

Starting your Pension with the LDC&C Pension Fund of Ohio?



HERE ARE SOME THINGS TO KNOW

- Monthly benefits are deposited in your bank account on the **1st business day of every month**. If you do not have direct deposit, paper checks are mailed on the last business day of the month prior. A pension calendar is available on our website - ohiolaborers.com
- You can view your payment history at any time by accessing your member portal [MemberXG](#) from our website.
- You were given the opportunity to have Federal and state of Ohio taxes withheld from your pension. There are penalties for failure to pay Federal and State income taxes on time. If you want to change your withholding decision, you just need to complete new forms which are available on our website.
- You will receive a **1099-R** by the end of every January to file taxes for the previous year.
- Please contact the Benefits Office if you have a change of address. This ensures no interruptions to your insurance and pension benefits.
- If you elected a spousal option and your spouse passes away before you, your benefit will be adjusted to the Single Life option after you notify the Benefits Office.
- If you elected a spousal option and you get divorced after you retire, your ex-spouse will still be entitled to a survivor benefit unless the Benefits Office receives a Qualified Domestic Relations Order (QDRO) in which your spouse divests his/her right to the survivor benefit.
- Except for the examples in the previous two bullet points, you cannot change the option you elected after you retire.
- If you are participating in retiree health insurance, you may jeopardize your insurance coverage if you should return to work. For additional information regarding insurance coverage, please contact the Insurance Department.
- You may also have a benefit available with the Ohio Laborers Annuity Fund! The Annuity Fund started in May 2023 and has already accumulated over \$35 million as of the end of 2024. Call the Pension Department if you aren't sure if you have money in the Annuity Fund.



For other pension or insurance-related questions - please call the Benefits Office. For more FAQs, please visit our website. Follow us on social media to stay up to date with your benefits information.

Contact Information

Ohio Laborers Benefits
800 Hillside Road
Westerville, Ohio 43081
www.ohiolaborers.com
800-236-6437

Social Media

Facebook.com/OLFBP
Twitter: [@OLFBPTweet](https://twitter.com/OLFBPTweet)
Instagram: [@ohiolaborersbenefits](https://www.instagram.com/ohiolaborersbenefits)
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