



OHIO LABORERS Benefits

SPRING 2022

The newsletter for participants of the LDC&C Pension Fund of Ohio and the OLDC-OCA Insurance Fund
800 Hillsdowne Road, Westerville, OH 43081 | 800-236-6437 | ohiolaborers.com | facebook.com/OLFBP | [@OLFBPtweet](https://twitter.com/OLFBPtweet)



Message from the Administrative Manager

The Benefits Office

I want to take a moment to talk about the role the Benefits Office plays – and what it doesn't do. Generally speaking, the 30 or so employees of the Benefits Office fit into one of six departments:

- **Pension Department** – handles all aspects of administering the LDC&C Pension Fund of Ohio including processing pension applications, ensuring the accurate and timely payment of monthly pensions, answering member phone calls about pension hours and projections, processing all death benefits, etc. Recently, the Pension Department took over the same administration of the Laborers Local No. 265 Pension Plan (Cincinnati).
- **Insurance Department** – handles all aspects of administering the OLDC-OCA Insurance Fund including enrolling members and their dependents in the Insurance Plan, working with vendors like Anthem and NVA to ensure the proper payment of member claims, administering the Accident and Sickness payments (short-term disability), administering COBRA when members lose eligibility, answering member phone calls about insurance-related matters, etc.
- **Contractor Relations Department** – processes all incoming contractor contributions, audits contractors to ensure proper payment of fringes, answers contractor phone calls about payment questions, etc.
- **Communications Department** – responsible for all outgoing communications whether in print form (like this newsletter) or in electronic format (like the website and social media posts), handles all receptionist responsibilities like answering all incoming phone calls and greeting any visitors to the office, etc.
- **Accounting Department** – handles all financial accounting aspects of the benefit funds, including payment of bills, preparation and audit of financial statements, monitoring investment performance, etc.
- **IT Department** – serves the other departments to ensure that data is accurate, secure, and accessible so that the Benefits Office employees can properly perform their jobs.

More important than understanding what the Benefits Office does is being aware of what the Benefits Office does not do. Other than sending you a COBRA bill if you lose insurance eligibility or offering you Retiree Insurance Coverage when you apply for your pension benefits, we will never try to sell you a product. Sometimes, your local union will partner with an insurance company to offer certain benefits that you can purchase – additional life insurance, additional short-term disability plans, dental plans, etc. These products may be worthy investments for you and your family, and you should investigate them thoroughly if you are interested. But realize that the Benefits Office has nothing to do with those products – even though some of them claim to be “the benefits office.” We don't partner with them or endorse them. And most importantly, if you ever have questions or problems with those products, we cannot help you.

If you ever have questions about the benefits we administer, please contact us – we are here to benefit you! Just be aware of what benefits we offer – and what we don't! And if you aren't sure, call us and we can let you know.

Best Wishes,

Matt Archer

INSURANCE UPDATES

Earlier this year, the OLDC-OCA Insurance Fund board met, and the following changes were approved.

Exciting Updates to Short Term Disability!!

Effective April 4, 2022:

There were several benefit improvements made to the Short Term Disability benefit, often referred to as Accident and Sickness or A&S.

- The treatment of drug abuse or chemical dependency exclusion was removed. However, injuries resulting from the use of alcohol and/or drugs are still excluded.
- The weekly monetary benefits raised from \$280 to **\$400 per week** (after standard FICA and Medicare withholdings).
- The maximum benefit payout period extended from 20 weeks to **26 weeks**. Not only does this enhancement add a few more weeks of potential payments, but it now syncs up with the six-month waiting period for disability pension benefits for those individuals unable to return to Laboring. The disability continuance form deadline moved from 10 weeks to **13 weeks**.
- The maximum insurance disability credit hours (DCH) increased from 300 to **500**. This can help extend your insurance eligibility when your unable to get working hours.

Autism Exclusion Removal

Effective May 1, 2022:

The autism exclusions have been removed from Speech Therapy and Behavioral Health Care and Substance Abuse Treatment coverage. Also, “autistic disease of childhood” was removed from exclusion number 30 in the Summary Plan Description. Additionally, exclusion number 72 was removed in total, “expenses for applied behavioral analysis (ABA) therapy and related services.” ABA therapy will now be covered; however, precertification will be required.

COBRA Rate Changes

Effective July 1, 2022:

Monthly COBRA rates lowered.

	Current Rates	New Rates
Regular	\$1074	\$1028
Disability	\$1579	\$1512



Are you or a loved one facing concerns about substance use or mental health?

You're not alone, connect to someone who's been there.



LiveHealth
ONLINE



Peer support gives a person a unique opportunity to walk beside someone who knows first-hand what the recovery process entails and can help find the recovery path that works best for the individual. It utilizes the shared experience of certified professionals to promote recovery and independence.

Once you are matched with a certified Peer Recovery Supporter (PRS), you can create your own schedule and personalized goals with them via telehealth appointments. If you need ongoing care with your PRS, our clinical team can assist with your assessment and further treatment goals.



Are you an Ohio Laborer who identifies as a person in recovery from substance use and/or mental illness?

Thrive Peer Recovery Services is offering a unique opportunity for Ohio Laborers in recovery to join their team and become certified to support other Laborers in need while earning additional income. Scan the QR code to learn more!

Still unsure of where to start?

Give us a call and we can help determine what services might be best for you or your loved one.

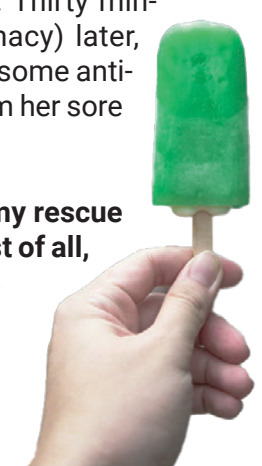
Have you ever had to take a picture of your tonsils? Samantha from Local 423 has, and it's more complicated than you would think. However, the awkward faces needed to get a proper photo is still significantly easier than going to the local urgent care and waiting in the lobby full of other sick and/or injured people.

Samantha woke up one morning with a terrible sore throat. Hoping it would go away on its own, Samantha went about her day. Unfortunately, she started to get a temperature. Worried that it may be COVID-19, Samantha quickly scheduled a free rapid test at her local pharmacy.

Fast forward a few hours, and thankfully Samantha received a negative COVID-19 result. But what could be wrong with her throat? It was late, and she felt sick. Samantha knew she needed some help.

That is where LiveHealth Online came in handy. Within minutes Samantha was talking to a doctor about her throat and other symptoms. He took one look at the picture she sent and knew exactly what Samantha needed. He even gave me some tips and tricks to alleviate the pain and help with the swelling. Thirty minutes (and one trip to the pharmacy) later, Samantha had a prescription for some antibiotics and a Popsicle to help calm her sore throat.

"LiveHealth Online has come to my rescue on numerous occasions, and best of all, it is free." - Samantha, Local 423



LiveHealth Online is available to all eligible members and dependents for free when you use your Anthem ID.

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. You can even get prescriptions (except for narcotics) through LiveHealth Online. To register for LiveHealth Online, visit StartLiveHealthOnline.com or download the mobile app.

Use LiveHealth Online For Common Concerns:

- Cold & Flu
- Fevers
- Rashes
- Ear infections
- Allergies
- Watery, puffy eyes
- Cough/Sneezing
- Pink eye
- Sore throat
- Skin infections
- Medication concerns
- Headaches
- Congestion
- Diarrhea/Nausea
- Anxiety
- Depression

Call or scan to get started:

 888-477-0411



FOCUS ON WELLNESS

Sweat. Smile. Repeat.

You may not be there yet, but you are closer than you were yesterday.

Exercising can be hard. In fact, it is a struggle for most of us. **About 80 percent of American adults and children are not getting enough exercise for optimal health.** Whilst some may have kept the workout routine running through the winter months, many of us are just beginning the exercise journey (again).

Starting a fitness program may be one of the best things you can do for your health. After all, physical activity can reduce your risk of chronic disease, improve your balance and coordination, help you lose weight, and even boost your self-esteem. But if you haven't exercised for some time and you have health concerns, you may want to talk to your doctor before starting a new fitness routine.

Starting a fitness program is an important decision, but it doesn't have to be an overwhelming one. By planning carefully and pacing yourself, you can make fitness a healthy habit that lasts a lifetime. When you're designing your personal fitness program, consider your fitness goals. Think about your fitness likes and dislikes, and note your personal barriers to fitness. Then consider practical strategies for keeping your fitness program on track.

The Department of Health and Human Services recommends that healthy adults include aerobic activity and strength training in their fitness plans, specifically:

- At least 150 minutes of moderate aerobic activity or 75 minutes of vigorous aerobic activity a week, or a combination of moderate and vigorous
- Strength training exercises of all the major muscle groups at least twice a week



Starting a fitness routine in the spring is pretty common. We've been cooped up inside all winter, and we're longing to get outside and get moving. Unfortunately, many of us do not make it very far. After all, there are plenty of potential hindrances – time, boredom, injuries, self-confidence.

For those of us who are struggling to find the motivation to get started, here are some of our favorite ways to regain one's confidence, energy, or enthusiasm and maintain focus throughout the year.

Schedule a Physical

Only about 20 percent of Americans get an annual check-up. While you might look and feel just fine, it's important to keep tabs on things like blood pressure, cholesterol, and vitamin deficiencies before designing your workout program.



Stretch Out

After your doctor signs off on your health, it is good to start with a slow exercise program – an easy walking and stretching routine. This will help prepare you for most casual sports, such as jogging and golf. The best way to prevent injury is to stretch before and after your workouts.

A good start is to warm up with 10 minutes of light cardio exercises, then do dynamic stretching (stretching while moving). This includes lunges, touching your toes and walking your hands forward, swinging your legs while standing, and twisting from side to side. After your workout, complete "static" stretches (touch and hold).



The health benefits of physical activity include a reduced risk of death from:

- Heart disease,
- Heart-related events,
- High blood pressure,
- Type 2 diabetes,
- High cholesterol,
- And various cancers.

Be Realistic

If you haven't been working out much this winter, don't write down that you'll do outdoor cardio exercises for 30 minutes a day, six days a week. You'll only find yourself getting frustrated and will be more likely to give up on your workout program. Set attainable goals and work your way up as your body becomes used to the work outs.

Bring A Buddy

Whether you're heading to the gym or your local park for a morning workout, making plans with a friend to meet you there will increase your motivation and help you stay committed. You are far less likely to keep hitting snooze if you know your friend is awake, ready, and waiting for you.

Stay Hydrated

Avoid muscle cramping and fatigue by drinking water. Another general rule of thumb: The more you sweat, the more fluids you need to replace, so drink up after a vigorous workout. Talk to your doctor about your recommended daily intake of water.



Get a better night's sleep

Quality sleep is vital to getting the most out of your time spent working out, and that goes for every night of the week. According to a 2015 Sports Medicine review, poor sleep hinders not only your exercise performance (and the number of calories you burn), but also your body's ability to come back stronger after every workout. Without appropriate sleep, symptoms of over-training, including fitness plateaus, set in. Aim for seven to nine hours of sleep every single night. If you are experiencing issues falling asleep or staying asleep, talk with your doctor. This may be a sign of a more serious illness or disorder.

Make A Playlist

There's nothing like a seriously good song to pump up your motivation. Use your favorite streaming programs or load up your phone with playlists that are guaranteed to make you sweat or just make you want to get started with your new routine. You can create playlists that relate to each exercise you like to do – high tempo for running, slow and relaxing for yoga, or uplifting for pilates or other strengthening exercises.

SILVERSNEAKERS™

Eligible members and dependents on the **Anthem Medicare Advantage Plan** have SilverSneakers included in their benefit at no additional cost. **SilverSneakers** is a health and fitness program designed for adults age 65 and older. They have a fitness class for any fitness level. You'll have access to exercise equipment including weights, treadmills, stationary bikes, and more. Members can also exercise from home using SilverSneakers' on-demand video library for classes, workouts, and how-to videos.



There are many benefits to routine exercise. Although it can be difficult to get started, there are resources out there to help. Every little bit helps, and it is okay to start small.

COVID-19 At-Home Tests



A recent announcement from the federal government intends to increase access to COVID-19 testing. As of January 15, 2022, eligible members and dependents can get reimbursed for the costs of over-the-counter diagnostic COVID-19 tests until the end of the Coronavirus Public Health Emergency. Diagnostic tests should be performed if you're experiencing COVID-19 symptoms or were recently exposed.

WHERE CAN I FIND A TEST?

- Visit [COVID.gov](https://www.covid.gov) to order free tests through government services.
- In-person diagnostic COVID-19 testing sites may include your doctor's office, a pharmacy or health clinic, or an urgent care center. Use the [COVID-19 Test Site Finder](#) to find a testing location nearby.
- At-home diagnostic tests can be purchased over the counter, online, at a local pharmacy, or from a big-box store.
- Eligible members and dependents can order their free COVID-19 home test kits through the Sydney Health app or online at [anthem.com](https://www.anthem.com).

HOW DOES MY PLAN COVER THE OVER-THE-COUNTER TEST?

From January 15, 2022 until the end of the Coronavirus Public Health Emergency, each eligible member and dependent can get up to eight over-the-counter tests each month. If you purchase a test kit that includes two tests, that will count as two of your eight covered tests.

Members on the Anthem Commercial plan can get reimbursed for over-the-counter COVID-19 diagnostic tests purchased on or after January 15, 2022. You may have to pay out of pocket at the time of purchase but keep your receipt to submit a claim online. Log in to [anthem.com](https://www.anthem.com), go to Claims & Payment, and choose Submit a Claim.

CAN I VISIT THE EMERGENCY ROOM FOR A TEST?

As hospitals and emergency departments are overwhelmed, avoid going to the emergency room (ER) if you need to get tested. Only visit the ER or call 911 if you're experiencing life-threatening symptoms.

Visit [anthem.com/coronavirus](https://www.anthem.com/coronavirus) for more information on COVID-19 testing and vaccination.



Attention

on

PENSION

Welcome, Laborers Local 265 Pension Plan Participants!

Effective February 1, 2022, Ohio Laborers Benefits took over the administration of the Laborers Local 265 Pension Plan. Now the Local 265 members' insurance and pension benefits are administered at the same location.

What does this change mean for you?

For members already retired, your monthly pension benefit came from our office starting with your April 2022 benefit. Please contact our office for any inquiries about your pension benefit, including tax withholding updates and direct deposit changes. Whether your monthly benefit is mailed or direct deposited, your form of payment will not change. You are not required to do anything for this transition.

For members not yet retired, please contact our office with any questions about your Local 265 pension benefit. When you are ready to retire, please contact us to get your application process started.

Benefits Counseling Available

Once you decide you are ready to retire from the LDC&C Pension Fund of Ohio and/or the Laborers Local 265 Plan, please contact Ohio Laborers Benefits to arrange a benefits counseling session. A representative from the Benefits Office will meet you (and your spouse, if applicable) at your Local Hall. At the counseling session the representative will explain the benefits available to you and assist you with the completion of the necessary paperwork.

Applying For Your Pension Benefit

It is best to begin the application process about 90 days prior to the date you wish to retire. Additionally, you do not have to wait until you are done working to apply. If you do not wish to meet with a benefits counselor, simply complete a **Pension Application / Local 265 Pension Application** and submit it to Ohio Laborers Benefits with the necessary documentation. You can also get an application at your Local, by calling us, or from your benefits counselor.

Necessary Documentation (when applicable)

- Your Birth Certificate
- Spouse's Birth Certificate (if married)
- Marriage Certificate (if married)
- Divorce Decree or Spouse's Death Certificate (for any/all past marriages, even if currently married)

Once we receive your completed application and the other necessary documents, you will receive "election forms" on which you elect the payment option you desire. In addition to the election forms, you will receive a **Direct Deposit Form / Local 265 Direct Deposit Form, State of Ohio Tax Withholding Form**, and a **W-4P** (federal tax form). After you complete the paperwork and return it to the Benefits Office, the information will be reviewed. If everything is completed properly, benefits will then commence.



Reminders

From the Benefits Office

HELPING YOUR LABORERS GET THE MOST OUT OF THEIR BENEFITS

Ohio Laborers Benefits is here to help all our members and dependents as much as possible, but unfortunately, many Laborers don't know all the resources available to them or where to turn for assistance or additional benefits. Often, employers are the first to know about many issues Laborers and their families may be facing, and this may provide the opportunity for employer contacts to help guide individuals in the right direction.

DISABILITY BENEFITS

If you have a Laborer that has an extended illness or injury, have them contact our office. We have both Short Term Disability benefits and Disability Pension benefits. So, whether the injury keeps the Laborer from work for a couple weeks or the Laborer is permanently disabled, there may be benefits that could help.

THRIVE PEER SUPPORT

Do you know a Laborer struggling with substance use or mental health concerns? A new option available to eligible members and dependents is Peer Support through Thrive. (See page 4 for more details.) Sometimes just being there to point someone in the right direction is all the help they need to get started in recovery.

LIVEHEALTH ONLINE

Did you know, eligible Laborers and dependents can visit a doctor for free 24 hours a day, 7 days a week without a scheduled appointment with LiveHealth Online? (See page 5 for more information.) Mental Health services are also available, but do generally require appointments.

MILITARY SERVICE

If a Laborer gets called to active duty, please encourage him or her to contact our office. There are both insurance and pension benefits available to those who serve.

EDUCATIONAL EVENTS

If you want to schedule an informational session with your Laborers, where they can learn about these and other benefits, please contact our office, a benefits office representative will come to your site and speak to your Laborers and answer their questions or point them in right direction.



KEEP YOUR ADDRESS UP TO DATE

When you move to a different address, you will need to update that new address with your **Local AND the Benefits Office**. You can update your address any time through your MemberXG account, or simply call in during normal business hours. Your benefits may be suspended if the Benefits Office is notified that your address is incorrect.



ANTHEM MOBILE APP AVAILABLE

Anthem's Sydney Health app makes finding care, managing your medical claims, requesting prescription refills, and accessing your plan information faster and easier than before. Sydney Health is available to all eligible members and their dependents, including those who are on the Anthem Medicare Advantage Plan. **Simply download the Sydney app from the Google Play store or Apple App Store and register with your Anthem ID.**



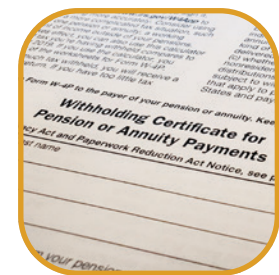
ANTHEM INGENIORX TOOK OVER FOR ELIXIR

Your pharmacy benefit manager has changed from Elixir (formerly EnvisionRx) to Anthem IngenioRx. **This change does NOT affect retirees enrolled in our Anthem Medicare Advantage Plan.** New insurance cards went out to members in December 2021. The new card has the information needed for both your medical and prescription benefits. You will only need this one card to for both doctor and hospital visits, as well as the pharmacy. Please remember to bring this new card with you to any doctor's appointments or pharmacy pick-ups.



HELP TO QUIT SMOKING

Eligible members and dependents covered under the Anthem Commercial plan can get both over the counter and prescription smoking cessation medication at no cost through their prescription drug benefit. Simply get a prescription from your doctor (even for the OTC smoking cessation products) and have it filled at your local pharmacy.



PENSION FEDERAL TAX WITHHOLDING

Monthly pension benefits are considered taxable income. If you are receiving pension benefits, you may choose to have federal and/or state taxes withheld. **The decision to change your tax withholding status is purely up to you.** You have the right to make changes at any time. You may also choose not to withhold any income taxes from your monthly pension benefit.

If you would like to make changes to your tax withholdings, simply complete the Form W-4P or the State of Ohio Tax Withholding form and return it to the Benefits Office via email, mail or through your MemberXG account. Forms are available to download online at ohi-laborers.com/pension-forms.

OHIO LABORERS BENEFITS
800 Hillside Road
Westerville, OH 43081



OHIO LABORERS Benefits

Follow us on social media:

 facebook.com/olfbp

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

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

The information contained in this document is intended to provide highlights of the OLDC-OCA Insurance Fund, the LDC&C Pension Fund of Ohio, and the Laborers Local 265 Pension Plan. In the event of any inconsistency between the information provide here and the official Plan documents of the Funds, the terms of the official Plan documents, as interpreted by the Board of Trustees in its sole discretion, will control. Any examples and projections included are not a guarantee of future benefits under the Plans.