

Your Benefits, Your Future

**OHIO
LABORERS**
Benefits

2027 INSURANCE BENEFIT CHANGES

See pages 6 – 8 for details.



Fall 2026 Issue

The work performed by Ohio Laborers extends far beyond the jobsite. Every hour worked, every contribution made, and every benefit earned represents a commitment to building a more secure future for members and their families.

As the needs of our members continue to evolve, staying informed has never been more important. Understanding your health benefits, retirement options, and the resources available to you can help you make confident decisions throughout every stage of your career and beyond.

This issue is dedicated to helping you navigate your benefits with valuable information about upcoming plan updates, retirement planning, digital tools, wellness resources, and the programs designed to support you and your loved ones.

Because your benefits are more than a plan—they are part of the foundation you are building for today, tomorrow, and the future ahead.



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What does Ohio Laborers Benefits do?

We administer health, pension, and other benefits for Ohio Laborers.



www.ohiolaborers.com



800-236-6437



MORE THAN BENEFITS. IT'S ABOUT FAMILY.

At Ohio Laborers Benefits, we believe that taking care of our members means taking care of the people who matter most to them.

From health care and wellness to retirement, we are here to help protect what members have worked so hard to build. Because behind every member is a family, a future, and a lifetime of hard work.

We're proud to be here for our members and their families — today, tomorrow, and for the years to come.





Protecting Tomorrow, Today

Some Decisions Are Easy...

Last year, the LDC&C Pension Fund of Ohio Board of Trustees made **two decisions** that, comparatively speaking, were easy to embrace.

First, the Board approved an increase in the pension accrual rate for active Laborers. **Second**, the Board authorized a 13th check for retirees and beneficiaries.

That is not to suggest that the process behind those decisions was simple. The Trustees have a fiduciary responsibility to protect the long-term financial health of the Pension Fund while providing the best possible benefits to participants. Before approving either enhancement, the Board carefully reviewed the Fund's financial condition and consulted with its actuaries, investment advisors, and other plan professionals. Based on those analyses, the Trustees determined that the Fund's long-term funding position was strong enough to support both benefit increases while remaining financially sound for future generations of members.

Some Decisions Are Hard...

Providing quality, affordable health care coverage remains the highest priority of the OLDC-OCA Insurance Fund Board of Trustees. Unfortunately, unlike pension benefits, health care costs continue to rise at an unsustainable pace across the country.

The Fund faces significant increases

in medical and prescription drug expenses driven by higher hospital charges, increasing physician fees, the growing use of specialty medications, and overall health care utilization. As a self-insured plan, every health care claim is paid directly from Fund assets. As health care costs increase, so does the financial pressure on the resources that participants and their families depend upon for coverage.

After careful review and consultation with the Fund's professional advisors, the Trustees concluded that action was necessary to protect the long-term stability of the Fund. As a result, the Board approved increases to medical deductibles and prescription drug copayments (**see pages 6 - 8**).

These were not easy decisions. No Trustee wants to ask participants to pay more out of pocket for health care. However, responsible stewardship sometimes requires difficult choices today to preserve valuable benefits tomorrow. Taking action now helps ensure that comprehensive health care coverage remains available and financially sustainable for current and future participants.

The Insurance Fund remains committed to helping participants manage health care expenses through preventive care services, wellness initiatives, and access to high-quality network providers. By working together and making informed health care decisions, we can help control costs while preserving the benefits that matter most to our members and their families.

Our Goal Remains Unchanged

Whether making popular decisions or difficult ones, the Trustees are guided by the same principle:

Protecting the long-term strength of the Funds while providing meaningful benefits to the members and families we serve.

2027 Insurance Benefit Changes

Medical and prescription drug costs continue to rise at alarming rates across the country. To put these increases into perspective, annual expenses for the OLDC-OCA Insurance Fund were nearly **\$107 million in 2012**. By 2025, those expenses had more than doubled, reaching **over \$231 million**.

The Board of Trustees must continually balance the needs of our members with the rising cost of providing quality health care. Unfortunately, there is no single solution to address these increasing expenses.

How Does the Insurance Fund Address Rising Costs?

There are several options available to the Board of Trustees.

First, contribution rates can be increased. This is the most direct way to address rising costs and has occurred steadily over the years. The contribution rate has increased from \$6.00 per hour in 2012 to the current rate of \$9.45 per hour.

Second, programs can be added to help members improve their health and make better-informed decisions about their care. The Trustees have reviewed and implemented a number of programs over the years, including Sword Health and Cancer Navigator. While these programs involve additional administrative expenses, they have generated a positive return on investment. However, those savings have not been sufficient to offset the continued escalation in overall health care costs.

Finally, when other measures are not enough, changes to the benefit plan may be necessary. Unfortunately, that is where we find ourselves today.

Although the deductibles and prescription copays have remained unchanged since 2012, the continued increase in health care and prescription costs makes a plan adjustment necessary. We recognize that any increase in out-of-pocket costs is difficult, especially for the hard-working Laborers across Ohio. However, these changes are necessary to help maintain the long-term stability of the OLDC-OCA Insurance Fund.

Effective January 1, 2027, the following changes will apply:

For Active Members, Retirees NOT on Medicare, and Dependents (of retirees) NOT on Medicare:

Medical Deductibles

	In-Network		Out-of-Network	
	Current	2027	Current	2027
Individual	\$400	\$600	\$800	\$1,200
Family	\$800	\$1,200	\$1,600	\$2,400

Prescription Copays

	Retail (1 month)		Mail Order (3 months)	
	Current	2027	Current	2027
Tier 1	\$10	\$20	\$25	\$50
Tier 2	\$30	\$60	\$75	\$150
Tier 3	\$50	\$100	\$125	\$250

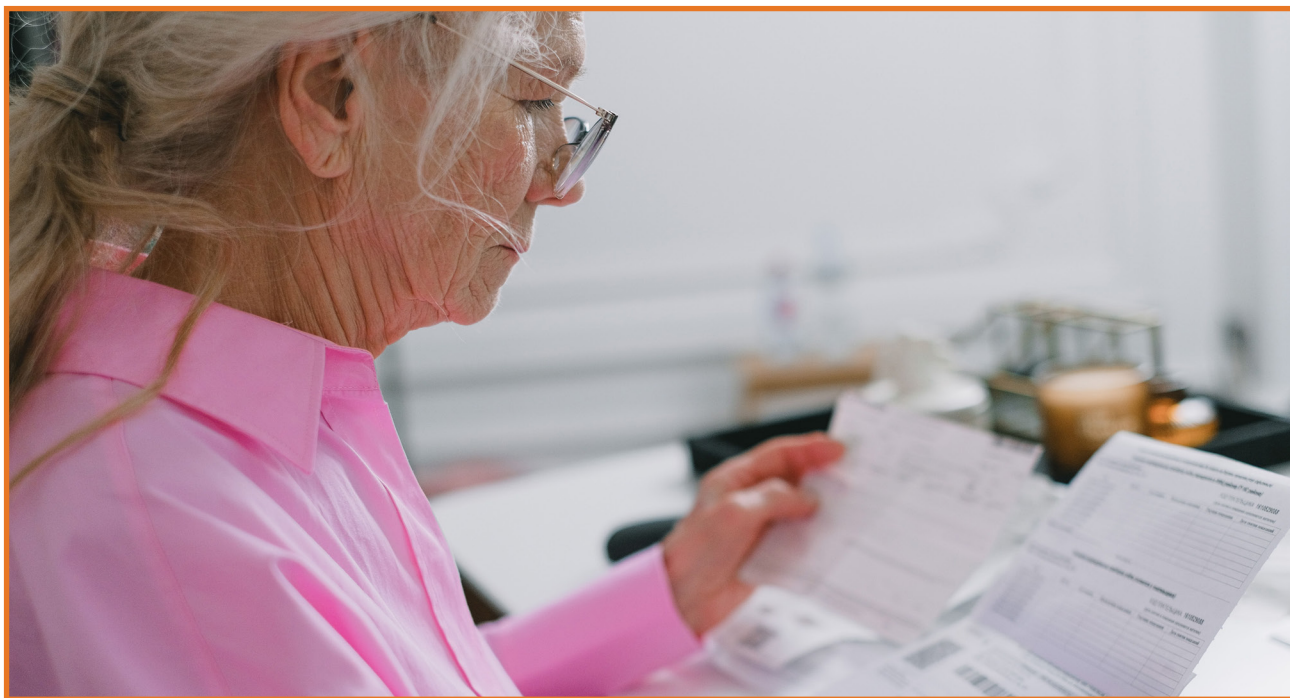
Maximum Out-Of-Pocket (MOOP) Limits

	Current	2027
Medical*	\$4,300 Individual, \$8,600 family	\$4,500 Individual, \$9,000 family
Prescription	\$6,300 Individual, \$12,600 family	\$7,500 Individual, \$15,000 family

*(In-Network MOOP limits shown, Out-Of-Network MOOP limits are double In-Network MOOP limits)

We understand that changes to health care costs can be concerning. The Board of Trustees and Ohio Laborers Benefits will continue to carefully monitor the Insurance Fund and evaluate opportunities to control costs while maintaining quality benefits for members and their families.

Insurance Update for Retirees on Medicare and Dependents (of retirees) on Medicare:



Fortunately, ***deductibles and prescription copays will not increase for members in this group. Your benefits will remain unchanged.***

If you are in this group, you will receive a ***new Insurance ID Card.*** The new cards are expected to begin mailing around the beginning of December.

The individual ID Card will continue to be used for both your Medical and Prescription benefits. However, the group number for Prescription benefits will change, as will the Customer Service telephone number listed on the back of the card.

You will need to present your new ID Card to your pharmacy beginning January 1, 2027.

The transition to the new card should be seamless:

- Active prior authorizations should carry over automatically.
- Active mail-order prescriptions will carry over.
- Auto-refills will carry over.
- Auto-pay arrangements will carry over.

**Download the app, connect with
a doctor online at no cost, and
get care when it's convenient
for you.**



LiveHealth[®]
O N L I N E

“SCARED



Scared of retirement? You don't have to be!

As the benefits counselor, I've had many years of talking with members and their families in the months leading up to their retirement date. The most common things I hear are, "I'm so nervous," or "This is scary." While those sentiments definitely can be true, I find the biggest way for members to mitigate these fears is to make sure they're planning ahead. Don't let retirement creep up on you without staying informed about your pension benefits.

By **Kristen Humphrey**
Our Benefits Counselor



"Don't let retirement creep up on you without staying informed about your pension benefits."

OF RETIREMENT?"

1. TALK WITH YOUR SPOUSE AND/OR FAMILY ABOUT YOUR PLANS

Start having conversations with your family about what retirement is going to look like. Make sure that you and your loved ones understand the changes in not only your work life, but your home life as well. With retirement comes monetary changes and potentially a lot of downtime if you no longer work in the future.

Discussing those changes ahead of time can help you plan better when your last day of work is finally here. This brings me to my next point.

2. UNDERSTAND YOUR PENSION BENEFIT OPTIONS

If you are legally married, you and your spouse will be offered spousal support options for retirement in the form of a 50%, 75%, or 100%. The higher the percentage you choose, your benefit will be lowered accordingly to provide a lifetime benefit to your spouse should you pass away before they do. The differences between these options are vastly different for each member and are based on the age of you and your spouse.

If you decide that you do not want to leave a benefit to your spouse or you are not legally married at the time of your retirement, you can elect a single life option with 60 month guarantee. This pays you a benefit for the entirety of your life as the member, but will only pay a death benefit to your beneficiary in the event of your passing within the first 60 months of your retirement. Your beneficiary would only receive what is left of those 60 payments. Contact the pension department at Ohio Laborers Benefits to get a better understanding of these choices and which one may be best for you and your spouse.

3. THINK ABOUT YOUR HEALTH CARE NEEDS

If you are eligible for health insurance when you retire, you will be offered retiree insurance. The main difference between your insurance before and after retirement is that you will now be responsible for paying the monthly



health insurance premium. Everyone's premium is based on the number of credits they've earned with the Pension Fund. For every credit earned, you will receive a 2% discount on your insurance rate.

As soon as you begin contemplating retirement, call the benefits office to find out what your rates would be. This health insurance premium should be factored into the monthly amount that you are receiving for your pension as it will affect what your net benefit is each month. Understanding what benefits you and your family need and are responsible for paying for is a big deciding factor when considering retirement.

4. TALK WITH A PROFESSIONAL

While our staff is equipped with lots of knowledge regarding your Union benefits and what they entail, we are not financial planners trained to look at your retirement monies in whole, including Social Security, savings, etc. By finding and talking with a certified financial planner, you may be able to understand exactly how much money you will need in retirement to afford or maintain your lifestyle.

They may also be able to help you understand what tax liabilities you will have and be responsible for. Understanding what deductions are coming out of your pension benefit (taxes and insurance) is key in planning for what will actually be deposited in your bank account each month.

5. SIT DOWN WITH THE BENEFITS COUNSELOR

When you have done all the math and made the decision that retirement is on your horizon, make an appointment with the benefits counselor to get all of your paperwork and documents in order. I may be biased, but benefits counseling is the easiest way to make sure that all of your paperwork is filled out correctly and reduces the frustration you may experience completing the process by mail. This optional service is completely free to you as a member and, in my experience, reduces the nerves and fear you may feel leading up to retirement.

Benefits counseling is recommended 90 days before your planned retirement date.

Retirees Luncheon
Local 574 – Marion, Ohio >>





Member Pins and Certificates-2026

LOCAL 1410 - Dayton

Jason Lautensleger, Business Manager/Secretary-Treasurer and Dillon Ashley, President/Field Representative of Local 1410 had the honor of recognizing members who have been part of LIUNA and Local 1410 for many years and are now enjoying their retirement.

Congratulations, and thank you for being part of the LIUNA family for so many years. We wish you all the best in retirement.



Cecil Long
Gold Card



James Hayes
Gold Card



Dannie Stevens
35-year pin



Mayford Carr
Gold Card



Robert Seals
Gold Card



John Klepinger
Gold Card



Oscar Lewis
Gold Card

RETIREMENT. IN THE PALM OF YOUR HAND.

Download the MemberView App to easily and securely manage your pension and benefits anytime, anywhere.



Your benefits. Your information.
Safe. Secure. Always with you.

GET STARTED IN 3 EASY STEPS

1

DOWNLOAD THE APP

Search "MemberView" in the App Store or Google Play,

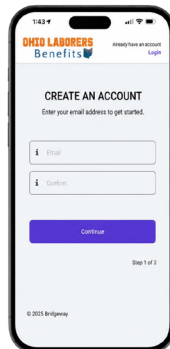


Before creating your account, keep your email open (preferably on another device) to easily access your authentication codes.

2

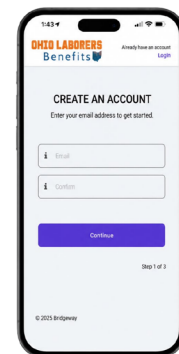
CREATE YOUR ACCOUNT

Enter the Fund Office Access Code: "Ohio Laborers," then click "Login." Next, select "Create an Account" and enter your personal information.

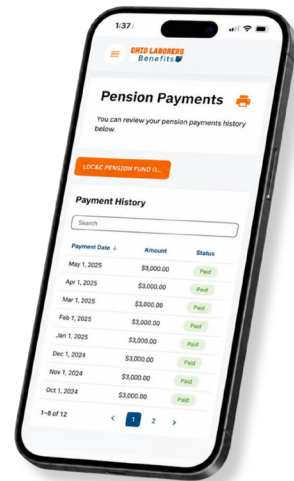


3

LOG IN AND YOU'RE SET



Use your username and password to log in and start using the app.



MEMBERVIEW FEATURES FOR RETIREES



**VIEW YOUR PENSION
PAYMENTS HISTORY**



**GET YOUR TAX
FORMS**



**UPDATE YOUR
INFORMATION
AND
BENEFICIARIES**



**MAKE YOUR INSURANCE
PAYMENTS**

Payment Fees:

- Credit Card Surcharge: 3.00%
- ACH Check/Debit Card: \$0.00

NEED HELP?

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Monday - Friday, 7:30 AM - 4:30 PM
www.ohiolaborers.com



OHIO LABORERS
Benefits

BEHIND THE AUDIT: Working To

Nathan Campolo and Zach Roberts are part of the OLB Contractor Relations team. They review payroll records to ensure credit for the hours they work and the benefits they've earned. They review payroll reporting accurate and in accordance with state and federal regulations.



ON THE ROAD ACROSS OHIO

Audits are often conducted at contractors' offices, giving Nathan and Zach the opportunity to work directly with contractors while traveling to different communities throughout Ohio.



WHY IT MATTERS

At the heart of their work is making sure Laborers receive the benefits they deserve, but we also don't want contractors paying too much.



COMPLICATED RECORDS. CLEARER OUTCOMES.

From payroll records and employee rosters to tax filings and certified payrolls, audits can involve a lot of information. Working through those records carefully helps identify discrepancies and determine what needs to be corrected.

MAKING THE AUDIT PROCESS EASIER

The word "audit" generally comes with a negative connotation, but we try to make the payroll audit as simple and painless as possible for signatory contractors. So, what can contractors do to make this mandatory task run smoothly?. Communication and preparation can make a big difference. When you receive an audit letter, contact your auditor right away to schedule. Even if the audit cannot take place immediately, getting it on the calendar helps everyone plan ahead.

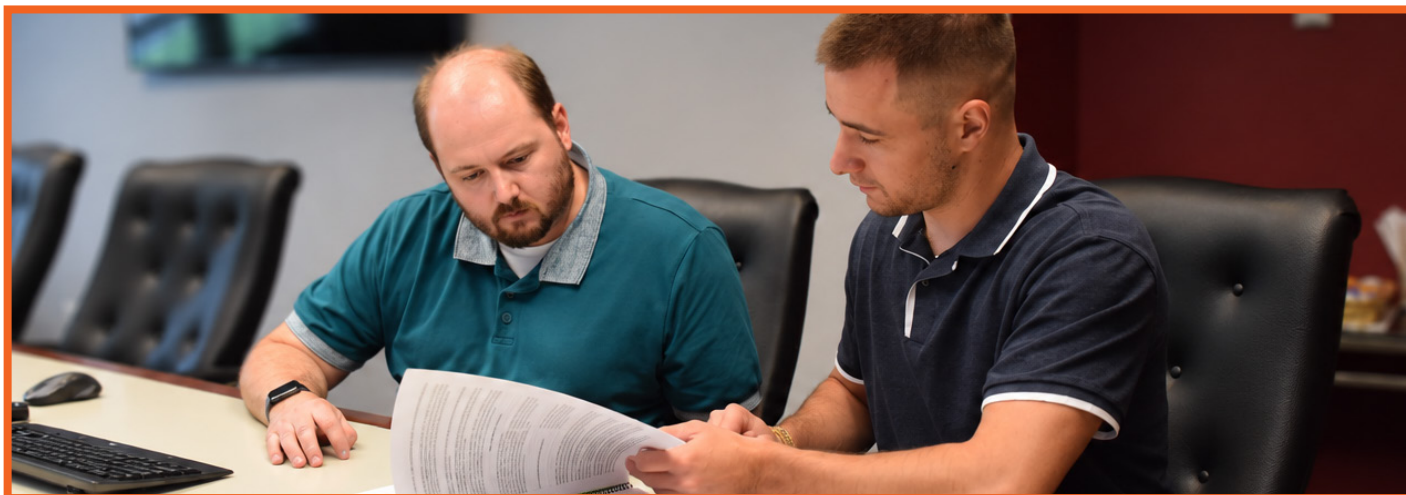
Have your payroll records, employee roster, tax filings, certified payrolls, and other requested documents ready before the audit. If you're unsure about what is needed, reach out. Your auditor can explain what documents are required and why.

Keeping organized records throughout the year and making sure employees are properly classified can also save time when it comes to the audit.

REPORTING DETAILS TO KNOW

A few common issues can create unnecessary complications during an audit. Keeping these points in mind can help:

- » Report all laboring hours. Laboring hours should be



Together for Accurate Reporting

...m, working directly with contractors to help ensure Laborers receive proper payroll and other records, identify discrepancies, and help contractors keep with the applicable agreements.

reported for all Laborers, even if a new laborer has not yet joined the union. Union status does not affect this reporting requirement.

- » Separate hours worked under different agreements. If your company performs work under multiple agreements, provide payroll documentation that clearly shows the hours worked under each agreement.
- » Clearly document out-of-state work. Payroll records should also identify hours associated with work performed outside Ohio.

An audit is ultimately about making sure everything is being reported correctly. Mistakes happen. The goal is to identify the discrepancies and get them corrected as efficiently as possible.

Nathan Campolo

Compliance Auditor



Began working with Ohio Laborers Benefits as a temporary employee in June 2023 before being hired full time in August 2023.



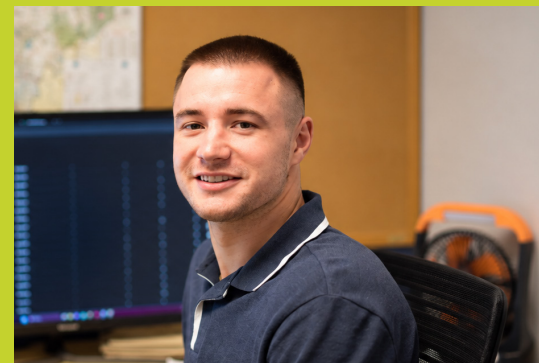
He holds a bachelor's degree in marketing and business administration from Bluffton University.



Outside of work, Nathan enjoys golfing on the weekends, playing video games, and following sports. He's a big Ohio State, Cincinnati Reds, and Cincinnati Bengals fan.

Zach Roberts

Compliance Auditor



Joined Ohio Laborers Benefits in August 2025.



He earned a degree in finance from the University of Cincinnati.



Outside of work, Zach enjoys staying active and spending time with family and friends. He's a big sports fan — especially football and UFC — and also enjoys golfing and getting together with friends whenever he gets the chance.

PROSTATE CANCER

Regular checkups, early awareness, and staying informed can make a difference. Take charge of your health and talk to your doctor about prostate health and screening.

*MEN AGES 55-69
TALK TO YOUR DOCTOR
ABOUT A PROSTATE
CANCER SCREENING.*

What is Prostate Cancer?

UNDERSTANDING PROSTATE CANCER

The prostate is a small gland located below the bladder. It is part of the male reproductive system.

Prostate cancer occurs when a normal prostate cell becomes altered and starts growing in an uncontrolled way.

For many men, prostate cancer is relatively slow-growing. However, some cases grow more quickly, are more aggressive, and require more urgent treatment.

HOW COMMON IS PROSTATE CANCER?

Approximately 1 in 8 men in the U.S. will be diagnosed with prostate cancer during his lifetime—about the same lifetime risk as breast cancer in women. For Black men, 1 in 6 will develop the disease. Prostate cancer is the second most commonly diagnosed type of cancer in men, after skin cancer.

WHAT ARE SYMPTOMS OF PROSTATE CANCER?

Prostate cancer often has no symptoms until the disease is advanced. This is why early detection of prostate cancer is so important. Symptoms can include changes in urination or ejaculation, or pain in the lower back and pelvis.

CAN I BE SCREENED FOR PROSTATE CANCER?

Yes. Screening may help detect cancer early, when the chances of treatment success are high. Screening starts with a simple blood test. Talk to your doctor about the risks and benefits of screening.



Prostate cancer affects
1 in 8 men.

If you or any of your covered dependents have been diagnosed with cancer, remember that Cancer Navigator is available to all eligible members and dependents who are facing any type of cancer.

Reach Cancer Navigator by calling 614-812-0412
or visit www.cancernavigator.com/ohiolaborers

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 Cancer
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ESTE MAGAZINE ESTÁ
DISPONIBLE EN ESPAÑOL

