



WINTER 2026

OHIO LABORERS Benefits

Happy Holidays

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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



MESSAGE FROM THE *Administrative Manager*

Building Strength from the Inside Out: Mental Health in Construction

Laborers are known for resilience, grit, and getting the job done—no matter the weather, deadline, or challenge. But while hard hats and steel-toed boots protect the body, there's often less attention given to protecting something just as important: mental health.

The construction industry is fast-paced and high-pressure. Long hours, physically demanding labor, tight schedules, job uncertainty, and time away from family can take a real toll. Add in the “tough it out” culture that's common on many job sites, and it becomes easy to ignore stress, anxiety, or burnout until they become overwhelming.

Taking care of your mental health isn't a sign of weakness—it's part of staying strong and safe on the job. Mental fatigue can affect focus, reaction time, and decision-making. On a construction site, that's not just uncomfortable—it can be dangerous. Prioritizing mental well-being helps protect not only you, but your crew as well.

Here are a few practical ways to take care of your mental health on and off the job:

- 1. Speak up early.** If you're feeling overwhelmed, exhausted, or constantly stressed, don't wait until it boils over. Talk to a trusted coworker, supervisor, friend, or family member. You're not the only one feeling it.
- 2. Watch for warning signs.** Irritability, trouble sleeping, loss of motivation, or increased use of alcohol or other substances can be signals that something's off. Paying attention to these signs allows you to address them sooner.
- 3. Protect your downtime.** Rest and recovery are critical. Prioritize sleep, fuel your body properly, and make time—even a small amount—for activities that help you unwind, whether that's fishing, working out, spending time with family, or simply unplugging.
- 4. Use available resources.** Reaching out for professional support is no different than seeing a doctor for a physical injury. Ohio Laborers Benefits has resources that can help. Anthem EAP (Employee Assistance Program) is a good first step to finding help. LiveHealth Online offers online counseling. You can find more information about the resources available at our website: ohiolaborers.com/insurance/learning-center/mental-wellness/.

Construction is about building strong foundations. The same principle applies to your well-being. When you take care of your mental health, you improve your focus, safety, relationships, and overall quality of life.

Strong crews look out for each other. Let's make mental health part of the safety conversation—right alongside harnesses, helmets, and hazard checks.

Warm Wishes,

Matt Archer

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

- Must be a 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
- U.S Citizen or legal resident with verification-stamped I-551 unexpired

APPLICATION REQUIREMENTS

- To apply for this scholarship, you will need:
 - A completed Cleveland Foundation Corporate/Group Scholarship Application
 - Your most recent transcript (including cumulative GPA through fall semester 2025)
 - 2026/2027 FAFSA Submission Summary
 - 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). The annual award amount will be based on the performance of the fund and number of applicants selected. Formal notification of award will be made by College Now to the selected recipients. Awards will be paid directly to the institution and can be used toward tuition, fees, books, supplies, and equipment required for courses.

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://app.smarterselect.com/programs/106592-College-Now-Greater-Cleveland>



College Now
Greater Cleveland

**Application
Deadline**

APRIL 15, 2026

@ 7 P.M. EDT

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



Access Your Benefits Anytime with MemberXG

Staying on top of your benefits has never been easier. With MemberXG, the Ohio Laborers Benefits online member portal, you have 24/7 access to important benefit information right at your fingertips. Whether you're using a phone, tablet, or computer, you can securely log in anytime to review details about your coverage and retirement benefits.

Creating an account is quick and straightforward, and once you're registered, you'll be able to view both your insurance and pension information in one convenient place. For active members planning ahead, MemberXG is especially helpful when preparing for retirement. You can review your employment history and monitor the pension credits you've earned, helping you better understand how your hard work today supports your future.

Retirees can also take full advantage of the portal. Pensioners can review payment history, confirm insurance eligibility, and access key tax documents, including Form 1099-R. Many documents that are traditionally mailed are also stored electronically in your account, giving you an easy way to retrieve them whenever needed.

MemberXG simplifies communication with the Benefits Office. Need to update your address? Change your beneficiary? Submit required forms? You can complete these tasks directly through your account. The Enrollment Card is always accessible online, making it easy to keep your information current as life changes occur.

When registering for the first time, be sure that your first name, last name, Social Security number, and date of birth match exactly what the Benefits Office has on file. **To get started, visit ohiolaborers.com and select "Member Login" at the top of the homepage.**

For best performance, use Google Chrome or Mozilla Firefox. MemberXG is not compatible with the Safari browser.

Notice of Privacy Practices Updated

The following language was recently added to the OLDC-OCA Insurance Fund's Notice of Privacy Practices. This satisfies the requirements of the Final HIPAA Rule. You can view the notice in its entirety at ohiolaborers.com/insurance/insurance-forms/ or by requesting a copy from the Benefits Office.

If the Fund receives or maintains patient information from a substance use disorder treatment program that is covered by 42 CFR Part 2 (a "Part 2 Record") through a general consent provided to the treatment program to use and disclose the Part 2 Record for purposes of treatment, payment or health care operations, the Fund may use and disclose the Part 2 Record for treatment, payment and health care operations purposes as described in this Notice. If the Fund receives or maintains a Part 2 Record through specific consent the patient provides to the Fund or to a third party, the Fund will only use and disclose the Part 2 Record as expressly permitted in the consent provided.

In no event will the Fund use or disclose the Part 2 Record, or testimony that describes the information contained in the Part 2 Record, in any civil, criminal, administrative, or legislative proceedings by any federal, state, or local authority, against the patient, unless authorized by the patient's consent or by an order of court after the court provides the patient with notice of the court order.



LIVEHEALTH ONLINE

LiveHealth Online is a telehealth service that connects eligible members with board-certified doctors, licensed therapists, and other healthcare providers—right from home. Whether you need care for a minor illness, urgent medical concerns, or mental health support, LiveHealth Online makes it easy to access quality care without an in-person visit.

Virtual Doctor Visits

Members can consult with doctors from a variety of specialties for minor illnesses, prescriptions, and general medical advice—quickly and conveniently.

Urgent Care

For urgent concerns such as fevers, flu symptoms, rashes, minor injuries, and more, LiveHealth Online provides timely access to healthcare professionals for evaluation and treatment.

Mental Health Support

LiveHealth Online offers virtual visits with licensed therapists and counselors to support mental health needs, including anxiety, depression, stress management, and other concerns.

Allergy Care

LiveHealth Online Allergy connects members with board-certified doctors specializing in allergy care. Members can also receive exclusive coupons for allergy relief products, an educational guide, and access to an allergy app to track local pollen counts.

Get Started

Visit livehealthonline.com or download the LiveHealth Online app from the App Store or Google Play to create an account and start a visit today. You will need your Anthem ID to get the covered services at no cost. Care is available when and where you need it—no appointment necessary.



Use LiveHealth Online For Common Concerns:

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

FOCUS ON WELLNESS

Heart Health on the Job: Protecting the Muscle That Keeps You Going

Your heart is the hardest-working muscle in your body. It doesn't clock out, take weekends off, or slow down when the job gets tough. For those who make a living through physical work—lifting, climbing, working in the heat or cold—heart health isn't just a medical issue. It's a jobsite issue, a family issue, and a quality-of-life issue.

Why heart health matters for laborers

Physically demanding jobs can strengthen the body, but they can also put added stress on the heart—especially when combined with long shifts, overtime, extreme temperatures, and high stress. Heart disease doesn't always come with early warning signs. Many people feel “fine” right up until something goes wrong. That's why prevention and regular checkups matter.

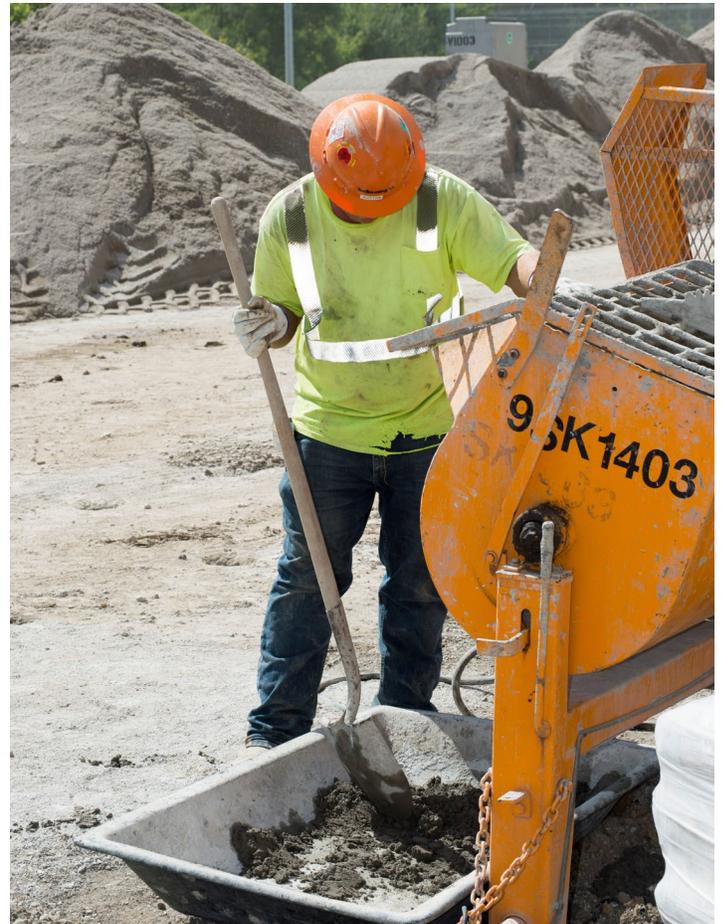
Heart health plays a role in:

- Stamina and endurance on the job
- Recovery after long or physically intense days
- Staying healthy enough to keep working and providing for your family
- Being able to enjoy retirement when the time comes

Work keeps you active—but it's not the whole picture

Many laborers stay active all day, but jobsite activity isn't the same as heart-healthy movement. Repetitive motions, heavy lifting, or long periods of standing can strain the body without giving the heart the consistent cardio workout it needs. Adding simple activities outside of work—like walking, biking, or light stretching—can improve circulation, lower blood pressure, and reduce injury risk.

Even 20–30 minutes a few times a week makes a difference. It doesn't have to be intense or expensive—just consistent.



Fueling your body for demanding work

What you eat directly affects how your heart performs. Long days and early mornings often lead to skipped meals, fast food, or energy drinks—but those habits can raise blood pressure and cholesterol over time.

Heart-smart fuel includes:

- Lean proteins like chicken, fish, eggs, beans, or nuts
- Whole grains that provide steady energy
- Fruits and vegetables that support circulation and recovery
- Limiting excess salt, sugar, and heavily processed foods

Staying hydrated is just as important—especially for those working outdoors or in high-heat environments. Dehydration forces your heart to work harder and can lead to fatigue, cramps, or more serious issues.



Know your numbers—and use your benefits

Blood pressure, cholesterol, and blood sugar are often called “silent” risks because you can feel perfectly fine while problems are quietly developing. That’s why annual wellness exams matter. These routine visits give your provider a clear picture of your baseline health and can spot small changes early—often before they turn into serious conditions.

Preventive care is about staying informed, not waiting for something to go wrong. Your health benefits are designed to support these checkups, screenings, and lab tests so you can take action early and make informed choices about your care. Taking one hour each year to schedule a wellness visit can help protect your energy, your independence, and your health for years to come.

Stress, sleep, and recovery matter

Physical work puts real demands on the body, but mental and emotional stress can be just as taxing on the heart. Long hours on the job, pressure to perform, financial concerns, and responsibilities at home don’t shut off at the end of the workday. Over time, that constant stress can raise blood pressure, disrupt sleep, and increase the risk of heart problems. Making space to decompress—even for a few minutes at a time—can make a meaningful difference. A short walk, deep breathing, stretching, or simply stepping away from screens can help calm the nervous system and give your heart a break.

Sleep is another critical part of heart health that often gets overlooked. Quality rest helps regulate blood

pressure, reduce inflammation, balance hormones, and support the body’s natural recovery process. When sleep is cut short or consistently disrupted, the heart has to work harder to keep up. Prioritizing regular sleep—aiming for consistent bedtimes, limiting caffeine late in the day, and creating a restful environment—can improve energy levels today and protect your heart over the long run.

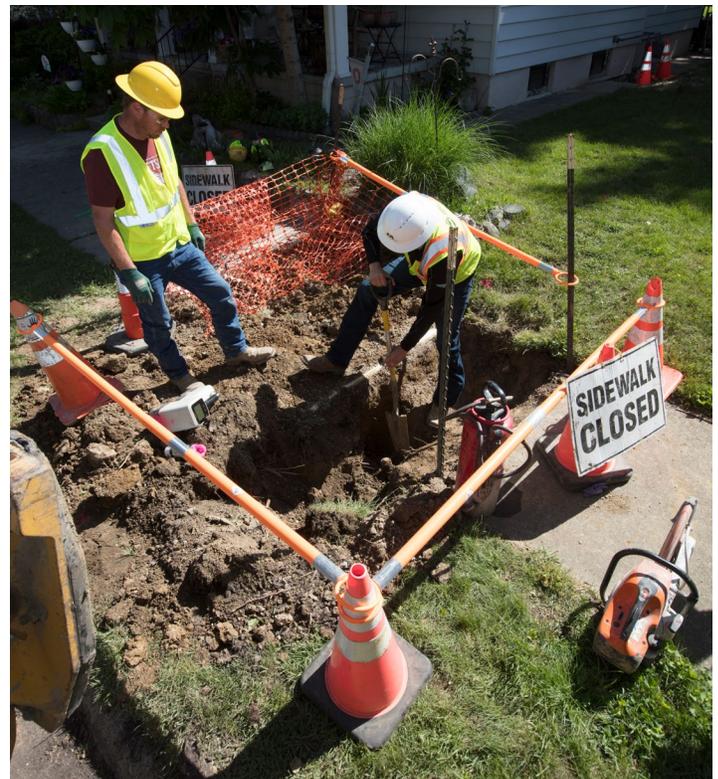
Listen to your body

Warning signs of heart trouble aren’t always dramatic. Chest discomfort, shortness of breath, unusual fatigue, dizziness, or pain in the arm, jaw, or back should never be ignored. If something doesn’t feel right, get it checked out—early action can save your life.

Protect your heart for today—and tomorrow

Taking care of your heart isn’t just about getting through the workday. It’s about staying strong for your family, avoiding serious health issues, and being able to enjoy life after the work is done. Small changes, regular check-ups, and paying attention to your body can go a long way.

Your heart works as hard as you do. Make sure it gets the care it deserves.





CONTRACTORS' CORNER

Ohio LECET – Building Ohio Through Cooperation and Partnership

Across Ohio, critical infrastructure is being built, repaired, and strengthened every day. Behind much of that work stands a unique partnership – Ohio LECET. Many people are still unfamiliar with the organization and the important role it plays. It's time to change that.

Founded in 1995, Ohio LECET was built on a simple but powerful principle: labor and management working together. LECET – the Laborers–Employers Cooperation and Education Trust – is a joint initiative between Ohio-based locals of the Laborers' International Union of North America (LIUNA) and the signatory contractors of the Ohio Contractors Association (OCA). This partnership represents the best of collaboration. Rather than working separately, labor and contractors join forces to promote policies and initiatives that ensure Ohio's infrastructure is constructed safely, efficiently, and cost-effectively. Through outreach, advocacy, and education, Ohio LECET advances worker safety, fair contracting practices, and responsible public investment across the Buckeye State.



A Visible Commitment to Safety

In recent years, Ohio LECET has increased its public presence. If you've traveled the highways of Ohio, you've likely seen LECET-sponsored billboards reminding drivers to slow down and stay alert in work zones. Those messages are more than advertising – they are part of an ongoing commitment to protecting the men and women who build and maintain our roads.

LECET's outreach extends beyond the highways. The organization regularly participates in sporting events, parades, and community festivals to promote work zone safety and highlight the value of skilled union construction. By engaging directly with communities, LECET reinforces the message that safety and quality infrastructure benefit everyone.





Investing in Relationships and Community

Ohio LECET also understands that strong relationships are the foundation of a strong industry. In partnership with OCA, LECET hosts charity golf outings that raise funds for local, regional, and national charities – giving back to the communities where Laborers and contractors live and work.

In addition, LECET organizes member and contractor outreach events across the state. From food truck lunches at jobsites to networking opportunities, these efforts strengthen connections between contractors and union Laborers while fostering collaboration and goodwill.

Strengthening Contractor Partnerships

As part of its continued growth, Ohio LECET has recently refined its organizational focus – including the defined role of Contractor Relations Coordinator. This position is dedicated to building, maintaining, and strengthening relationships with signatory contractors throughout Ohio.

The Contractor Relations Coordinator serves as a direct resource for contractors, helping them access LECET programs, supporting recruitment and retention initiatives, coordinating contractor-focused events, and ensuring open lines of communication between labor and management. The goal is simple: provide meaningful support that helps contractors succeed while maintaining the highest standards of safety and quality.

Partner With Ohio LECET

Ohio LECET exists to serve the industry – promoting cooperation, strengthening partnerships, and ensuring Ohio’s infrastructure is built the right way. To learn how Ohio LECET can support you and your company, call 614-523-3800 or visit ohiolecet.com.



THE Retirement Benefits HUB

Stay Involved. Stay Informed. Secure Your Future.

Every contribution made towards your Annuity on your behalf represents hours of hard work and money set aside for your future. While the Ohio Laborers Annuity Fund is professionally managed, staying actively involved as a participant plays a key role in protecting and maximizing your benefit. Being an active participant doesn't require financial expertise. It simply means staying informed, keeping your information up to date, and understanding how your annuity fits into your long-term financial picture.

Annuity contributions are negotiated benefits—they are part of your total compensation package. They are not optional and not extra; they are wages earned through your labor. Taking time to understand your annuity helps ensure that the contributions made on your behalf are accurate and that your account reflects the work you've done.

Review your account regularly. Empower provides access to your annuity account information, including balances, contribution history, and statements. Reviewing this information regularly allows you to:

- Confirm that hours and contributions are being reported correctly
- Track your account growth over time
- Catch and correct potential issues early

Keep your personal information current. Changes in address, phone number, or email should be reported promptly. Empower and the Benefits Office rely on this information to send important updates, statements, and notices. Outdated contact information can lead to missed communications or delays—especially when you need information quickly.

Designating and updating beneficiaries is critical. Your beneficiary designation determines who receives your annuity benefit in the event of your death. This is one of the most important—and most often overlooked—steps in managing your account. Life changes like marriage, divorce, or the birth of a child should prompt a review. Keeping this information current helps protect your family and ensures your wishes are carried out.

Your future deserves attention today. Retirement may feel far off, especially when you're focused on today's work and responsibilities. But the decisions you make now—staying informed, reviewing your account, and keeping your information current—directly impact your financial security later.

Your Ohio Laborers Annuity Fund is built from your hard work. Staying involved helps ensure it's there to support you when you need it most.

Reminders

From the Benefits Office

ANTHEM'S EAP

Eligible members and dependents have access to guidance and support through Anthem's Employee Assistance Program (EAP). The EAP offers confidential help with personal challenges, including information, referrals, and crisis support.

Support is available 24/7 at no cost. Call 800-865-1044 or visit [anthemEAP.com](https://www.anthemEAP.com) and enter Ohio Laborers to log in.

MANDATORY 90-DAY SCRIPTS

OLDC-OCA Insurance Fund members are required to fill maintenance medications through Anthem CarelonRx mail order or a local CVS pharmacy. This requirement does not apply to members and dependents enrolled in the Medicare Advantage Plan.

Maintenance medications are prescriptions taken regularly for chronic or ongoing conditions. Members may fill up to a one-month supply at a network retail pharmacy up to three times (the original fill plus two refills).

After the first three fills, all maintenance medications must be filled as a 90-day supply through CarelonRx or a local CVS. One-month supplies will be rejected at retail pharmacies after the third fill.

CarelonRx Home Delivery:

Phone: 844-993-4314

Fax: 800-378-0323

REVIEW YOUR QUARTERLY STATEMENT

Quarterly Statements for 2025 hours went out in February. Active members receive quarterly contributions statements every few months. Please review these statements and make sure the hours reported match your records. Please report any errors to the Benefits Office.

RELIEF AND RECOVERY AT HOME WITH SWORD HEALTH

Sword Health offers eligible Ohio Laborers a modern, at-home approach to physical therapy and pain management. Through its digital programs – Thrive for chronic or recurring pain, Move for acute injuries, and Bloom for women's pelvic health – members receive customized exercise plans, one-on-one guidance from a licensed physical therapist, and easy-to-use technology that tracks progress. Sword helps members recover faster, build strength, and reduce pain – all from the comfort of home.

STAY ACTIVE WITH SILVERSNEAKERS®

Eligible members and dependents enrolled in the Anthem Medicare Advantage Plan receive SilverSneakers at no additional cost. SilverSneakers is a fitness and wellness program designed for adults age 65 and older, offering classes for all fitness levels. Members can work out at participating locations, join live online classes and workshops, or exercise at home using SilverSneakers' on-demand video library.

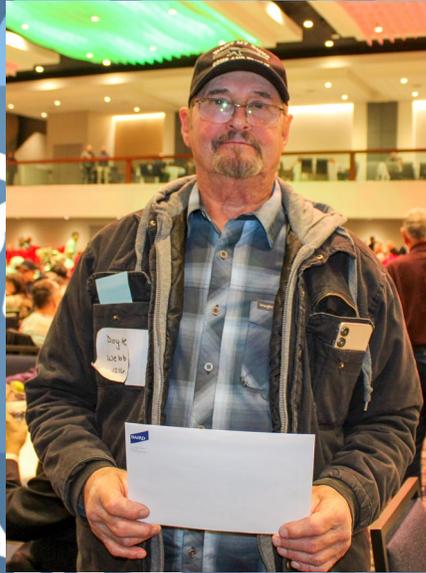
Members and dependents on Medicare must contact SilverSneakers to obtain a membership card. If you already have a SilverSneakers account, your card is available in your profile and can be printed, downloaded, or mailed to you. You can also access your card and workouts through the free SilverSneakers GO app, available in the App Store and Google Play.

To find a nearby location or join virtual classes, visit [silversneakers.com/starthere](https://www.silversneakers.com/starthere) or call 1-855-741-4985, Monday through Friday, 8 a.m. to 8 p.m.

LDC Retiree Christmas Party



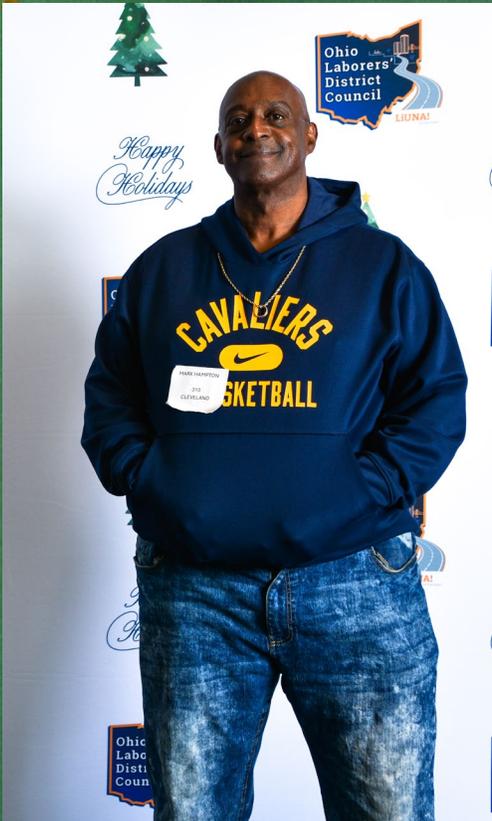














OHIO LABORERS BENEFITS
800 Hillside Road
Westerville, OH 43081



OHIO LABORERS Benefits

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**HABLAMOS
ESPAÑOL**

Tiene dudas sobre sus beneficios
de salud y pension?

Llámenos o envíenos un email

Espanol@ohiolaborers.com