

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



MESSAGE FROM THE Administrative Manager

When I was in second grade (which, admittedly, was quite a while ago), my teacher signed my yearbook with a quote that has stayed with me ever since:

"Good, better, best. Never let it rest, 'til your good is better and your better is best."

At the time, I thought she came up with it herself. Years later, I learned the words actually trace back to St. Jerome, a scholar from the fourth or fifth century. Regardless of its origin, that quote has shaped the way I view growth and progress.

I've always believed that the benefits provided by Ohio Laborers Benefits are good—in fact, very good. We've maintained a well-funded pension and solid insurance coverage, all at some of the most competitive contribution rates around. But just because something is good doesn't mean it can't be better—or even the best.

The LDC&C Pension Fund of Ohio has remained in a strong financial position, with a funding ratio consistently over 100%. This strength allowed the Pension Board of Trustees to issue 13th checks to retirees for the past two years. Still, the active pension accrual rate had remained unchanged since 2001.

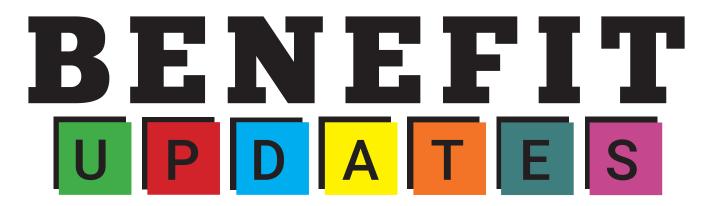
There are understandable reasons for that: over the years, the Fund has navigated major economic disruptions—from the dot-com crash and 9/11 to the 2008 financial crisis and the COVID-19 pandemic. Despite those challenges, the Fund held steady and protected its members' retirement security.

Now, with stable footing and confidence in the Fund's continued health, the Board—after consulting with its advisors—believes the time is right to approve a modest increase in the active accrual rate. (See page 3 for details.)

This increase is a reflection of our commitment to continuous improvement—making sure our good becomes better, and our better moves toward best. We are proud of the strength of the Fund, grateful for the dedication of our members, and optimistic about what the future holds. As always, we'll keep working to ensure the benefits you earn today provide security and dignity for tomorrow.

Warm Regards,

Matt Archer



Pension Benefit Improvement

We are extremely excited to announce the following Pension Benefit Improvement for the Laborers' District Council and Contractors' (LDC&C) Pension Fund of Ohio: The Hours Multiplier used for calculating your accrued monthly pension benefit amount is increasing from \$0.064 to \$0.071 for each Hour of Service contributed to the LDC&C Pension Fund of Ohio.

Eligibility Requirements for this Improvement

- 500 or more working hours contributed at the \$4.45 pension contribution rate after May 1, 2025. This \$4.45 rate became effective for hours worked May 1, 2025, under the Heavy Highway Agreement. Local Building and other various agreements have differing effective dates and may not have started the \$4.45 rate until after May.
- Retirement effective date of January 1, 2026, or later
- Please continue reading for additional eligibility requirements/details...

What if I have already started my retirement with the Fund?

If you started your Pension Benefit with the LDC&C Pension Fund of Ohio prior to 2026, **you are not eligible for this benefit improvement**. Even if you return to work and suspend your pension benefit, you will not qualify for this benefit improvement. Your initial retirement effective date with the Fund must be January 1, 2026, or later.

What if I have not worked in a while?

If you are vested for a benefit with the LDC&C Pension Fund of Ohio but have not earned at least ¼ Pension Credit for five consecutive years or longer (5 consecutive one-year Breaks in Service), **you are not eligible** for this benefit improvement – **unless** you return to covered work and earn at least five additional Pension Credits at the \$4.45 rate or higher.

All other provisions of the Plan remain unchanged. Pension Benefits may still be reduced for Early Retirement, spousal options, taxes, etc. Additionally, a few members' pension benefits are calculated under the pension credit multiplier, which was not changed.

If you have any questions regarding this Benefit Improvement or your pension benefits in general, please don't hesitate to contact the Pension Department at Ohio Laborers Benefits: 800-236-6437 or pension@ohiolaborers.com.

CONTRIBUTION RATE UPDATE

The LDC&C Pension Fund of Ohio, the Ohio Laborers Annuity Fund, and the OLDC-OCA Insurance Fund contribution rates were adjusted with the negotiated rate change in the Ohio Highway/Heavy Municipal Utility State Construction Agreement. For all Heavy/Highway work performed beginning May 1, 2025:

Pension - \$4.45 Insurance - \$8.60 Annuity - \$2.50

For wage and deduction information please contact the appropriate Local Union.





Ohio Laborers' District Council & Ohio Contractors' Association Insurance Fund Group Number# 1373

How Your Vision Care Program Works

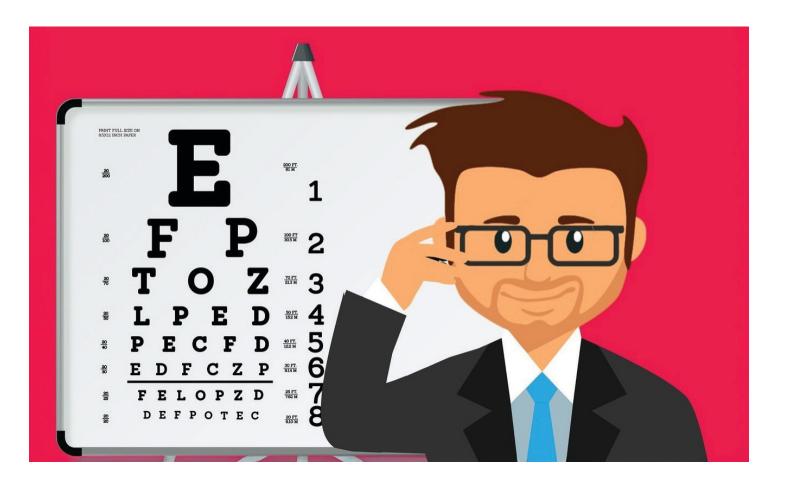
Eligible members and dependents may receive an eye exam and either one pair of glasses (lenses and frame) or contact lenses every two calendar years. Once eligible, you'll receive two ID cards with local providers listed. Present your NVA ID card at your appointment—no claim form needed with participating providers. Share your medical and medication history with your eye doctor.

To check eligibility, visit e-nva.com, download the NVA Vision app, or call NVA Customer Service at 1-800-672-7723 (available 24/7/365).

Benefit Frequency	Participating Provider	Non-Participating Provider
Examination Once Every Two Calendar Years	Covered 100% After \$5 copay	Reimbursed Amount Up to \$30
Lenses Once Every Two Calendar Years	Standard Glass or Plastic Covered 100%	Single Vision - Up to \$25 Bifocals - Up to \$35 Trifocals - Up to \$45 Lenticular - Up to \$75
Frame Once Every Two Calendar Years	Wholesale Allowance Up to \$401	Up to \$25
Contact Lenses Once Every Two Calendar Years Elective Contact Lenses Medically Necessary -Pre-approval from NVA required.	In lieu of Lenses & Frame Up to \$105 Retail (Plus Routine Eye Exam) Up to \$150	In lieu of Lenses & Frames Up to 105 (Plus Routine Eye Exam) Up to \$150

¹Provider will charge the difference between the wholesale cost and the plan allowance plus 20%

When using a participating NVA provider, members pay either a fixed price or the provider's wholesale cost plus 25%, whichever is less. Fixed pricing is only available in-network. Some states may require payment of full retail price at certain providers, and not all providers at retail chains (e.g., Visionworks) may participate. Sale prices are not guaranteed, and benefits cannot be used more often than your plan allows.



Lens Options & Pricing Summary

Lens options purchased from a participating NVA provider will be provided to the member at the amounts listed in the fixed option pricing list below:

\$75 Polarized \$25 Polycarbonate (single vision) 20% discount AR Coating – Tier 5 \$30 Blended Bifocal (Segment) \$30 Polycarbonate (Multi-focal) \$50 Progressive - Tier 1 \$40 Blue Light Blocker (Standard) \$10 Scratch-Resistant Coating (Standard) \$80 Progressive - Tier 2 \$60 Blue Light Blocker (Premium) \$65 Transition Single Vision (Standard) \$100 Progressive - Tier 3 \$150 Blue Light Blocker (Ultra) \$70 Transitions Multi-Focal (Standard) \$120 Progressive - Tier 4 \$12 Fashion Gradient \$10 Solid Tint \$140 Progressive – Tier 5 \$40 AR Coating - Tier 1 \$20 Glass Photogrey (single vision) \$165 Progressive – Tier 6 \$30 Glass Photogrey (Multi-focal) \$50 AR Coating - Tier 2 \$190 Progressive – Tier 7 \$55 High Index \$65 AR Coating - Tier 3 20% discount Progressive - Tier 8 \$12 Ultraviolet Coating \$80 AR Coating - Tier 4 \$39 Retinal Screening

Consolidated Omnibus Budget Reconciliation Act (COBRA) Rate Changes

Effective July 1, 2025: Monthly COBRA rate increases.

	New Rates	Current Rates
Full	\$1,263	\$1,238
Disability	\$1,857	\$1,821

ERetirement Benefitshub

Ohio Laborers Annuity Fund - Important Investment Option Updates

Changes Are Coming to Your Plan's Investment Options

If you're eligible to participate in the Ohio Laborers Annuity Fund, now is a good time to review your investment selections and consider whether any changes are needed. The investment options in the Plan are periodically reviewed and updated to ensure a strong, diverse lineup of high-quality choices.

New Investment Option

Effective August 12, 2025, the following new investment option will be automatically added to your Plan:

Vanguard Treasury Money Market Investor
Asset Class Category: Money Market Funds



To change your future contribution allocations or move your current account balance to the new investment option(s), you can make changes by:

- Visiting Empower's website at empowermyretirement.com.
- Contacting a representative at the Voice Response System at 1-833-569-2433 during normal business hours



Please consider the investment objectives, risks, fees and expenses carefully before investing.

Why This Matters

It's important to take an active role in how your contributions are invested. If you don't choose your own investment allocations, your money will be directed to the plan's default option—which may not match your personal goals, timeline, or comfort with risk. Taking a few minutes to review and select the right options for you can make a big difference in your long-term retirement savings.

If you have any questions, please contact Empower at 1-833-569-2433.

Reminders

From the Benefits Office

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 and we are unable to contact you.

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.

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 aged 65 and older. They have fitness classes for every fitness level. You can also exercise from home with their live online classes and workshops, or exercise on your own time using SilverSneakers' on-demand video library for classes, workouts, and how-to videos.

Members and dependents on Medicare will need to contact SilverSneakers to obtain their SilverSneakers membership card. There are a few ways to get your card. If you already have an account, your card is on your profile. You can print, download, or request a mailed copy from your SilverSneakers account. You can download the SilverSneakers GO app where you can access your card and workouts on the fly! Get the free app on the App Store or Google Play.

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

To find a location near you or join virtual classes, visit silversneakers.com/starthere or call 1-855-741-4985, Monday to Friday, 8 a.m. to a p.m.

MEMBERXG

MemberXG, Ohio Laborers Benefits' member portal, allows you to view your benefits information from a smartphone, tablet, or computer — anytime, anywhere. Signing up only takes a few minutes and gives you access to your insurance and pension benefit information.

MemberXG is a great tool to use when you are mapping out your retirement. You can review your work history and keep track of your pension credits.

MemberXG is also a great resource for pensioners. You can review your pension payments through your account. You can also check your insurance eligibility and submit/upload forms. Certain mailed documents are also available through your MemberXG account, such as your 1099-R.

MemberXG makes it easy to update your information with the Benefits Office. If you need to change your address or update your beneficiary, you can do that through your account. The Enrollment Card is always available for members on MemberXG anytime you need to make a change to your information.

Please note that when creating a new account, the first name, last name, Social Security number, and date of birth must match what we have on record. To access MemberXG, visit ohiolaborers.com and click the Member Login button at the top of the page.

NOTE: MemberXG is not compatible with Safari web browser (available on Apple products). We suggest using another browser (Firefox/Chrome).

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OHIO LABORERS BENEFITS 800 Hillsdowne Road Westerville, OH 43081



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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.