

**OHIO
LABORERS**
Benefits

AUTUMN 2025

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*

Time to “Winterize”

It seems that autumn has finally arrived. After a warm September and October, the cool mornings and crisp evenings finally feel like fall in Ohio. As I was mowing the lawn last week—hopefully for the last time this year—I started running through my annual mental checklist for getting the house ready for winter:

- Run the mower low on gas.
- Unhook and store the water hoses so the faucets don’t freeze.
- Change the furnace filter.
- Make sure the snow blower is ready for the first big snowfall.

That got me thinking—about winter prep of a different kind. Around 58% of the contributions we receive for benefits come from work performed under the Heavy-Highway Agreement. Much of that work slows or stops during the cold, wet winter months. For many of our members, winter means a shift in routine and pace.

So, while you’re getting your home ready for winter, consider “winterizing” yourself, too. Are there ways to make these months more productive—or to set yourself up for success when the work season returns? Here are a few ideas:

Sword Health

Do you deal with daily aches and pains? Have a lingering back or joint issue? Want to keep moving through the winter? Sword Health offers digital physical therapy at no cost to you.

- **Thrive** provides personalized virtual physical therapy that you can do anytime, anywhere.
- **Bloom** offers specialized pelvic health support for women.
- **Move** helps you stay active by tracking and encouraging daily exercise.

Wellness Checkups

According to Anthem, only about 31% of adults covered by the Insurance Fund had an annual physical in 2024. Many conditions—like heart disease, hypertension, and diabetes—can be managed far more effectively (and affordably) if caught early. Schedule your annual checkup—it’s completely free when you use an in-network doctor.

Check In on Your Benefits

Winter downtime is a great time to make sure your benefits are in good shape:

- Review your **pension hours** against your pay stubs to ensure everything is reported correctly.
- If you contribute to the **Annuity Fund**, log in to **Empower** to confirm your investments are aligned with your goals.
- Check your **Insurance Fund eligibility** for the coming months, so you know exactly when your coverage will continue—or plan ahead if it won’t.

As the year winds down, take some time to invest in yourself—your health, your benefits, and your readiness for next spring’s return to work. For details on these programs and much more, visit ohiolaborers.com.

Have a great holiday season—and stay warm!

Matt Archer

BENEFIT UPDATES

MAXIMUM OUT-OF-POCKET (MOOP) LIMITS FOR 2026

MOOP limits are the most you will have to pay for covered services in a given plan year. Once you reach this limit, the Insurance Plan pays 100% of the costs for covered services. MOOP limits include your deductibles, co-payments, and coinsurance. MOOP limits were introduced as part of the ACA (aka Obamacare) approximately a decade ago to protect you from excessively high medical bills.

The MOOP limits have generally risen a modest amount each year with new rates determined by the federal government. Previously, the Insurance Plan called for annual MOOP limit increases to be divided equally between Medical and Pharmacy benefits. However, with this year’s unprecedented increase of \$1,400 by the current federal administration, the Board of Trustees had to reconsider how the new limits would be applied.

Good news for our hard-working members and their families, the Trustees chose a more member-centered approach! The Medical MOOP is not increasing in 2026. All of the \$1,400 increase for 2026 will be applied to the Pharmacy MOOP. Despite the Pharmacy MOOP raising, virtually no one hits these limits with our prescription copayment structure. Conversely, over a thousand individuals in our Plan hit the Medical MOOP over the last year. This change will keep the maximum medical costs at the same rate for 2026 and potentially save members up to \$700 each!

Future changes to MOOP limits will be determined by the Board of Trustees annually. Additionally, the MOOP limit for Vision Benefits was removed from the Plan.

	IN-NETWORK		OUT OF NETWORK	
	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
MEDICAL	\$4,300	\$8,600	\$8,600	\$17,200
PHARMACY	\$6,300	\$12,600	\$12,600	\$25,200

VISION BENEFIT UPDATE: NEW CONTACT LENS COPAYS EFFECTIVE JANUARY 1, 2026

Beginning January 1, 2026, the Ohio Laborers’ vision benefit through National Vision Administrators (NVA) will include updated contact lens copays. This change is designed to make eye care more affordable and easier to understand for members who wear contacts.

Previously, members received a contact lens allowance—up to \$105 for elective or \$150 for medically necessary contacts—but much of it often went toward fitting fees, leaving less for the lenses themselves.

To simplify the process and save members money, the new copay structure will now cover the fitting fee directly:

- \$20 Copayment for daily contacts
- \$30 Copayment for extended-wear contacts
- \$50 Copayment for specialty contacts

This change means members will no longer have to use part of their allowance for fitting costs — resulting in more value and less out-of-pocket expense overall. Even with these new copays, members continue to save significantly through the NVA network. **Regular eye exams, lenses, and frames remain covered on the same schedule, and members can continue to access discounted pricing and direct billing through NVA’s participating providers.**

For details about your vision coverage or to find an in-network provider, visit e-nva.com or call NVA Customer Service at 1-800-672-7723.



Take Charge of Your Health with Sword Health

Your health matters — both on and off the job. That's why the Ohio Laborers Insurance Fund has partnered with Sword Health to provide a powerful set of digital programs that help you move better, feel stronger, and live healthier.

Sword Health brings expert care directly to your phone or tablet — no office visits, no waiting rooms, and no copays. Eligible members and dependents can access Sword Move, Sword Thrive, and Sword Bloom at no cost. Each program is built around your individual needs, giving you personalized care and professional support wherever you are.

Sword Thrive — Physical therapy that fits your life

Sword Thrive helps members recover from high levels of chronic pain and injury while improving mobility, strength, and balance. Whether you're dealing with back pain, sore knees, or a lingering shoulder issue, Sword Thrive connects you with a Doctor of Physical Therapy (DPT) who designs a customized exercise plan based on your condition and goals.

You'll receive a Sword sensor kit and access to the Sword app, which guides you through your exercises and provides real-time feedback on your movements. Your physical therapist monitors your sessions, tracks your progress, and adjusts your plan as needed — all through secure digital communication.

Members report significant improvements in pain and mobility after just a few weeks, often without the need for in-person therapy appointments or missed work time.

Sword Move — Avoid pain with regular movement

1 in 3 musculoskeletal conditions can be prevented by regular movement. Sword Move offers a whole-body movement plan designed by Physical Health Specialist.

Move helps members move more, avoiding costly consequences attributed to physical inactivity.

Whether you're looking for short-term support or long-term guidance, Move makes it easy to get care on your own schedule — privately, securely, and at no cost.

Sword Bloom — Women's health and pelvic care

Sword Bloom supports women through all stages of life with specialized programs focused on pelvic health, pregnancy, postpartum recovery, and menopause. Bloom connects individuals with physical therapists who create personalized exercise plans to improve pelvic strength, reduce pain, and support recovery after childbirth or surgery.

Bloom empowers women to take control of their health in a comfortable, supportive, and private digital setting.

A simpler way to stay healthy

All Sword Health programs are available 24/7 through the Sword app, giving members complete flexibility and control. There are no copays, no deductibles, and no travel required — just expert care and measurable results.

Sword Health is fully covered for eligible members and dependents under the OLDC-OCA Insurance Fund.

To learn more or enroll, visit meet.swordhealth.com/ohiolaborers or contact the Benefits Office for more information.

Take the first step toward feeling stronger, calmer, and healthier — anytime, anywhere — with Sword Health.



LiveHealth[®]
O N L I N E

Through your Ohio Laborers' District Council – Ohio Contractors' Association Insurance Fund, you and your eligible dependents have access to LiveHealth Online services — at no cost — for medical, allergy, psychology, and psychiatry visits.

Working in the trades means you face unique stressors: physical labor, early mornings, variable hours, sometimes time away from home, job-site risks, and the mental load that comes with it. Having a mental health telehealth option means you don't have to wait for normal office hours, commute, or disrupt your day.

With LiveHealth Online Therapy and LiveHealth Online Psychiatry, you can access care for issues like:

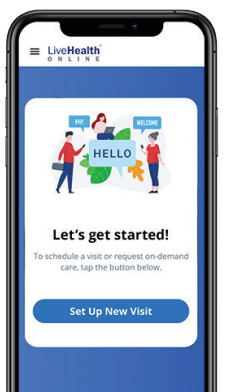
- Stress, anxiety, depression or panic attacks
- Grief, life transitions and coping with illness
- More complex conditions like bipolar disorder, OCD, PTSD

Knowing this is covered and built into your plans means you can take action early - catching issues before they deepen.

Key Features of LiveHealth Online

- You can use it via computer, tablet or mobile device (with a camera + internet) to do video visits.
- Therapy services can often be scheduled within ~4 days or less.
- Psychiatry visit scheduling typically within ~2 weeks.

If you haven't registered for LiveHealth Online yet, now is a great time! You can do so online through StartLiveHealthOnline.com or download the mobile app to have the app ready when you need it.



Protect Yourself and Your Family – Get Your Free Flu Shot!

Flu season is here, and getting your flu shot is one of the best ways to protect yourself and those around you from serious illness.

Good news: Under the OLDC-OCA Insurance Fund, flu shots are covered at no cost to eligible members and their dependents. You can get your flu shot at most pharmacies, clinics, or your doctor's office—just present your insurance card. Don't wait until flu season peaks. Stay protected. Stay healthy. Get your flu shot today!



BONUS 13TH PENSION BENEFIT CHECK

Ohio Laborers Benefits is excited to announce the Board of Trustees of the Laborers' District Council and Contractors' (LDC&C) Pension Fund of Ohio recently approved the issuing of a "thirteenth pension check" in 2025 to qualified individuals.

Any Pensioner, Surviving Spouse, Beneficiary, and Alternate Payee (if applicable under a QDRO) entitled to a monthly pension benefit from the LDC&C Pension Fund of Ohio in the month of December 2025 shall receive one additional benefit payment in an amount equal to 100% of their regular monthly payment for December 2025. Retiree insurance premiums will not be withheld from the "thirteenth pension check;" however, state and federal taxes will be.

The "thirteenth pension check" will be payable on **December 8, 2025** in the same manner as the "regular" December benefit, whether direct deposit or paper check.

If you have any questions, please contact the Pension Department at Ohio Laborers Benefits at 800-236-6437.

OHIO LABORERS ANNUITY – SUMMARY PLAN DESCRIPTION NOW AVAILABLE

The Summary Plan Description (SPD) is now available on the Ohio Laborers Benefits website at:

www.ohiolaborers.com/wp-content/uploads/2025/10/annuity-spd.pdf 

The SPD contains important information about your retirement plan including detailed descriptions of the benefit, eligibility requirements, and your rights under the Annuity Fund. If you would like a printed version of the SPD mailed to you, please contact Ohio Laborers Benefits by email (pension@ohiolaborers.com) or phone (800-236-6437).



Reminders

From the Benefits Office

OPEN ENROLLMENT MEDICARE

If you are currently enrolled in our Anthem Medicare Advantage Plan, it is very important that you do not sign up for any other plan during Medicare's open enrollment period, as doing so may cause you to lose your insurance coverage for both yourself and your dependents. Medicare's open enrollment runs each year from October 15 through December 7. If you wish to continue with your Ohio Laborers' Insurance coverage, you can simply disregard any materials, emails, phone calls, or other outreach you may receive during this time.

No action is required to remain enrolled in the Medicare Advantage Plan with Ohio Laborers. If you have any questions about your coverage, please contact the Insurance Department at 1-800-236-6437 or insurance@ohiolaborers.com.

CANCERNAVIGATOR

To help guide members with making difficult cancer-related decisions, OLDC-OCA Insurance Fund is offers CancerNavigator, a no-cost benefit for all eligible members (including covered dependents), as well as Medicare members. The CancerNavigator provides tailored information, education, and guidance to cancer patients as they navigate the many decisions that follow a diagnosis. Members can connect directly with an Oncology Nurse Navigator to understand their specific diagnosis and treatment options, learn which centers in their area are well equipped to treat their cancer type, and to talk through their decisions for care. Oncology Nurse Navigators can also assist with scheduling and quick access to great centers for appointments and second opinions. If you are interested in learning more about the CancerNavigator service, call 614-812-0412 to connect with an Oncology Nurse Navigator today.*

*The CancerNavigator service is available between 8am and 6pm EST. If calling outside of those hours, patients can leave a voicemail, and an Oncology Nurse Navigator will return the call the following day.

INSURANCE BENEFIT INFORMATION REQUESTS

When calling for information about your insurance benefits, the Benefits Office requires the member's full Social Security Number or Alternate ID (ALT ID) for account verification. You can find your ALT ID on many documents mailed from the Benefits Office – including your Annual Pension Statement or Report of Contributions. If you don't have these handy, you can also call the Benefits Office to request your ALT ID.

If you'd like your spouse or another person to be able to call on your behalf, please complete the **Appointment of Personal Representative** form. You can find this form online at ohiolaborers.com/insurance/insurance-forms/. **The form must be completed in full and notarized to be accepted by the Benefits Office.** A Health Care POA serves the same purpose as our PHI form. If you have Health Care POA in place, please send us a copy for our records.

Member and/or spouses can submit this form to designate a Personal Representative to act on their behalf or the behalf of a spouse/dependent listed on the form. By doing so, the Benefit Office can disclose protected health information under HIPAA to the named representative. **However, our form does not allow the representative to make any insurance changes or update addresses** – a General POA would be required in addition to the PHI form to make changes. The member and/or spouse must actively revoke the appointment representative. Until that time, the appointment will remain active until the individual dies.

OHIO LABORERS BENEFITS

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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.