



**#InThisTogetherOhio**



# MESSAGE from the ADMINISTRATIVE MANAGER

## Defining “normal”

Due to Ohio’s stay-at-home order, I am writing this update from my “home office,” which is really just a folding table jammed into a cramped corner at my house. In addition to the table, I have a laptop computer, my office phone, and a coffee maker not too far away! But this is not “normal” for me. A “normal” workday would have me fighting Columbus traffic to get to the office along with my co-workers at Ohio Laborers Benefits. Now my commute is about 30 feet. “Normal” would have me in various meetings with co-workers, colleagues, and vendors. Instead, I have to have conversations via conference call or video conference. This is not “normal.”

Occasionally, a single event occurs that suddenly changes “normal.” In my lifetime, I think the tragic events of September 11, 2001 were the biggest event-based change to “normal.” Air travel restrictions were put into place. Building security in big cities was tightened. Our military entered into two different wars, some of which lingers to this day. First responders were (rightfully) elevated to hero status.

I think the COVID-19 pandemic will go down in history as one of those events that changes “normal.” But not all of it will be bad. I think we have learned a good lesson about the importance of thorough hand washing – 20 seconds of vigorous scrubbing with soap and water. And we should all be covering our coughs and sneezes. And if we do get sick, we should stay home and take care of ourselves, not go out and infect the public! I think the events of the past couple of months should elevate certain people to the hero status of first responders – doctors, nurses, lab technicians, and other hospital workers have been bravely fighting against an unseen enemy. They certainly deserve our admiration and respect.

A lot of what “normal” will look like after the pandemic will depend on us to define it. Will we return to our social lives, visiting with family, going out to dinner, meeting friends for happy hour? Or will we maintain new “social distancing” rules that prevent real human interaction? Will we go watch our favorite sports team along with thousands of other fans or will we choose to watch on TV from the comfort of our couches? Will we get on planes and cruise ships or will we choose to stay close to home? These things all depend on us and the choices we make. It might also depend on how long the crisis lasts – will researchers be able to find an effective treatment or vaccine soon, or will it take several months?

Whatever the new “normal” turns out to be, I’m ready for it. I miss my extended family. I miss my friends. I miss my co-workers and colleagues. I miss sports. I never thought I’d say it, but I can’t wait to go back to the office! I can’t wait to get back to “normal!”

Stay Safe & Healthy,

*Matt Archer*

# COVID-19 and the Insurance Fund

Like most everyone in the country, the OLDC-OCA Insurance Fund is trying to adapt to the everchanging Coronavirus pandemic. **Please follow Ohio Laborers Benefits on either Facebook or Twitter for the most up-to-date information regarding any alterations to the Plan as this situation continues to unfold.**

The following changes have been implemented to date:

- All in-network medical claims associated with the treatment of and testing for COVID-19 for eligible Laborers and dependents will be covered at 100% through at least 5/31/2020. This includes those eligible through the Fund’s Anthem Medicare plan. This date is subject to be extended with this fluid situation.
- The telemedicine restriction (Exclusion 44 in the Insurance SPD) has been relaxed until at least June 14, 2020. This temporary change will allow telemedicine consultations with an in-network provider at no cost share to eligible members and their dependents. Prior to this, LiveHealth Online was the only telemedicine expenses covered by the Insurance Fund. The Medicare (Class 4) population is also included with this enhancement.

In addition to the changes noted above, Ohio Laborers Benefits has many resources available for Laborers and their dependents that may be extra helpful during this unusual time.

**LiveHealth Online** - Eligible individuals can visit with a doctor for free on their cellphone or tablet 24/7. This tool is more valuable now in this time of social distancing than ever before. Individuals can download the app and start taking advantage of this awesome tool. (See page 5 for more details.)

**Grand Rounds** – Think of Grand Rounds as a personal healthcare assistant. People have many questions regarding healthcare, especially now; Grand Rounds can help. Eligible Laborers and dependents can visit [go.grandrounds.com/ohiolaborers](http://go.grandrounds.com/ohiolaborers) to start taking advantage of their array of services, including pages dedicated to Coronavirus. (Learn more about the services offered by Grand Rounds on page 12.)

**Sydney Health** - Anthem’s mobile app now includes triage for COVID-19 symptoms and the ability to escalate the patient for the next step under the CDC treatment guidelines. (See page 9 to learn more about Sydney.)

**24/7 Nurse Line** – Anthem provides a dedicated line for members with health questions and concerns. Interested parties should call 888-249-3820 to speak directly to a nurse.

We also have concerns at the Benefits Office about how the Coronavirus will play out and its impact on the continued insurance eligibility of our hard-working members. Currently, however, no remedial actions are in place. As this pandemic progresses, and we start to realize the impact on a larger scale, the need for corrective actions may need to be explored.

## COBRA RATE UPDATE

The Board of Trustees review the fixed COBRA rate every year. The rate is adjusted based on the actual and projected claims costs and administrative expenses.

Effective July 1, 2020 the fixed COBRA rate will increase from \$989.00 to \$1,028.00. Disability COBRA rate will increase from \$1455.00 to \$1,512.00.

For more information on COBRA, please review pages 38-41 of the Insurance Summary Plan Description available online at [ohiolaborers.com/insurance-spd-3](http://ohiolaborers.com/insurance-spd-3).

# INSurance ight

The average American household receives 848 pieces of junk mail a year. With all that mail, it is understandable that important documents may get mixed up with the trash. Unfortunately, this can put you in rather troublesome situations. Imagine being at the pharmacy needing medicine, and you don't have your prescription card. Or you are at the doctor's office without your medical insurance card. Yikes!

Eligible members (excluding participants enrolled in our Anthem Medicare Advantage plan) should have three cards associated with their benefits administered by Ohio Laborers Benefits. If you are missing any of these three cards or your card is damaged, contact the Insurance Department. We can request new ones to be sent to your home.

You will receive only one version of the card with the member's name on it. All other dependents will use this same card.

## ANTHEM BLUECROSS BLUESHIELD

Your blue and white Anthem medical card is what you use for doctor, specialist, and hospital visits.

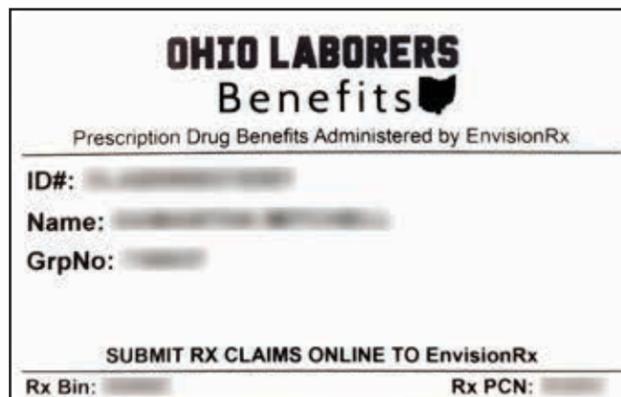
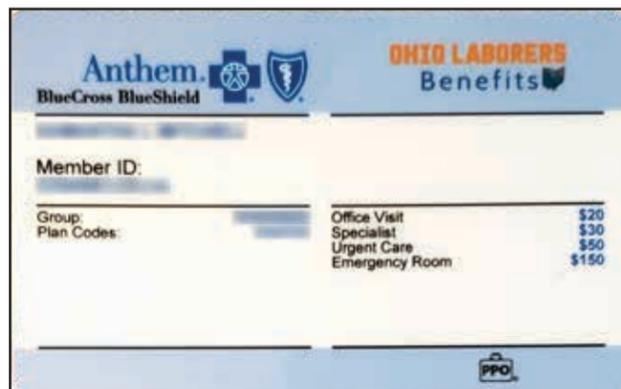
## ENVISIONRX PRESCRIPTION DRUG BENEFITS

Your EnvisionRx card is to be used at the pharmacy when you drop off/pick up a prescription.

## NATIONAL VISION ADMINISTRATORS, LLC

The NVA card is for your vision benefits. You will need this card when you visit your eye doctor.

Each of these companies also provide digital versions of their cards online and through their mobile apps. These digital cards can be used by doctors and pharmacists. Simply create an account, and you'll have access to any of your cards at any time.



## A BETTER WAY TO GET WELL

Spring means allergies season for many of us. **More than 50 million Americans suffer from seasonal allergies every year.** Symptoms bloom in spring, summer, and/or early fall. They are usually caused by allergic sensitivity to pollens from trees, grasses, or weeds, as well as airborne mold spores.

**Eligible members and their dependents can use LiveHealth Online for free to visit with a doctor anytime, day or night.** Using LiveHealth Online Allergy gives members access to a doctor who knows the latest allergy treatment trends. LiveHealth Online physicians can even prescribe necessary medication (except narcotics) that can be picked up from your local pharmacy.

### SEE A DOCTOR IN MINUTES

- 1. Simply sign up or log in using your smartphone, tablet, or computer.** You can download the LiveHealth Online app from the App Store or Google Play. When setting up your account, use your Anthem Member ID to receive services at no cost.
- 2. Choose a doctor.** You can select a doctor from a list of physicians who know the latest allergy care treatments.
- 3. Feel better, faster.** Get allergy advice, treatment options, and a prescription if needed.

### SEE A DOCTOR TO FEEL BETTER FASTER WHEN YOU HAVE THESE SYMPTOMS:

- Water eyes
- Puffy eyes
- Itchy throat
- Minor rashes
- Itching
- Nasal congestion
- Itchy eyes
- Runny nose
- Headache
- Cough
- Sneezing



# A STROKE IS NO JOKE - ACT FAST

**Stroke is the fifth leading cause of death in the United States, killing around 140,000 Americans each year. That's 1 out of every 20 deaths. During a stroke, every minute counts!**

Stroke is a disease that affects the arteries leading to and within the brain. A stroke occurs when a blood vessel that carries oxygen and nutrients to the brain is either blocked by a clot or bursts (or ruptures). When that happens, part of the brain cannot get the blood and oxygen it needs, so it and the brain cells die.

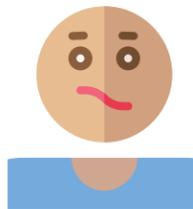
Just as putting out a fire quickly can stop it from spreading, treating a stroke quickly can reduce damage to the brain. If you learn how to recognize the telltale signs of a stroke, you can act quickly and save a life—maybe even your own.

## SIGNS OF STROKE IN MEN AND WOMEN

- Sudden numbness or weakness in the face, arms, legs, especially on one side of the body.
- Sudden confusion, trouble speaking, or difficulty understanding speech.
- Sudden trouble seeing in one or both eyes.
- Sudden trouble walking, dizziness, loss of balance, or lack of coordination.
- Sudden severe headache with no known cause.

**Call 911 right away if you or someone else has any of these symptoms.**

**If you think someone may have had a stroke, act FAST, and do the following simple test:**



### F - Face:

Ask the person to smile. Does one side of the face droop?



### A - Arm:

Ask the person to raise both arms. Does one arm drift downward?



### S - Speech:

Ask the person to repeat a simple phrase. Is the speech slurred or strange?



### T - Time:

If you see any of these signs, call 911 right away.

Source: American Stroke Association

# ALCOHOL AWARENESS

## 10 effects of alcohol on the body

You can avoid health complications associated with heavy alcohol consumption and promote long-term health and wellness by drinking in moderation, if at all!

### Brain

Alcohol slows down the brain's communication pathways, making it harder to think clearly and move with coordination. Alcohol abuse can lead to learning and memory problems, as well as depression and anxiety.



### Liver

Those who drink heavily for a long time can develop diseases such as liver inflammation or severe liver scarring. In fact, more than 2 million Americans suffer from alcohol-related liver disease.



### Pancreas

Pancreatitis can be a side effect of drinking regularly. Pancreatitis may also trigger the onset of Type 2 diabetes in those that consume high levels of alcohol.



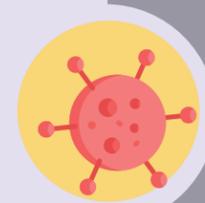
### Bones

Alcohol acts as a diuretic, flushing calcium from healthy bones. Heavy drinking can accelerate the rate of bone deterioration and increase the risk of bone fracture and osteoporosis.



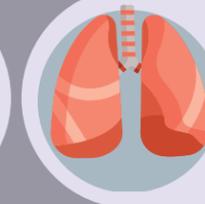
### Cancer

Habitual alcohol consumption is linked to increased risk of developing certain cancers, including cancers of the mouth, esophagus, throat, liver, and breast.



### Immune System

Chronic alcohol use reduces the body's ability to effectively fight off harmful bacteria, making the body more susceptible to diseases like pneumonia and tuberculosis.



### Central Nervous System

When alcohol is consumed heavily over time, it can cause permanent cell damage in the form of neuropathy, which is felt as weakness, burning, pain, and numbness of the hands and feet.



### Weight Gain

Drinking alcohol impairs the body's ability to absorb nutrients and vitamins from food and slows down metabolic function - all of which can contribute to weight gain.



### Heart

Heavy drinking, especially binge drinking, is a risk factor for cardiomyopathy, arrhythmias, stroke, and high blood pressure.



### Stomach

Alcohol can irritate and inflame the stomach lining, which can lead to stomach ulcers and bleeding. Severe tearing in the stomach may also lead to anemia.





# PREVENTING TICK BITES

**Tick exposure can occur year-around, but ticks are most active during the warm months of April-September.**

Ticks are small, bloodsucking parasites. Many species transmit diseases to animals and people. Some of the diseases you can get from a tick bite are Lyme disease, ehrlichiosis, Rocky Mountain spotted fever, and tularemia.

## WHEN YOU'VE BEEN OUTDOORS

**Know where to expect ticks.** Ticks live in grassy, brushy, or wooded areas, or even on animals. Spending time outside walking your dog, camping, working, gardening, or hunting could bring you in close contact with ticks. Many people get ticks in their own yard or neighborhood.

**Check your clothing for ticks.** Ticks may be carried into the house on clothing. Any ticks that are found should be removed. You can tumble dry clothes in a dryer on high heat for 10 minutes to kill ticks on dry clothing after you come indoors. If the clothes are damp, additional time may be needed. If the clothes require washing first, hot water is recommended. Cold and medium water temperature settings will not kill ticks.

**Examine gear and pets.** Ticks can ride into the home on gear or pets, then attach to a person later. You may want to carefully examine pets, coats, and backpacks.

**Shower soon after being outdoors.** Showering within two hours of coming indoors has been shown to reduce your risk of getting Lyme disease and may be effective in reducing the risk of other tickborne diseases. Showering may help wash off unattached ticks, and it is a good opportunity to check yourself for ticks and other critters.

Source: Centers for Disease Control and Prevention

**Check your body for ticks after being outdoors.** If you returned from a potentially tick-infested area, including your own backyard, check your full body using a mirror. Check these parts of your body for ticks:

- Under the arms
- In and around the ears
- Inside belly button
- Back of the Knees
- In and around the hair
- Between the legs
- Around the waist

## HOW TO REMOVE A TICK

If you find a tick attached to your skin, remove it as soon as possible. There are several removal devices on the market, but a plain set of fine-tipped tweezers work just fine.

1. Use fine-tipped tweezers to grasp the tick as close to the skin's surface as possible.
2. Pull upward with steady, even pressure. Don't twist or jerk the tick. This can cause the mouthparts to break off and remain in the skin. If this happens, remove the mouthparts with tweezers.
3. After removing the tick, thoroughly clean the bite area and your hand with rubbing alcohol or soap and water.
4. Never crush the tick with your fingers. Dispose of a live tick by putting it in alcohol, placing it in a sealed bag/container, wrapping tightly with tape, or flushing it down the toilet.

## Follow up

If you develop a rash or fever within several weeks of removing a tick, see your doctor. Be sure to tell your doctor about the tick bite, when it occurred, and where you most likely picked up the tick.

# INTRODUCING ANTHEM'S NEW PERSONAL HEALTH ASSISTANT



**Sydney, a new mobile app from Anthem, makes finding care, managing your health, and accessing your plan information faster and easier than before.**

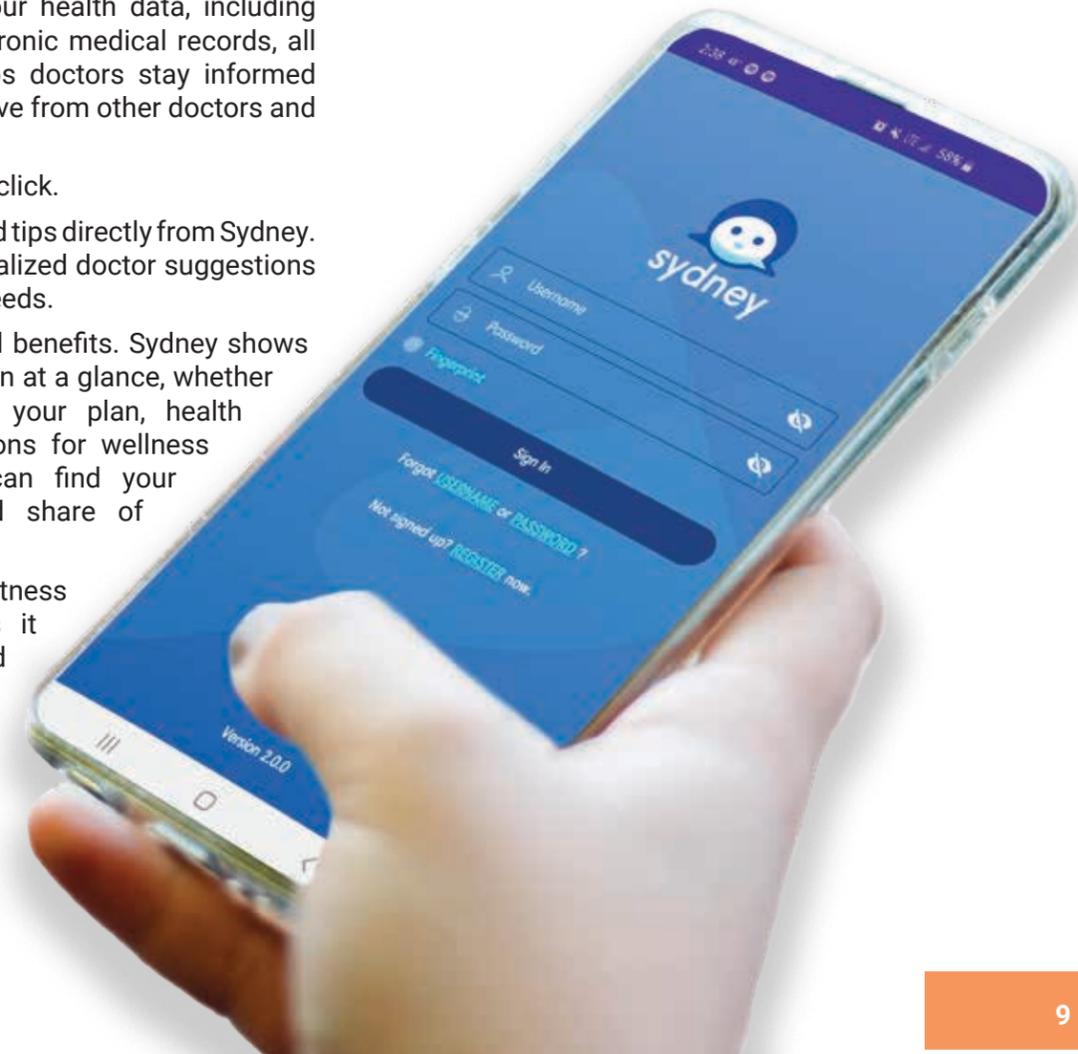
Sydney is available to all eligible members and their dependents, including those who are on the Anthem Medicare Advantage Plan.

## WITH THIS NEW MOBILE APP, YOU CAN:

- View and use digital ID cards. You can always have your most current ID card handy. And you can use it just like a paper one when you visit your doctor.
- Use Find a Doctor to find doctors, specialists, and hospitals in your network. You can search by name, location, and type of care. You can even filter by gender or languages spoken, and check costs before your appointment.
- Access My Family Health Record (myFHR), which gives you access to your health data, including health history and electronic medical records, all in one place. This helps doctors stay informed about the care you receive from other doctors and specialists.
- Review claims with one click.
- Get alerts, reminders, and tips directly from Sydney. And you can get personalized doctor suggestions based on your unique needs.
- View all of your medical benefits. Sydney shows you essential information at a glance, whether that's an overview of your plan, health reminders, or suggestions for wellness programs. You also can find your deductible, copay, and share of costs information.
- Sync Sydney with your fitness tracker. Sydney makes it easy to stay connected to your health. You can easily sync your devices to your fitness trackers and set custom reminders to help you reach your goals.

For Medicare members, Sydney also links to Medicare's Blue Button to get up to four years of personal health data directly from the Centers for Medicare & Medicaid Services (CMS). For more information on Medicare's Blue Button and how it works, please go to [medicare.gov](https://www.medicare.gov) and enter "blue button" in the search bar.

If you previously used the Anthem Anywhere app, you'll love this more personalized experience. Simply download the app for free from the App Store or Google Play to get started. You will sign in using the same username and password from the Anthem Anywhere app or [anthem.com](https://www.anthem.com).



## Personal Protective Equipment

**With all the recent news about COVID-19, many people across the country are hearing about personal protective equipment (PPE) for the first time, but all of us in the construction industry have been working with and requiring PPE for years.**

Hazards exist in every workplace in many different forms: sharp edges, falling objects, flying sparks, chemicals, noise and a variety of other potentially dangerous situations. With the recent added threat of illness from the COVID-19 virus, safety measures are even more important. **The Occupational Safety and Health Administration (OSHA) requires that employers protect their Laborers from workplace hazards that can cause injury.**

When administrative controls are not feasible or do not provide enough protection, employers must provide PPE to their Laborers and ensure its use. PPE is equipment worn to minimize exposure to hazards that cause serious workplace injuries and illnesses.

To ensure the greatest possible protection for Laborers in the workplace, the cooperative efforts of both employers and Laborers will help in establishing and maintaining a safe and healthful work environment. In general, employers are responsible for:

- Performing a "hazard assessment" of the workplace to identify and control physical and health hazards
- Identifying and providing appropriate PPE for Laborers
- Training Laborers in the use and care of the PPE
- Maintaining PPE, including replacing worn or damaged PPE
- Periodically reviewing, updating, and evaluating the effectiveness of the PPE program

In general, Laborers should:

- Properly wear PPE
- Attend training sessions on PPE
- Care for, clean, and maintain PPE
- Inform a supervisor of the need to repair or replace PPE

### Eye and Face Protection

Laborers can be exposed to many hazards that pose danger to their eyes and face (including respiratory health). OSHA requires employers to ensure that Laborers have appropriate eye or face protection if they are exposed to eye or face hazards from flying particles, molten metal, liquid chemicals, acids or caustic liquids, chemical gases or vapors, potentially infected material or potentially harmful light radiation.

Some of the most common types of eye and face protection include safety spectacles, goggles, laser safety goggles, face shields, face masks, respirators, and welding shields. It should fit snugly and comfortably and not interfere with a worker's movement. Protective eyewear should be durable, cleanable and capable of being disinfected. Face masks and respirators may play a larger role in safety depending on the risks of COVID-19 on worksites.

### Head Protection

Protecting Laborers from potential head injuries is a key element of any safety program. A head injury can impair a Laborer for life, or it can be fatal. Wearing a safety helmet or hard hat is one of the easiest ways to protect a Laborer's head from injury. Hard hats can protect Laborers from impact and penetration hazards as well as from electrical shock and burn hazards.

Employers must ensure that their Laborers wear head protection if any of the following apply:

- Objects might fall from above and strike them on the head
- They might bump their heads against fixed objects, such as exposed pipes or beams; or
- There is a possibility of accidental head contact with electrical hazards.

Hard hats must have a hard outer shell and a shock-absorbing lining that incorporates a headband and straps that suspend the shell from 1 to 1 1/4 inches (2.54 cm to 3.18 cm) away from the head. This type of design provides shock absorption during an impact and ventilation during normal wear.

### Foot and Leg Protection

Laborers who face possible foot or leg injuries from falling or rolling objects or from crushing or penetrating materials should wear protective footwear. Also, Laborers whose work involves exposure to hot substances, or corrosive or poisonous materials must have protective gear to cover exposed body parts, including legs and feet. If a Laborer's feet may be exposed to electrical hazards, non-conductive footwear should be worn. On the other hand, workplace exposure to static electricity may necessitate the use of conductive footwear. Foot and leg protection choices include: leggings, metatarsal guards, toe guards, combination foot and shin guards, safety shoes.

### Body Protection

Laborers who face possible bodily injury of any kind that cannot be eliminated through other means must wear appropriate body protection while performing their jobs. In addition to cuts and radiation, other workplace hazards that could cause bodily injury include temperature extremes, hot splashes from molten metals and other hot liquids, potential impacts from tools, machinery and materials, and hazardous chemicals.

### Hand and Arm Protection

If a workplace hazard assessment reveals that Laborers face potential injury to hands and arms that cannot be eliminated through engineering and work practice controls, employers must ensure that Laborers wear appropriate protection. Potential hazards include skin absorption of harmful substances, chemical or thermal burns, electrical dangers, bruises, abrasions, cuts, punctures, fractures and amputations. Protective equipment includes gloves, finger guards and arm coverings or elbow-length gloves.

### Hearing Protection

Determining the need to provide hearing protection for Laborers can be challenging. Laborer exposure to excessive noise depends upon several factors, including:

- The loudness of the noise as measured in decibels (dB).
- The duration of each Laborer's exposure to the noise.
- Whether Laborers move between work areas with different noise levels.
- Whether noise is generated from one or more sources

Generally, the louder the noise, the shorter the exposure time before hearing protection is required. For instance, Laborers may be exposed to a noise level of 90 dB for 8 hours per before hearing protection is required. On the other hand, if the noise level reaches 115 dB hearing protection is required if the anticipated exposure exceeds 15 minutes.

Please contact the Laborers Health and Safety Fund of North America, OSHA, or Local Union with specific questions. Additional safety requirements may also be noted in the signed agreement.

*Sources: Occupational Safety and Health Administration*

## CONTRIBUTION RATE UPDATE

The contribution rate for the Laborers' District Council and Contractors' Pension Fund of Ohio was adjusted with the negotiated rate change in the Ohio Highway/Heavy Municipal Utility State Construction Agreement. Pension contributions are \$3.80 per hour for all Heavy/Highway work performed beginning May 1, 2020. Please contact the appropriate Local Union for the date the pension rate will change for building and other Local agreements.

The rates for all other funds remain unchanged at this time. Additionally, please contact the appropriate Local Union for wage and deduction information.



**A checkup.** Grand Rounds can help you find the best physician in your area.



**An expert.** Get a remote second opinion or personalized care plan from a world-leading expert.



**Assistance.** Grand Rounds will book doctors' appointments, gather medical records, and handle all the details.



**Support.** Receive over-the-phone guidance and support for a new diagnosis or existing condition from a Grand Rounds doctor.

[grandrounds.com/ohiolaborers](https://grandrounds.com/ohiolaborers)

1-855-802-1738

# Congratulations to Traeger Grill winner *Robert Scott* from Local 265!





## THE ADVANTAGES OF DIRECT DEPOSIT

**Direct Deposit is the fastest, safest, and most efficient way to receive your monthly pension benefits.**

Direct Deposit is the process of sending payments electronically to a checking or savings account. We encourage members to use direct deposit over receiving physical checks for their pension benefits. There are several reasons to use direct deposit including:

**Automated deposits:** When receiving pension payments by direct deposit, the funds are added to your account on the first business day of every month without any action required on your part. Whether you're out of town or too busy to make it to the bank, your account will be credited the money.

**Convenience:** With electronic payments, you don't need to keep checking the mailbox for your check. Also, payments don't get lost as long as you set up the process correctly the first time.

**Electronic records:** Everybody will have record of the payment, and it's easy to see what happened in your checking account's transaction history. You don't need to manually write down details about the transaction.

**Security:** Direct deposit lowers the risk of having your pension check stolen. Without a check, there is nothing for someone to steal, alter, or attempt to cash. The funds seamlessly move from one bank account to another. Multiple levels of security protect your payment as it goes from one account to the other. You also don't have to worry about receiving your pension payments when you are away from home.

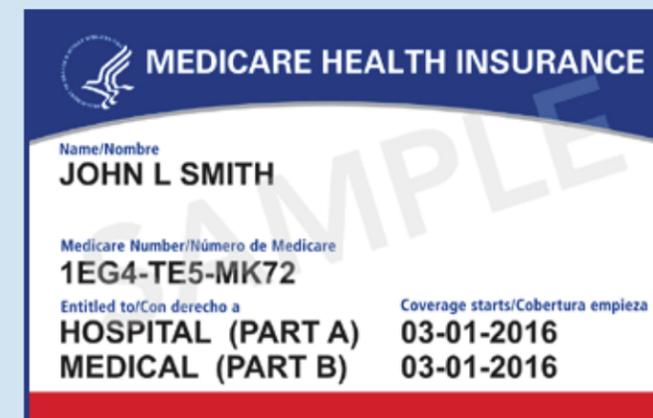
**Cost:** It is generally free to have your money direct deposited into your bank account. You won't have to pay any fees to have a check cashed. Many financial institutions offer free checking or other accounts to customers that use direct deposit.

**Faster pay:** Sometimes you may get paid sooner, with deposits arriving in a person's checking account without being at the mercy of the mailing system. You will not have to wait for your check to arrive in the mail or have to travel to the bank to cash the check. Plus, the funds are available for spending immediately, and there's no need to have to wait for a check to clear.

**Less room for error:** Pension checks are always mailed on the last business day of the month. If the check gets lost, members must wait until the 10th of that month to request a reissue if they don't receive the check. With direct deposit, your payment can't go missing and issues can be corrected without time constraints.

To sign up for direct deposit, pensioners can complete the Direct Deposit Authorization Form available online at [ohiolaborers.com/pension-forms](http://ohiolaborers.com/pension-forms). Once the form is completed in full, simply return the form to the Benefits Office via mail, fax or, email. If you need assistance completing your direct deposit form, you may take the form to your bank. There they can help you fill out the form and many will fax the form to us for you.

# Aging Into Medicare in 2020



*If you are already enrolled in the Anthem Medicare Preferred (PPO) plan with Ohio Laborers, no action is required.*

Transitioning to Medicare when reaching age 65 can seem like a daunting task. We try to make this transition as seamless as possible for our members. However, there are a few important steps you will need to take to ensure you have proper medical coverage and don't receive any late penalties.

### Three months before you turn 65

You can first sign up for Medicare Part A and/or Part B during the Initial Enrollment period that **begins 3 months before the month you turn age 65.**

If you sign up for Part A and/or Part B during the first 3 months of your Initial Enrollment Period, in most cases, your coverage starts the first day of your birthday month. However, if your birthday is on the first day of the month, your coverage will start the first day of the prior month.

If you are currently receiving Social Security benefits, you are automatically enrolled in Medicare Part A and Part B.\* If you do not receive Social Security benefits, you will need to apply for Medicare by calling the Social Security Administration at 800-772-1213 or online at [ssa.gov](http://ssa.gov).

If you are currently working, please discuss your options with Medicare to see if you will need Part B or not.

### Two and a half months before you turn 65

About two and a half months from the month you turn 65, you can expect a letter from the Benefits Office with information on what we will need from you.

About 7-10 days after receiving the letter, Anthem will mail you a Welcome Kit outlining the Anthem Medicare Preferred (PPO) plan benefits.

Please review this Welcome Kit. If you have any questions you can call Anthem's First Impression Welcome Center at 833-848-8729.

If you wish to opt out of this plan, please contact the Benefits Office prior to your Medicare effective date. **By opting out you will NOT be able to re-enroll at a later date with the Ohio Laborers Insurance Fund.**

### Two months before you turn 65

It is very important that you send the Benefits Office a copy of your Medicare card **within the 60 days** before the month of your 65th birthday. You can mail us a copy of the card, fax it to 614-898-9176, or email it to [insurance@ohiolaborers.com](mailto:insurance@ohiolaborers.com). You may also call the Benefits Office at 800-236-6437 to provide the Medicare enrollment confirmation information over the phone prior to sending us the card.

**If the Benefits Office does not receive a copy of your Medicare card or at least your Medicare enrollment information prior to your Medicare effective date, we will not be able to enroll you in our Anthem Medicare Preferred (PPO) with Senior Rx Plus plan.**

If you have any questions about what information is needed, contact the Insurance Department.

**\*For more information on Medicare Parts A and B, check out the Flowchart on page 12 of the Spring/Summer 2019 Newsletter available online at [ohiolaborers.com/newsletters](http://ohiolaborers.com/newsletters).**

Ohio Laborers Benefits  
800 Hillside Road  
Westerville, OH 43081

The closer we are to one another, the quicker the COVID-19 virus spreads. Minimize the risk by practicing social distancing from others.



**OHIO LABORERS** Benefits

Follow us on social media:

 [facebook.com/olfbp](https://facebook.com/olfbp)

 [@olfbptweet](https://twitter.com/olfbptweet)

 [@ohiolaborersbenefits](https://instagram.com/ohiolaborersbenefits)