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For participants of LDC&C Pension Fund of Ohio, OLDC-OCA Insurance Fund,
Ohio Laborers Annuity Fund, and Laborers Local No. 265 Pension Plan

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Message from the Administrative Manager

Will Robots Take Over the World?

One of my favorite movies growing up was *The Terminator*. You are probably familiar with the storyline, but the “robot” played by Arnold Schwarzenegger was sent to the past from the year 2029 – a short five years from now. I recently heard an interview with Arnold, and I learned he was not the original choice to play the terminator. Want to know who was? The answer is somewhere in this newsletter – look for it where you see this:



Anyway, it got me thinking about robots and artificial intelligence (AI) and its impacts on our lives. I wondered how AI will impact the job of a construction laborer.

The advent of artificial intelligence (AI) in the construction industry is reshaping the role of construction laborers, presenting both challenges and opportunities. AI-driven robotics and automation are increasingly taking on physically demanding and repetitive tasks, such as bricklaying and concrete pouring. While this enhances efficiency, it raises concerns about potential job displacement in traditional manual labor roles.

However, the integration of AI also opens avenues for construction laborers to upskill and specialize. Operators who can proficiently manage and maintain AI-driven machines are becoming indispensable. Expertise in programming, monitoring, and troubleshooting these robotic systems is in high demand, offering new career paths for construction workers.

AI technologies, including Building Information Modeling (BIM), are transforming project planning and execution. BIM facilitates the creation of detailed 3D models, improving coordination and reducing errors on construction sites. Construction laborers can leverage these tools to visualize projects comprehensively.

Moreover, AI-driven analytics and predictive maintenance tools are optimizing equipment management. Real-time data collected by sensors in machinery enable predictive maintenance, minimizing downtime. Construction laborers are required to adapt to working alongside AI tools, understanding how to interpret data and collaborate with AI systems for optimal performance.

Despite these changes, human skills such as creativity, problem-solving, adaptability, and interpersonal communication remain irreplaceable. Construction laborers can focus on honing these skills, positioning themselves as valuable contributors to project success. In essence, the impact of AI on construction labor is a dynamic interplay between automation and the preservation of uniquely human qualities, requiring a balance for the industry to thrive in the era of technological advancement.

By the way, everything written in blue was written by artificial intelligence. I asked ChatGPT to write 300 words about how AI will impact the job of a construction laborer, and it gave me that answer in about 2 seconds.

I don't think we'll be close to time travelling robot assassins in the next five years, but artificial intelligence will certainly have an increased influence on our day-to-day lives. Our choice is whether to embrace it and see it for its possibilities or reject it and get left behind.

Best Wishes,

Matt Archer

2024/2025

OHIO LABORERS FUTURE LEADERS OF AMERICA SCHOLARSHIP

The Ohio Laborers Future Leaders of America Scholarship is for dependent children of members of local affiliates of Laborers' District Council of Ohio.

ELIGIBLE STUDENTS

- Child (natural, adopted, stepchild, or grandchild) of an active member in good standing of any local affiliate of Laborers' District Council of Ohio
- Enrolled/enrolling full-time at an accredited, public or private, non-profit educational institution
- Minimum 3.0 grade-point average

APPLICATION REQUIREMENTS

- To apply for this scholarship, you will need:
 - A completed Cleveland Foundation Corporate/Group Scholarship Application
 - A copy of your most recent academic transcript
 - 2024/2025 Student Aid Report (from fafsa.gov)
 - Two letters of recommendation
 - Essay/personal statement (see application info page for details)

SELECTION AND AWARD INFORMATION

Selections will be based on the completed application, academic performance, community service, motivation, character, and self-help (financial need will be used only as a tiebreaker). Award amount will be based on the performance of the fund and number of applicants selected.

AWARDED STUDENT REQUIREMENTS

- Maintain full-time enrollment status
- Maintain a minimum GPA of 3.0

Scholarship has historically been renewable for a maximum of 4 years, provided the student meets the scholarship requirements and funding remains available.

For further details and to apply, please visit:

<https://www.collegenowgc.org/cleveland-foundation-scholarship-listing/ohio-laborers-future-leaders-of-america-scholarship/>

For questions, contact

Scholarship & Financial Aid Specialist Lia Bendix
at 216.353.3901 or lbendix@collegenowgc.org



Application Deadline

April 15, 2024

College Now Greater Cleveland
Post Office Plaza, 1500 W. 3rd Street
Cleveland, OH 44113



BENEFIT UPDATES

DEPENDENT ELIGIBILITY VERIFICATION AUDIT (DEVA)

The OLDC-OCA Insurance Fund will conduct a Dependent Eligibility Verification Audit (DEVA) this spring. A DEVA is a process to confirm that only eligible dependents are enrolled in the insurance plan. The last DEVA was conducted in 2010, and we are due for a new one. Luckily, this DEVA will only focus on spouses of eligible members. **If you do not have an enrolled spouse, you will not be required to do anything. The DEVA will not affect the insurance eligibility of members.**

If you are eligible for insurance benefits and you have a spouse enrolled as a dependent, you will be required to provide documentation to **Part D Advisors (PDA)** to prove the eligibility of your spouse. Even if you have previously submitted the same documentation to the Benefits Office to enroll your spouse, you will still be required to submit all requested documentation to PDA (not the Benefits Office). Your tax return will be requested by PDA to verify you and your spouse are still married. You may black out any social security numbers or income information. If you do not submit the requested documentation, your spouse will lose their insurance.

The goal of this DEVA is to combat rising healthcare costs by identifying dependents who are not eligible, and therefore should not be enrolled, and removing them from the insurance plan. This saves money by eliminating their claims.

DEPENDENT ELIGIBILITY – WHEN COVERAGE ENDS

Disenrolling Dependents

The following language was added to the plan, “the Date you disenroll your Covered Dependent(s) by completing the applicable administrative forms used by the Fund for disenrolling Covered Dependents.”

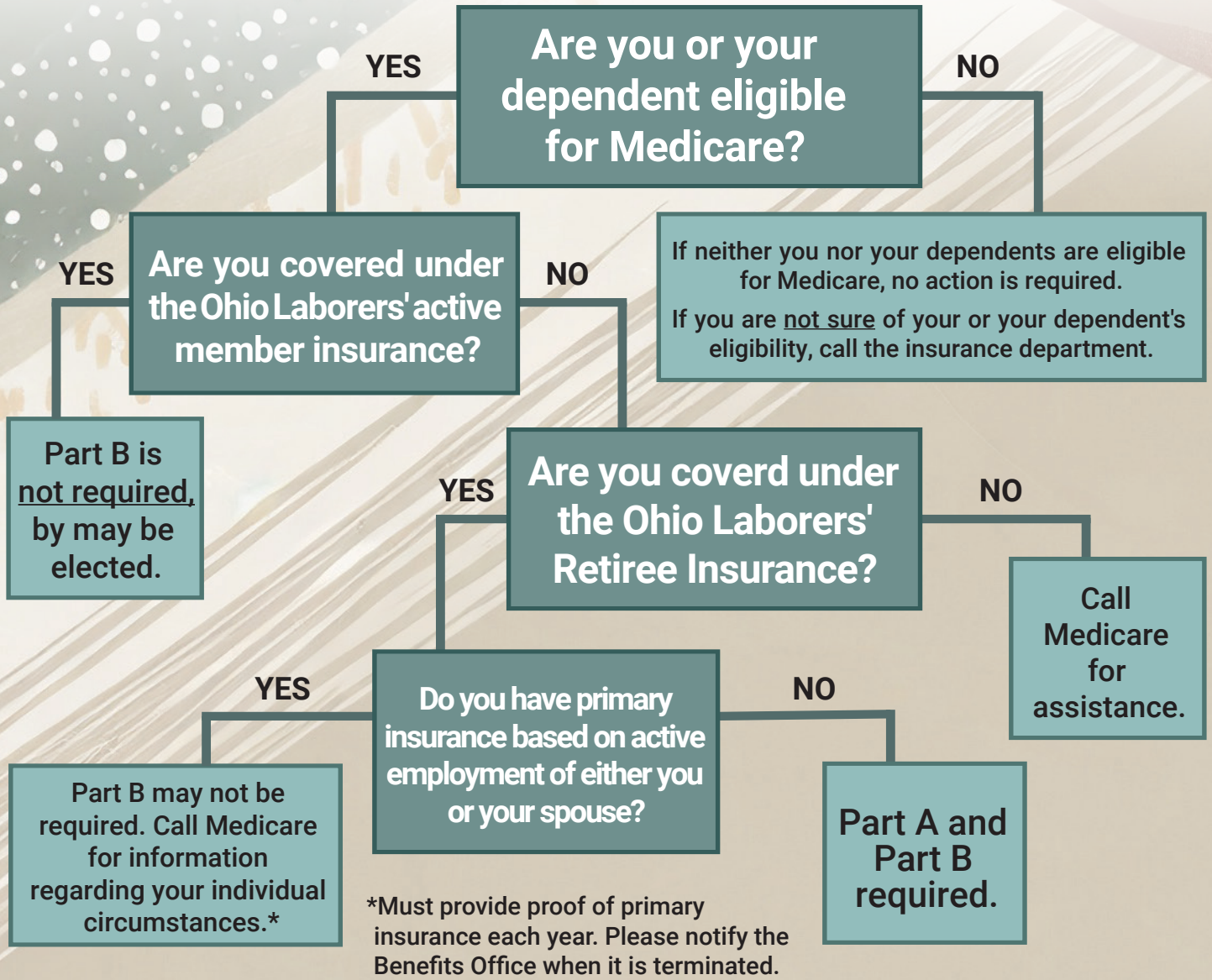
A member must provide a written request to remove a dependent from their insurance. Forms are available at ohiolaborers.com and can be uploaded through the member’s MemberXG account.



Medicare-Eligible Members/Dependents Part B Requirements

To be eligible for Medicare Parts A and B, you must be a U.S. citizen or a permanent legal resident for at least five continuous years. You must also meet at least one of the following criteria:

- Be age 65 or older and eligible for Social Security
- Be permanently disabled and receive benefits for at least two years. On the 25th month of disability, you are automatically enrolled into Medicare Part A and will need to enroll into Part B.
- Have end-stage renal disease (permanent kidney failure that required dialysis treatment or a kidney transplant).
- Have Lou Gehrig's disease. You are automatically enrolled in Medicare the month your disability begins.





Managing Arthritis in the Winter

Millions of people around the world experience arthritis. According to the Centers for Disease Control and Prevention (CDC), about 23% of all adults in the US or over 54 million have arthritis. Studies have shown that cold weather can affect both inflammatory and non-inflammatory arthritis.

If you suffer from arthritis, you've probably noticed your joints getting crankier as the weather turns colder. When the weather gets cooler, the synovial fluid that acts like motor oil in our joints becomes more like sludge. Some people are so sensitive to the weather that their aching joints act as a signal that a storm is coming.

Another reason is that the body tends to be more sensitive during the cold season due to nerve stimulation. This only means that the joints are more sensitive and tender causing intense pain. The increase in blood flow when it's cold also causes swelling and redness.

The reduction in physical activities can be a more logical explanation for the parallelism of arthritis and the cold weather. People tend to have less movement or activity when the temperature drops. They'd rather slouch or rest than exercise. A drop in barometric pressure can cause muscles and tendons to expand, which can put more stress on an already crowded joint. When your joint cap expands, you can feel that.

The good news: **There are some simple things you can do to support your joints when the weather is working against you.**

Stay warm. If your joints don't like the winter chill, the best antidote is

to stay warm. Layer up with hats, gloves, and scarves, and use an electric heating pad or an electric blanket to keep yourself warm while you're napping. You might even consider soaking in a hot bath to help loosen stiff joints.

Get moving. Exercise is the single best thing you can do to stave off arthritis pain and keep your joints happy. Regular physical activity helps boost energy and increase strength and flexibility. Exercise also releases a flood of feel-good hormones, which can help ease pain and suffering. Aim for at least 150 minutes of moderate-intensity exercise each week, including two strength-training sessions. Start slow with short bouts of activity and build up gradually. If you've been sedentary, talk to your doctor before starting a new exercise program.

Stretch out. Stretching regularly, especially before outdoor exercise, can help loosen stiff joints. When your muscles and joints are sufficiently warm, you're less likely to get injured. Start with simple movements: Roll your wrists and ankles, do some knee bends, and stretch out your fingers and hands.



Watch your footing. Taking a spill may seem like a minor issue, but a simple fall can be devastating, particularly as we age. Our bodies aren't used to navigating slick surfaces. If your joints are damaged from arthritis, your sense of balance and proprioception may be affected. Your best bet: Take your time (walking too quickly can up your odds of slipping) and wear proper footwear and non-skid slippers.

Eat well. Making changes to your diet won't cure arthritis, but it may help reduce inflammation, strengthen bones, and boost your immune system. Foods that are rich in omega-3 fatty acids, such as fatty fish, nuts, and seeds, may help fight inflammation. Just try to limit sugar and other refined carbohydrates.

Maintain a healthy weight. Maintaining a healthy weight can help reduce pain and stiffness. After all, the more weight you carry around, the more pressure you'll place on your bones and tissues. Osteoarthritis is especially painful in joints that bear weight, such as the knees, hips, and spine.

Check your vitamin D. Vitamin D deficiency is remarkably common. It's also linked with increasing arthritis pain. Vitamin D deficiency contributes to bone loss, which can lead to damage over time. Concerned you may be lacking vitamin D? Ask your doctor to test your levels and supplement accordingly.



Prioritize sleep. Getting a full and restful night of sleep does wonders for your body and can help you deal better with arthritis. Studies show poor sleep is linked to fatigue, more pain, and higher levels of depression in those who suffer from rheumatoid arthritis.

Winter can be challenging for people with arthritis. It's important to take a step back and assess the situation. Explore how your joints respond to colder temperatures. Then, determine which lifestyle changes can make you (and your joints) feel better. If you go into the winter season prepared, you'll be better equipped to nourish your joints. If you are not successfully managing your arthritic pain this winter, don't suffer in silence. It's important to have a dialogue going with a doctor about how your arthritis is affected and your pain levels. Contact your primary care physician for guidance.

(Source: Centers for Disease Control and Prevention, Cedars-Sinai, The Arthritis Foundation)



Laborers District Council Retiree Christmas Party

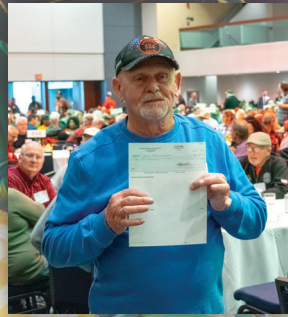






According to Arnold Schwarzenegger, James Cameron's original choice to play the Terminator was O.J. Simpson. Arnold was supposed to play the "hero." But after meeting with Arnold, Cameron realized Arnold had such a complete understanding of how the Terminator should be acted, he knew Arnold was the only choice for the role.

THE WINNERS



OHIO LABORERS BENEFITS
800 Hillside Road
Westerville, OH 43081



OHIO LABORERS Benefits

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The information contained in this document is intended to provide highlights of the OLDC-OCA Insurance Fund, the LDC&C Pension Fund of Ohio, the Laborers Local No. 265 Pension Plan, and the Ohio Laborers Annuity. In the event of any inconsistency between the information provided 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.