion dollars in pension benefits. We are also one of the best funded pension funds in the country, receiving the “Green Zone” classification (which is the top classification of pension health) each year since the Pension Protection Act was passed in 2006. Thank you to all the hardworking Laborers for building the Pension Fund to what it is today.

As we approach the November kick-off, please keep connected to us on social media to receive additional details about the Win 50 for 50 campaign. OLFBP appreciates your participation and excitement in our upcoming 50-week celebration. We also look forward to serving our retired members and beneficiaries for many more anniversaries to come!

Follow us on these platforms to receive information on contest updates and winnings:





OLFBP is proud to announce the launch of a new benefit for our members on September 1, 2017. The service is provided by Grand Rounds, and it allows you to improve and take more control of the healthcare you receive. Grand Rounds is FREE for you and your family members eligible with the OLDC-OCA Insurance Fund. Think of Grand Rounds as your healthcare concierge when:

- **You need an expert.** Grand Rounds will get you a second opinion or personalized care plan from a world-leading expert.
- **You need a checkup.** Grand Rounds will find the best physician in your area.
- **You need support.** Grand Rounds will help you make tough decisions or help you decide if surgery is right for you.
- **You need answers.** Grand Rounds will tell you everything you need to know about a new diagno-

sis or existing condition.

- **You need a hand.** Grand Rounds will book doctor's appointments, gather medical records, and handle all the details.

Still not convinced Grand Rounds could benefit you?

"Tens of thousands of times each year, patients are wheeled into the nation's operating rooms for surgery that isn't necessary... Some fall victim to predators who enrich themselves by bilking insurers for operations that are not medically justified. Even more turn to doctors who simply lack the competence or training to recognize when a surgical procedure can be avoided, either because the medical facts don't warrant it or because there are non-surgical treatments that would better serve the patient. The scope and toll of the problem are enormous, yet it remains largely hidden." (Source: Peter Eizler and Barbara Hansen, USA TODAY Published 3:25 p.m. ET June 19, 2013)

In fact, unnecessary surgeries might account for 40% of all operations in some specialties according to Grand Rounds. **Expert Second Opinions from Grand Rounds can help you avoid these unnecessary surgeries.** Fifty percent of Grand Rounds' Expert Second Opinions result in a change in treatment plan, while 16% change the diagnosis, creating an estimated savings of \$8,900 per case. Grand Rounds has reviewed 96% of doctors in the country and will only connect you with the top ones. These are the doctors known for having the most successful outcomes for their patients. This allows you to receive the most appropriate care possible that can in turn save you money.

The Trustees of the Insurance Fund are convinced this second opinion service will greatly improve the healthcare of our members and are willing to offer a deductible reimbursement for using the service before having the most common unnecessary surgeries. **If your physician recommends any of the following surgeries and you use Grand Rounds for an Expert Second Opinion, you may be eligible for a deductible reimbursement of up to \$400 per person.**

- Back surgery
- Hysterectomy
- Knee replacement
- Hip replacement
- Coronary artery by-pass graft
- Heart valve replacement
- Prostatectomy
- Lumpectomy
- Mastectomy

To gain access to all the great benefits Grand Rounds offers, you need to create an account with Grand Rounds. This can be done online or over the phone, whichever is most convenient for you. Visit Grand Rounds at www.grandrounds.com/ohiolaborers or call 1-855-802-1738 to create your account. All adults will need their own account to access the services. We are really excited about providing this new benefit to you and your family.

(The Expert Second Opinion process takes about 3 weeks and must be given prior to having the surgery. It is recommended that you do this at least 1 month before surgery. The maximum allowable deductible reimbursement is \$400 per person and \$800 per family per year. Proof of the Expert Second Opinion must be submitted to OLFBP.)



Prostate Cancer Awareness Month

The Wellness Council of America has established September as Prostate Cancer Awareness Month. Prostate cancer is the second most common cancer in American men. In fact, about 1 man in 7 will be diagnosed with prostate cancer during his lifetime. Prostate cancer develops mainly in older men. Roughly 6 cases in 10 are diagnosed in men age 65 or older, and it is rare before age 40. The average age at the time of diagnosis is about 66.

The OLDC-OCA Insurance Fund covers a routine prostate cancer screening (PSA) and digital rectal exam once per calendar year at no cost to you, when services are provided by an in-network provider. If you or someone you know may be considering a screening, here is some helpful information about the process and indicators doctors focus on during an exam.

1. Screening is Not a Diagnosis - Prostate Specific Antigen (PSA) blood tests and the Digital Rectal Exam (DRE) provide valuable information to men and their doctors, but these tests are not a conclusive diagnosis. Abnormal results are a “red flag” that a prostate biopsy may be needed to check for prostate cancer.

2. High PSA Levels Offer a Warning Sign - There is no “magic number” that tells whether cancer is present. Generally, a PSA level above 2.5 ng/ml of PSA per milliliter of blood is considered high, but the rate of change in your PSA is even more important. Therefore, having a PSA on a regular basis is important, starting with a baseline PSA at the age of 40.

3. Regular Prostate Screenings Based on PSA Baseline - Men should be screened for prostate cancer on a regular basis; however, how often depends on the baseline PSA test, which should be started at the age of 40. The Prostate Conditions Education Council (PCEC) recommends men and their doctor’s follow the below guidelines for additional PSA (Prostate Specific Antigen) monitoring:

- Men with a PSA result less than 1.0ng/ml should be retested in five years
- Men with a PSA result between 1-2.0ng/ml should be retested every other year.
- Men who have a PSA greater than 2.0ng/ml should receive annual PSA testing.

4. Diagnosis Does Not Always Require Immediate Treatment - Not all men who are diagnosed with prostate cancer need to be treated immediately. In cases where the tumor is small and not spreading aggressively, some patients undergo periodic testing instead to check whether the disease has progressed and treatment is needed. This is often referred to as active surveillance or watchful waiting.

5. Free and Low-Cost Screenings are Available – PCEC with their screening site partners offer men’s health screenings across the country in September, as well as throughout the year. These screenings usually include a PSA blood test and a digital rectal exam (DRE). Many of the screening site partners screen for other men’s health issues as well. Please check the screening site for more information on what kind of testing is being offered at: <https://www.prostate-conditions.org/about-prostate-conditions/early-detection-prevention/find-a-screening-site>



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.

Endnotes

1. American Cancer Society “Key statistics for Prostate Cancer
2. Prostate Conditions Education Council “Should I be Screened for Prostate Cancer”



Featured Apprentice

Many believe that a person's future success begins at traditional four-year college. For a period of time, one of those people was our standout apprenticeship certification program student, Logan Johnson. Logan's journey to become a Laborer was a winding one, although both of her parents are in the construction industry. After working a couple of jobs while in high school in an ice cream shop and a computer store, Logan began the college process. To pay for her education, she began flagging. She continued to flag for 2 years with a non-union contractor until she was able to join the Laborers Local 574 through the apprenticeship certification program.

It was then she decided Laboring was the best career choice for her. She looks back on her choice to become a Laborer and is thankful she chose the "non-traditional" direction. According to Logan, she could have instead been still paying a very steep tuition bill, fall into debt, and get an average job upon graduating. She says about her career currently, "Every day I can do something different, and I like how there isn't just one thing I know how to do." She continues, "I have been able to work on some pretty unique jobsites from the Findlay airport to I-75 to country roads." The apprentice certification program allows its students to not only learn in-demand skills, but also make good wages while doing so. In many instances the program takes less time than a traditional university, plus tuition is free to members, and training is offered frequently at the Training Center. Logan herself has taken advantage of the Center by taking as many classes as possible.

It appears that her construction team and Local are also grateful she chose her current path. Local 574 Business Manager, Gary Bretz, says of Logan, "It's been a pleasure to have apprentices that are as dedicat-

ed as Logan." He continues, "she's involved with Local business and is well informed about the important issues facing unions." On the job, Logan has also left positive feelings about her job performance. Shelly Company Project Manager, Bryan Stennett says of Logan, "She's been a ray of sunshine to have around. She always has a smile on her face and is more than willing to go the extra mile on anything she tries, she is a prime example of what it means to be a Laborer."



When Logan is not in class or on the job she enjoys being with her friends and family. She likes to catch up while fishing, camping, or playing cards. Being outdoors and doing various activities brings Logan in contact with scenic views which may have sparked her latest interest, photography. While she is satisfied with her decisions that have led her to the apprenticeship program, she is also mindful of her future goals. She plans on learning in every field and eventually would like to become an instructor at the Training Center. She also likes to give back by working with her Marion Local to help her fellow Laborers.

Laborers' Apprenticeship Certification

VS.

Traditional Four-year University

Apprenticeship Certification

Four-year University



4 years attending classes

At least 4 years attending classes



Tuition free, you can learn while you earn

\$9,650/year in-state public college tuition



Laborers can earn over \$130,000 while completing Apprenticeship Program

Most students fall into debt due to soaring education costs



Job security - Laborers' Apprenticeship Program jobs will not be exported to another country

More and more jobs are being exported where labor is cheaper, making employment harder to achieve



Retiree Spotlight



American novelist Wendell Berry once wrote, “Good farmers... contribute to the welfare of society in more ways than society usually acknowledges, or even knows.” These words are also true for our Laborers and perfectly embody the career and life of recent Local 245 retiree Glen Clark. Glen, 63, was born and raised on a dairy farm located in Ashtabula County in northeast Ohio. Farming has its share of challenges, and the farm Glen grew up on was no different. To offset these challenges, Glen’s father started to work outside the farm as a bricklayer, a skill that was later introduced to Glen.

Glen learned many skills while growing up on his family’s farm and although his father was a bricklayer, bricklaying in the area was beginning to dry up as Glen approached working age. Faced with that reality, he began learning other skills around the farm and eventually began to work in masonry for Galls Masonry. This was his introduction to working as a Laborer. It must have been a good introduction, because he turned Laboring into a nearly 40-year career. Glen worked for various contractors in different roles over his career, but his favorite job was always masonry tending. “It was tough work for the most part, but I could not wait to get up and go back the next day.”

Like farming, Laboring also has its challenges. In addition to the inherent physical demands of the job, Glen recounts some of the hardest days were being on a project over 80 miles from his home. He remembers how the days seemed so long due to the driving, but his work ethic was relentless. That is evidence by the opinion shared by Local 245 Business Manager, Nicole Deligianis who worked closely with Glen, “Glen

performed 110% day in and day out no matter what contractor or type of work he was performing. He has been a good steward of the Union with his hard work, dedication and he not only talks the talk, but walks the walk. He is a prime example of the mentoring we all need to practice and continue practicing with our young Brothers and Sisters on the jobsite.” The high regard that the Local holds for Glen is more than mutual, to the degree that he has committed his and his wife’s gravestone with the Local 245 mark.

Today, Glen proudly looks back on his Laboring career with a sense of accomplishment. He takes pride in knowing that he is personally responsible for crafting infrastructure in his community. One such project was the renovation of the library in Ashtabula, where he is pictured here within a newspaper article. Most of all, Glen is grateful for the love of his life and wife, Claire, who’s been with him for over 40 years. Claire’s recent health issues was actually a determining factor in Glen stepping away from Laboring. He felt the time was right to just enjoy life with her. A life which seems to have come full circle – as Glen still has a hand in contributing to the welfare of his community in a way that has been closely tied to him since birth, by raising cattle on his family farm.



10-14-15 Major addition

WARREN DILLAWAY | STAR

Contractors' Corner

Renovations taking place at the Ohio Laborers' Training Center

The Ohio Laborers' Training and Apprenticeship Trust Fund is pleased to announce the expansion of the dormitory and kitchen areas of the Drexel J. Thrash Training Center is on schedule and projected to be complete on September 8, 2017. With the additional kitchen space and 40 beds, the Training Center is now over 60,000 square feet and can accommodate more than 100 Laborers overnight. The work being done to expand the dorm and kitchen are the first major additions to the facility in its 40-year history.



The September unveilings are phase two and three of an overall six phase renovation. At the completion of these renovations, the Training Center's capabilities of developing the skills of Ohio Laborers will undoubtedly improve. Bob Chatterson, Executive Director of the Training Center says about the projects, "We are always striving to make the experience here better and more convenient for our Laborers. We have seen an increase in attendance for our various training courses." He continues, "We are proud of the renovations that are going on, and we want our members to be proud as well."

For those who are not familiar, the Drexel J. Thrash Training Center sits on 119 acres of scenic ground located on U.S. 36, 12 miles east of Mount Vernon between Howard and Millwood. The Training Center offers a full training schedule from October through May, with classes offered on an as needed basis through the summer. Nearly all training can be performed indoors during times of inclement weather. Some of the numerous trainings offered at the center are: B1 mason tending, gas pipeline, C2 traffic control, concrete placement, and A2 introduction to transits. The Training Center provides the crucial training necessary to supply contractors with qualified Laborers who have completed hands-on training with experienced staff. The best part about the training... it's FREE for Ohio Laborers, so you can increase your skills and employability at no cost.



Healthy Employees = Happier, more Productive Employees

It's not a secret that life is clearly better if you're healthy. The same is true for work productivity. Numerous studies and surveys show that healthy employees are generally happier, more productive employees. Some of the obvious benefits of having healthy employees:

- Sick pay/absenteeism reduced – Healthier employees get sick less often and save companies money lost to sick pay and lessened productivity. Absenteeism is reduced by 27% for those exercising and eating healthy regularly.
- Stress on other employees picking up the slack is reduced – The ripple effect of frequent absences of unhealthy employees adds pressure to those who work extra to cover.
- Lower health insurance costs

Other benefits of having healthy employees may not be so clear, but may be even more valuable to a company's bottom line, employees, and culture:

- Accidents – Healthier employees are more focused and aware. Being present in mind as well as body greatly reduces the risk of injury due to inattentiveness.
- Work-related illnesses – Better fitness decreases stress, increases strength, and boosts immunity in most employees, lessening the chances of stress and communicable illnesses at the workplace.
- Low morale – Greater employee population health improves staff morale all around.
- Workers compensation claims – Overweight employees file twice as many worker's compensation claims and cost companies around \$73.1 billion a year.

- Turnover – Happy employees stay longer at the job and are less likely to seek other employment, reducing recruitment costs and productivity losses in re-training.
- Business and job performance – Job performance improves by 25% if employees eat healthy and by 15% if they exercise at least 30 minutes 3 times a week.
- Positive company image – Employees who are happy and healthy exhibit that vibrancy into the community and promote a positive company image of caring and social responsibility.

Employees want to be healthy and happy, and it's clear that healthy, happy employees benefit companies in numerous ways. So, what can you do to help your employees be healthier?

- Encourage your employees to use the tools and benefits available to them like Grand Rounds (described on page 4), annual routine physicals, LiveHealth Online, free smoking cessation products and diabetic supplies, flu shots, etc.
- Make sure your employees stay hydrated, especially on hotter days.
- Be supportive to employees trying to change lifestyle (trying to quit smoking or lose weight).
- Encourage stretching before the workday begins.

There are numerous other ways to inspire employees to be healthier, but most importantly, just show you care. Employees who believe their employer cares about their health feel more engaged and invested in their company. In turn, healthier employees produce more for their companies. It's a win-win.

Reminders from the Insurance Fund



LiveHealth Online

With LiveHealth Online, you have a doctor by your side 24/7. LiveHealth Online lets you talk face-to-face with a doctor through your mobile device or a computer with a webcam. No appointments, no driving, and no waiting in an office with sick people. Use **LiveHealth Online for common health concerns like colds, the flu, fevers, rashes, infections, and allergies.** You can even get prescriptions (except for narcotics) through LiveHealth Online. There is **NO copay** with LiveHealth Online.

Free Smoking Cessation Medications with Prescription

As you are probably already aware, smoking causes or worsens many medical issues, conditions, and diseases. If you or your eligible dependent(s) want to stop smoking, you can get both over-the-counter and prescription smoking cessation medications for free through your prescription drug benefit. Simply get a prescription from your doctor and get it filled at no cost to you. To get over-the-counter medications at no cost, you must have a prescription for them.



Attention Retirees Covered by Humana:

Humana requires "prior authorizations" for certain prescription drugs. These prior authorizations are generally approved for one year at a time and are required before the plan will cover these certain drugs. So, if you have been taking a drug that requires a prior authorization by Humana, your prior authorization may be expiring at the end of the year. To avoid any delays in getting your prescriptions, make sure you have your prescribing physician renew the prior authorization with Humana before the end of the year. Please contact Humana at 800-733-9064 or have your prescribing physician contact Humana at 800-865-8715. Both of these numbers can be found on the back of your Humana card.

Free Diabetic Supplies

You can get the following diabetic supplies at no cost through your Prescription Drug Benefit:

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

To receive the above noted supplies at no cost, you must get a prescription from your physician. The supplies will be subject to mandatory mail order administered by Envision Pharmacies; therefore, we recommend you ask your doctor for a 90-day prescription. If necessary, you will be able to get your first 3 fills at a retail pharmacy prior to using the mail order program. You can also get certain glucometers at no cost through EnvisionRx without a prescription. Contact EnvisionRx for details.

