



## Message from the Administrative Manager

In the fall 2017 newsletter, I talked about taking a “reset.” And I challenged readers to consider his/her own health status by committing to stop smoking, lose weight, and get a check-up from a doctor. So how is it going? If things are going well, then great, keep up the good work! On the other hand, if it isn’t going as well as you hoped, it’s not too late! You don’t need to wait for the start of a year to start good habits – start today!

OLFBP recently had an update from the Insurance Fund’s claims payer, Anthem. A couple of trends were discussed during that meeting that continue to be a concern for us in the Fund Office. First, out of more than 30,000 people covered by the Insurance Fund (active members and their family members), more than 9,500 didn’t file a claim with Anthem in 2017. On the surface, that may sound like a good thing – think of all the money the Insurance Fund didn’t have to pay out in claims! But there are many conditions that can lurk without symptoms. High cholesterol, high blood pressure, diabetes, and many cancers can be present without a person really knowing about it. By the time a person realizes some of these conditions are present, the medical costs have risen dramatically – a heart attack or stroke is suffered, diabetes is out of control, or cancer has progressed making treatment more difficult. The amount of money spent on claims for routine doctor visits is quickly passed by payments to treat these serious conditions. So, find a doctor and make an appointment for a check-up! A routine physical is covered at no cost once per year, so there is no out-of-pocket expense for you. Don’t have a doctor? Grand Rounds can help you find one! Read more on page 3.

The second trend is, in some ways, often related to the lack of doctor visits. Emergency Room usage by participants is extremely high – and often avoidable. In fact, there were 10,396 ER visits in 2017. This represented 12.9% of all claims paid by Anthem. Anthem reports that 17.4% of ER visits were for back pain, respiratory infections, sore throats, headaches, and/or nausea. Most of the time, these are conditions that can be treated in a more reasonable location than an ER. Many times, participants use the ER because they don’t have a doctor they can call for these conditions. If you are experiencing symptoms and you feel that it is a traumatic situation, please use the ER. However, there are often alternatives that not only save the Insurance Fund money, they also have lower out-of-pocket costs for you. Page 4 of this newsletter describes those options – I encourage you to check it out!

Most of us experience some kind of medical condition every year, whether it is something as simple as a cold or flu, or something more serious. The best person to take control of your health is . . . you! If haven’t seen your doctor for a while, make an appointment. If you don’t have a doctor, there are ways to find one. And once you have a doctor, you can often make a better decision about where to receive care when a condition arises.

Sincerely,

*Matt Archer*

# Register with Grand Rounds for a Chance to Win a Yeti Cooler!



OHIO LABORERS **Benefits**

## Say hello to Grand Rounds, goodbye to unmanageable pain

We get it. We all have put off things until the absolute last minute. Although, registering with our partner – Grand Rounds, should not be one of them. That’s because we are raffling away three Yeti coolers to those members who have registered for Grand Rounds prior to May 31, 2018! Here’s how you register for Grand Rounds and the raffle, simply visit <https://www.grandrounds.com/ohiolaborers> or call the dedicated line at **(855) 802-1738**. The process is quick and easy, but the best part is once you’re registered, you have control of the healthcare process. With Grand Rounds you can access the best possible care for you and your family, with these great benefits at your fingertips when:

- You need a checkup – Grand Rounds will find the best physician in your area.
- You need an expert – Grand Rounds will get you a second opinion or personalized care plan from a world-leading expert.
- 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 diagnosis or existing condition.
- You need a hand – Grand Rounds will book doctor’s appointments, gather medical records, and handle all the details.

There’s even more good news. In addition to the coolers being raffled away, you may also be eligible to receive a **\$400 deductible reimbursement**.

You will be in line to get your deductible back, if you use Grand Rounds’ second expert opinion service for the following conditions:

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

When using the second expert opinion, please allow up to three weeks for Grand Rounds to complete their thorough process. Now that we have outlined the great opportunities Grand Rounds has to offer, go ahead and sign up today. Click or call to get your name entered in the raffle – you may just have a Yeti cooler to help you beat the summer heat.





## Emergency Room Alternatives

When you're experiencing pain or discomfort, it's natural to seek medical attention right away. Unfortunately, we do not always choose the appropriate place to receive that care. The truth is, not every "need care right away" event needs to be treated in the ER. Choosing the ER by default can become very costly to you and the Fund overall. Over the last year, it was estimated that roughly 60% of our members' ER visits were deemed as non-emergency issues. With that said – you may be wondering where exactly you can turn when you need medical attention that may not rise to an emergency. Thankfully, the Fund has services that fill in those gaps for issues not deemed an emergency.



LiveHealth Online is a 24/7 service the Fund provides to you at absolutely **NO COST**. With LiveHealth Online, you can connect with board-certified

doctors through a two-way, live video chat on your smartphone, tablet, or computer with a webcam. The doctor can answer questions and diagnose many common problems, like a sore throat, the flu, rashes, or allergies. In less than 10 minutes, you can get medical advice, a diagnosis, and even a prescription sent to your pharmacy. (There are costs associated with any prescriptions filled.)

The Nurseline is another service offered to our members at no cost. You can call the 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 isn't available and you aren't sure what to do.

In the event that you would like to see a doctor in-person, but do not have a trusted doctor, use Grand Rounds to find a highly reviewed physician in your area. Grand Rounds is another service the Fund provides at no cost to members. In addition to connecting you with top doctors, over 50% of the people Grand Rounds has helped uncovered that they were taking the wrong medications for their conditions. You can also utilize Grand Rounds through every step of the healthcare process, which is outlined in detail on page 3.



# COBRA Updates

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 (12) 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, 2018 this fixed COBRA rate will be increased to \$958.00 per month and \$1,409.00 per month for extended eligibility due to disability. The previous rates were \$946.00 and \$1,391.00, 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.

# Featured Apprentice



If you stand for nothing, you will fall for anything. That sentiment, at its core, speaks to the level of investment a person has in his or her beliefs. Since the age of 12, Mark Seese wanted to invest in his country by serving in the Marine Corps, which he did as soon as he finished high school. During his military career which ended in 2010, Mark served bravely in three combat tours abroad – two in Iraq and one in Afghanistan. After his tours, Mark returned stateside to his native home of Akron. It was not the easiest of transitions. During his active duty, Mark sustained injuries that in his view, served as a detriment in the eyes of possible employers. “You would be surprised how many people don’t want that liability of someone who’s already been injured”, Mark said. With that fear as a backdrop – Mark had few options for gainful employment.

He worked a few odd jobs – stints at Walmart, direct sales, and a tire repair shop. He felt that these jobs could not support him long-term. It was around that time that a friend from his church mentioned that he should check out the construction sector. Within the vast opportunities the construction industry offers – Mark narrowed his search to Operators, Electricians, and Laborers. He decided to go the route of the Ohio Laborers Union. Partly because of where other employers saw his injury as a liability, the Laborers Union saw it as perseverance and strength.

Mark enjoys the action, variety, and the different landscapes Laborers encounter. He says, “I like being in there and getting dirty. As a Laborer, I



can work with Electricians or Carpenters. I can be in a tunnel or doing mining – it’s always something different.” Local 894 Business Manager, Bill Orr, is also pleased Mark chose a Laboring career. He says of Mark, “He’s mature and dependable. I think his military background has helped him become a leader with an international contractor – they want to retain him for other career ventures.” As a whole, Mark is pleased with his progress with the two years

he’s been in the Apprenticeship Program and is expecting to finish the program within the next couple years. He is complementary of the Training Center as well. He says the Center is helping reshape the image of a Laborer. “Laborers have been sort of only seen as only good from the neck down. But that’s not the case really, we’re able to receive excellent training that can make everyone’s job on the site easier.”

In his downtime, Mark leads a quiet life. He enjoys keeping in shape and is also active in Local meetings when they do not conflict with his church involvement. As he looks towards the future he is aware of the sacrifices his body has made as a Marine and is realistic about the shelf-life Laboring may present for him. His vision is to use the great wages he’s earning as a Laborer to invest in and eventually own properties. And who knows, with the international contractor he’s with right now – he may be doing the groundwork for the very places he will one day own.



# Contractors' Corner

## Getting Workers on Board with Safety Is a Team Effort

"I didn't have to do it that way at my last job."

"I've done it this way 1,000 times and never gotten hurt before."

"I've been doing it this way for 10 years."

Have you ever heard statements like these on your site? If you've worked in construction long enough, chances are you have. Maybe it was from a younger worker without much experience, or maybe it was from someone who has spent several years working at the same site or for the same company. It could have been something simple like not wanting to wear a hardhat when it's hot outside or a riskier decision like wanting to enter an unshored trench for "just a minute" to complete a task.

"Across the U.S. and Canada, safety-conscious construction contractors use written safety programs to detail how they'll comply with federal, state and provincial safety regulations and set safety policies and procedures that will apply to workers company wide, site wide or for a given task," says LIUNA

General President Terry O'Sullivan. "How those policies get implemented and communicated to workers can help make the difference between average results and a successful partnership that leads to everyone involved recognizing the importance of safety on the job."

So how can safety managers, site supervisors and others concerned with worker health and safety get workers on board with these company rules and policies, even the unpopular ones? One way is to make sure workers understand the "why" behind them. Putting mandatory policies in place without any explanation and expecting workers to follow them without fail isn't the best path to worker buy-in. Here are a few different ways to help workers understand the "why" behind some of those safety policies and procedures:

### Real-Life Examples

It's easy to think "it's not going to happen to me," especially when workers have years of training and experience. Recounting an example of an injury or fatality that happened as a result of an unsafe work practice can help make that risk real. Stories with

names, places and details of what happened aren't as easy to dismiss as statistics, and the closer they are to the situation on your site, the more they'll hit home.

If you don't have any examples from your own experience, see if other workers on site have stories they can share. The LHSFNA's Laborers' True Stories DVD, NIOSH's Fatality Assessment and Control Evaluation (FACE) program and OSHA's Young Workers site all list real-life examples of worker fatalities in construction.

### Help Workers See the Big Picture

Safety professionals look at injury rates and trends across an entire jobsite or company, so they know that while cutting corners on safety doesn't always lead to injuries, if it happens enough times, an incident is inevitable. For example, imagine a single worker climbing a ladder without proper fall protection a handful of times a day. The risk of this worker being injured on any single day is pretty low. Now multiply that by all the workers on site for an entire year. If there are 50 workers on site, that's about 75,000 chances for a worker to fall. That's a lottery no one wants to win.

### Understand Why Workers Take Risks

Safety leaders need to understand what makes workers tick. The challenge is that everyone ticks differently. Safety leaders must be able to set and enforce safety rules and best practices while also showing concern for workers and recognizing what might motivate them to take risks. Senior management is responsible for creating a positive safety culture on the jobsite. That could include being clear that it's company policy not to take shortcuts, especially when safety is concerned. Other best practices that can improve safety culture are increased communication, good leadership training for middle managers (e.g., foreman) and increasing employee involvement.

Source: <https://www.lhsfna.org/index.cfm/lifelines/sep-2017/getting-workers-on-board-with-safety-is-a-team-effort/>



### Conduct Toolbox Talks

Regular toolbox talks remind workers about safe work practices, and are especially effective if they relate to a hazard or task that's present on site at the time. The LHSFNA offers a series of toolbox talks that are designed to be read aloud to workers and include discussion questions. LIUNA signatory contractors and other LIUNA affiliates can order them through the LHSFNA online catalog.

### Lead by Example

Upper and middle management have to lead by example and avoid contradicting safe behaviors. To create long-term changes, management must set the example and lead by their own behavior on the job. For example, leaders should attend or participate in safety meetings and speak to new hires at the safety orientation. In a strong safety culture, everyone feels responsible for safety and pursues it on a daily basis. In this type of environment, employees go beyond the call of duty to identify unsafe conditions and behaviors and intervene to correct them.

The LHSFNA's online Site Safety and Health Program allows LIUNA signatory contractors to create individual safety and health programs customized for their company's or jobsite's specific needs. For more information, visit [www.lhsfna.org/safety](http://www.lhsfna.org/safety) or contact the Fund's OSH Division at 202-628-5465.



# Retiree Spotlight



Local 894 Retiree Council

(Back) -William Easton- Secretary Treasurer

(Left to Right) Lenord Jones- Vice President, F. Ben Lafferre-President, John Kovacich -Recording Secretary

A person or organization that takes responsibility overseeing a benefit of another is known as a trustee. Here at OLFBP, we know this definition well. Recent Local 894 retiree, John Kovacich is also familiar with this definition – as for 7 years it has been his duty to the people of Atwater Township.

John, 58, was born and raised in Atwater, Ohio and is one of seven children. Throughout his youth, he enjoyed playing football as an offensive lineman. Following his graduation from high school, John didn't choose Laboring as his career path. Instead, he began driving truck to earn a living. After 5 years of driving, John made the career change to La-

boring. One can say that his introduction to Laboring was a family affair, as a couple of his brothers were Laborers prior to John joining. Looking back, John is glad he was swayed in that direction. "During that time a lot of companies, like the rubber shops, were downsizing and shutting down around here." He continues, "I knew that I wanted something long-term, something with stability and a retirement down the line." Laboring was that something, as John was able to retire in January 2017 with 30 credits and a Special Service Pension.

Laboring is a craft that can go in many different directions. Some Laborers specialize in a certain craft while others, like John, work on a wide array job types. Among the jobs, John recalls doing quite a bit of environmental work, but he also worked on tunnels, dams, bridges, and nuclear plants. Enabling him to find work on these sites was his willingness to learn and build his versatility, particularly at the Ohio Laborers' Training Center. "I started taking courses there in the eighties, safety working with asbestos", John says. John continued to take many classes at the Training Center and believes it's a great resource for Laborers. "We were taught the proper way to do things. You can tell contractors, this isn't right, or that isn't safe. When you can avoid accidents, we can get more done and it's better for everyone."

Outside of Laboring, John's interest in local government was an interesting one. It was sparked by John's good friend being pushed unceremoniously out of his job as Fire Chief. During that tussle – two Trustee positions became open in Atwater Township – seeing that as a good landing spot, the Fire Chief announced his candidacy, so did John. The tandem won both of their races handily, and John became entrenched with public service. He totally stepped away from Laboring in November 2016, largely convinced to do so by his wife, Nina. With his laboring career over he could place full focus in his government responsibilities. Now, most

of his days are filled with traveling and meeting with other members of local and state government to help the people of Atwater.

John still has ties to his Local Union as the Recording Secretary for Local 894 Retirees Council. "I'm able to give the business manager a heads up of what issues are coming down the pike. I can also bend the ear a bit of what's beneficial to Laborers when I'm meeting with policy shapers in my Trustee role." John at times, looks back on his Laboring career and fondly thinks about the comradery between the brothers and sisters on his crew. Recreationally, John enjoys golf, fishing, and impromptu travel days with his wife. Also, outside of his official responsibilities as a Trustee – John has worked to develop two acres of his father's property in Atwater, adding value. Seemingly that even in his personal life, the responsibility of a Trustee fits him well.

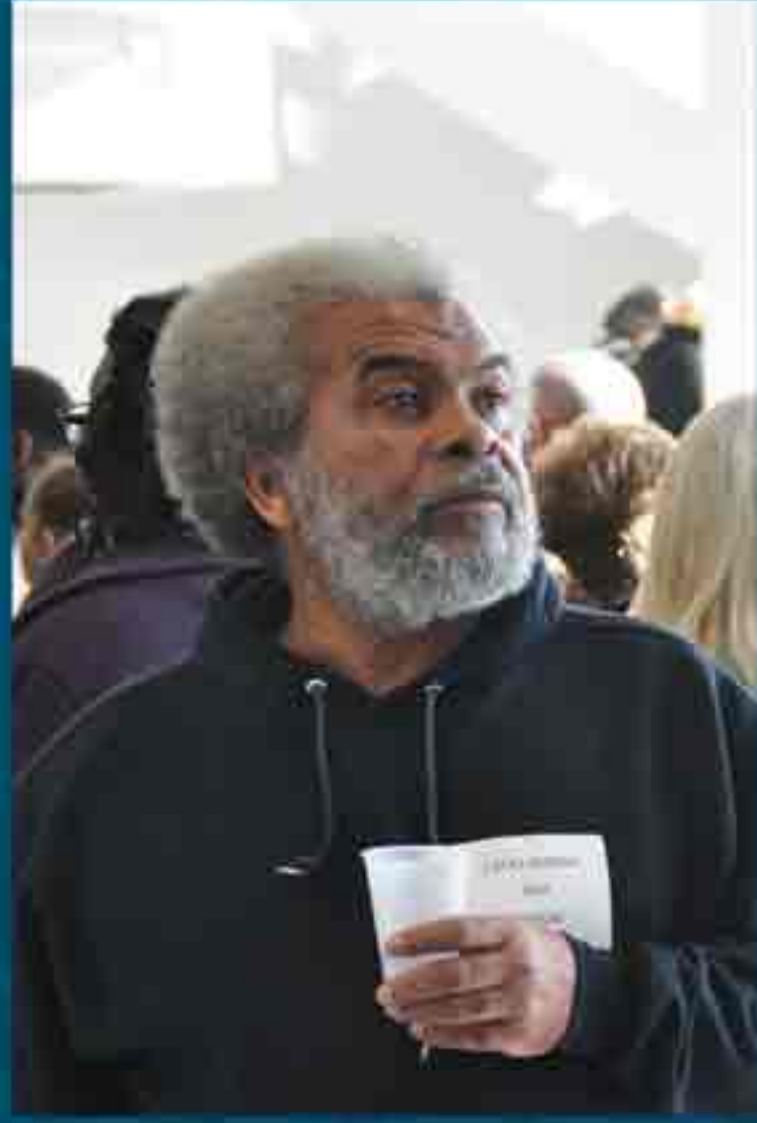




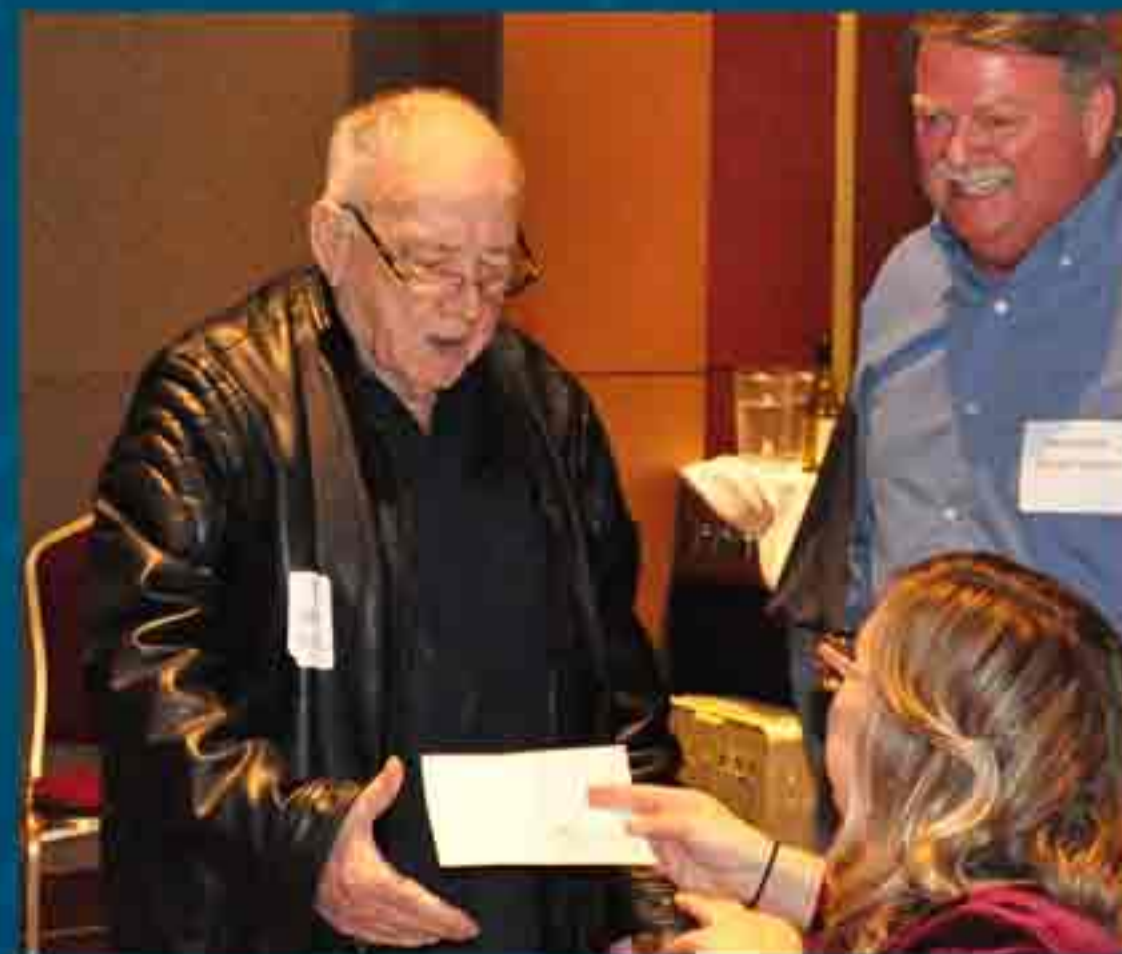
# 2017 Ohio Laborers' District Council Retiree Christmas Party











## Attention Humana Members:

Between April 2018 and April 2019, Medicare members will receive a mailer from the Centers for Medicare & Medicaid Services (CMS) that will outline a change in the identification number associated with your Medicare benefits, currently known as a Health Insurance Claim Number (HICN). Medicare will be replacing all existing HICNs to increase identity security, since the current HICN reveals sensitive information such as your Social Security number. The new identification number going forward, will be known as the Medicare Beneficiary Identifier (MBI) and will not contain any sensitive information. When you receive this letter and the copy of your updated Medicare card from CMS, please contact the Fund Office so we can update your account information. We can be reached by phone at (800) 236-6437 or email us at [insurance@olfbp.com](mailto:insurance@olfbp.com)

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**Win a Yeti  
Cooler :**

See page 3 to  
find out how!