

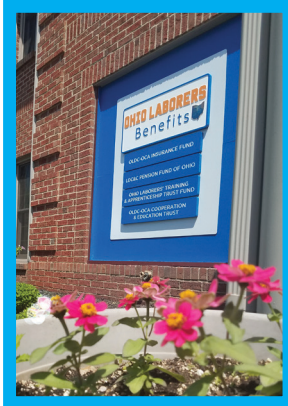
SPRING 2024

**OHIO
LABORERS**
Benefits



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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 Benefits Office



Experiencing eye pain after viewing a solar eclipse could indicate potential damage to your eyes from the intense sunlight. It's crucial to take any eye discomfort seriously and seek medical attention promptly to assess any potential damage.

On Monday, April 8, 2024, people within a 124-mile-wide band in the state of Ohio experienced a total solar eclipse. During a solar eclipse, the sun's rays are harmful to the eyes even when it's partially obscured by the moon. Looking directly at the sun without proper eye protection can cause serious eye damage, including solar retinopathy—a condition where the sun's rays damage the retina.

Symptoms of eye damage after viewing the eclipse without proper protection can take hours or days to manifest. It can involve loss of central vision, altered color vision, or distorted vision. If you're experiencing eye pain after viewing a solar eclipse:

- **Seek medical attention:** Contact an eye care professional or visit an eye clinic as soon as possible for a thorough examination. Explain your symptoms and inform them that you were viewing a solar eclipse without proper eye protection. Eligible members and dependents can use their vision benefits through National Vision Administrators (NVA) to receive an eye exam (once every two calendar eyes). Routine exam with participating providers is 100% covered after a \$5 copay.
- **Follow medical advice:** Depending on the severity of your symptoms, your healthcare provider may recommend treatments or precautions to alleviate discomfort and prevent further damage.

Best Wishes,

From All of Us at

Ohio Laborers Benefits



BENEFIT UPDATES

Meet BLOOM and MOVE from Sword Health Coming Later This Spring

SWORD BLOOM

An innovative, effective, digital pelvic-therapy, Bloom helps women and individuals age 18 or older with vaginal anatomy suffering from pelvic health issues such as urinary leaking, bowel disorders, and pelvic pain, in all stages of life including pregnancy, postpartum, and menopause. The FDA-listed Bloom pod tracks the force, endurance, and accuracy of pelvic floor muscles, offering real-time feedback and results.

All Pelvic Health Specialists have Doctor of Physical Therapy degrees and are experienced in this particular type of physical therapy. They create unique, clinical-grade programs tailored for each participant depending on their condition and life stage.

SWORD MOVE

1 in 3 musculoskeletal conditions can be prevented by regular movement. Move empowers members to start moving, stay moving, and live pain-free. Move is for a wide range of users, from sedentary beginners or seniors working on fall prevention, to those with physical labor job roles (That's you, Laborers!) who are looking for an intuitive specialized program to engage with and help them achieve their goals.

Move includes:

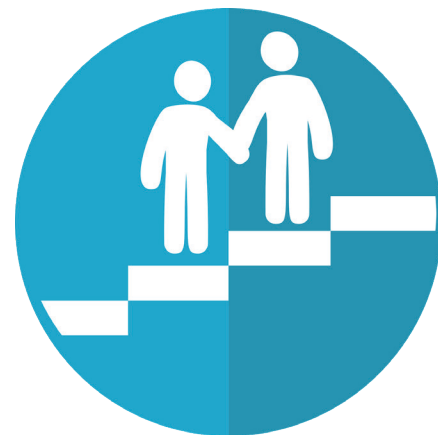
- A dedicated and certified personal trainer
- The option to connect to a wearable device to see your progress, understand how your environment, sleep and habits impact your health, and give data back to your personal trainer to tailor your program and provide feedback more precisely.
- The ability to reduce the chance for risks, gaps, and unknowns in your physical health. Personal assessment data will allow you and your personal trainer to understand opportunities to improve, set realistic goals, and see them come to fruition without fear.
- Prescribed programs will be accompanied by high quality, engaging video instruction. Every week you will get a series of movement modules based on your goals, lifestyle, job function, progress, and schedule.

Just like Thrive (Digital Physical Therapy), Move and Bloom will be available to eligible members and dependents at no additional cost. Move, Thrive, and Bloom can be integrated to continuously support member health throughout different stages of their life. More information about these exciting new services are on the way.

Consolidated Omnibus Budget Reconciliation Act (COBRA) Rate Changes

Effective July 1, 2024: Monthly COBRA rate increases.

	Current Rates	New Rates
Full	\$1,076	\$1,238
Disability	\$1,583	\$1,821



Employee Assistance Program

According to the 2020 National Survey on Drug Use and Health (NSDUH), 40.3 million Americans, aged 12 or older, had a substance use disorder (SUD) in the past year. Substance use disorders continue to be an important health issue in our country.

SUD is a treatable mental disorder that affects a person's brain and behavior, leading to their inability to control their use of substances like legal or illegal drugs, alcohol, or medications. People with SUD have an intense focus on using a certain substance(s) such as alcohol or illicit drugs, to the point where the person's ability to function in day-to-day life becomes impaired. People keep using the substance even when they know it is causing or will cause problems. Symptoms can be moderate to severe, with addiction being the most severe form of SUD.

Addiction is a brain disease that leads a person to seek rewards despite negative consequences. In other words, addiction "hijacks" the brain's reward system. Addiction can happen to anyone. There is not one single driving factor that leads to addiction. Some people may use drugs to help cope with stress, trauma, or to help with mental health issues. Some may even develop opioid use disorder after misusing opioids prescribed by doctors. In any case, using drugs and alcohol over time makes it easier to become addicted.

A common misconception is that "dependence" and "addiction" are the same thing. Dependence means that the body adapts after repeatedly using substances. Withdrawal includes both physical and psychological symptoms that occur when you stop using a substance. For example, a patient with chronic pain who is taking opioids may be dependent on the opioids but can continue to live a normal and productive life. Or a person taking benzodiazepines for anxiety may be symptom-free on

the medication. However, if they stopped the opioid or benzodiazepine abruptly, they would feel withdrawal symptoms.

Addiction, on the other hand, means the substance use is out of control and compulsive despite the negative consequences of the person using the drug. An example would be when a person begins stealing to purchase opioids or loses their job due to compulsive opioid use.

Fortunately, there are treatments available for addiction and SUDs. The treatment approach to SUDs varies broadly depending on the substance. The treatment for cocaine addiction is different from the treatment for benzodiazepine addiction.

SUDs are treatable, chronic diseases. While no single treatment approach is right for everyone, there are safe and effective ways to recover from SUDs. Knowing that recovery is possible and finding the right treatment option can be the key to a successful recovery journey. **Eligible members and dependents can find guidance and resources through their Anthem Employee Assistance Program.**

An employee assistance program (EAP) is a work-based intervention program designed to assist eligible members and dependents in resolving personal problems. You can explore the Anthem's EAP expert resources about addiction and substance use disorder treatment and begin your recovery journey today. Members and dependents can take a self-assessment to find what areas of their life the Anthem's EAP can help.

Confidential Counseling

Anthem's EAP offers the opportunity for members and dependents to meet with a clinical professional for face-to-face sessions. However, online video EAP counseling sessions are available via LiveHealth Online. Members can simply call Anthem's EAP at 800-865-1044 and request online counseling, which can be accessed by smart phone, tablet, or computer.

Anthem's EAP has an extensive network of licensed behavioral professionals who can help you address a variety of issues either in person or through online sessions:

- Relationship or family problems
- Alcohol or drug use
- Feelings of overwhelming loss or grief
- Depression and anxiety
- Stress management
- Times of crisis

The identification and appropriate referral of alcohol and substance use treatment is one of the core functions of an EAP. Anthem's EAP's Addiction and Recovery Center with tools and resources to help members address these complex concerns.

The EAP itself is free, but if you transfer to a rehab facility, you will need to use your insurance coverage to pay for those fees. If you plan to attend a rehab facility, insurance may be able to cover at least some of the cost of treatment.

Anthem's EAP provides immediate, confidential access to information, referrals, and crisis assistance for members and their dependents 24 hours a day, seven days a week. Call 800-865-1044 or visit [anthemEAP.com](https://www.anthem.com/eap) and enter Ohio Laborers to log in. Everything you share is confidential. Anthem's EAP is here to make sure you and your eligible dependents have the support you need for emotional and mental well-being.

If you know or think someone is struggling with addiction, ask them if you can help. Your concern might be just what they need to start their recovery journey, and your support could make all the difference in their success.

If you or someone you know is struggling or in crisis, help is available. Call or text 988 or chat [988lifeline.org](https://www.988lifeline.org) **988 Suicide & Crisis Lifeline can all help prevent suicide. The 988 Lifeline provides 24/7, free and confidential support for people in distress, prevention and crisis resources for you or your loved ones, and best practices for professionals in the United States.**

FOCUS ON WELLNESS

SPRING BRINGS UNIQUE HEALTH CHALLENGES

As temperatures rise, so do the risks associated with working outdoors. From increased exposure to allergens to dehydration and heat-related illnesses, spring demands Laborers to pay special attention to health and safety practices.

SUN SAFETY

Spring marks the onset of warmer weather, leading to increased exposure to the sun's harmful UV rays. Laborers spend long hours outdoors, putting them at higher risk of sunburns, skin damage, and ultimately, skin cancer. Some things you can do to protect yourself include:

- Wearing protective clothing such as wide-brimmed hats, long sleeves, and sunglasses to shield from the sun's rays.
- Using shaded areas or temporary shelters on job sites where Laborers can take breaks and seek refuge from the sun.
- Applying and reapplying sunscreen with a high SPF to exposed skin every two hours, especially during peak sunlight hours.

MITIGATING ALLERGY SYMPTOMS

Pollen levels soar during spring, triggering allergies and

respiratory issues for many individuals. Job sites, often outdoors, expose Laborers to higher concentrations of allergens, exacerbating these health concerns. Laborers may experience symptoms such as,

- Sneezing,
- Congestion,
- Watery eyes, and
- Difficulty breathing, which can compromise their ability to perform tasks safely

It is important to use respiratory protection gear, such as dust masks or respirators, to minimize exposure to airborne allergens and pollutants. You can also shower or change clothes promptly after work to remove pollen and other allergens from your skin and clothing.

Visit with a doctor who knows the latest allergy treatment trends. Eligible members and dependents can get allergy relief in no time with a video visit with a board-certified doctor on LiveHealth Online. Allergy services on LiveHealth Online are available 24/7 from anywhere in the United States, all you need is a smartphone, tablet, or computer. If a prescription is written, have it sent to your local pharmacy. Visit [LiveHealthOnline.com](https://www.livehealthonline.com) or download the free app to get started.

PREVENTING DEHYDRATION

Dehydration becomes a prevalent issue as temperatures rise. Sweating profusely under the sun can lead to rapid fluid loss, causing fatigue, dizziness, and heat-related illnesses such as heat exhaustion and heatstroke.

- Regularly hydrate by drinking water on-site and drink water frequently, even if you do not feel thirsty.
- Take breaks in shaded areas to allow yourself to cool down and hydrate adequately.
- Supervisors and team leaders should be able to recognize the signs of dehydration and heat-related illnesses. Take prompt action, such as providing first aid and seeking medical assistance if necessary.



INCREASED PHYSICAL ACTIVITY

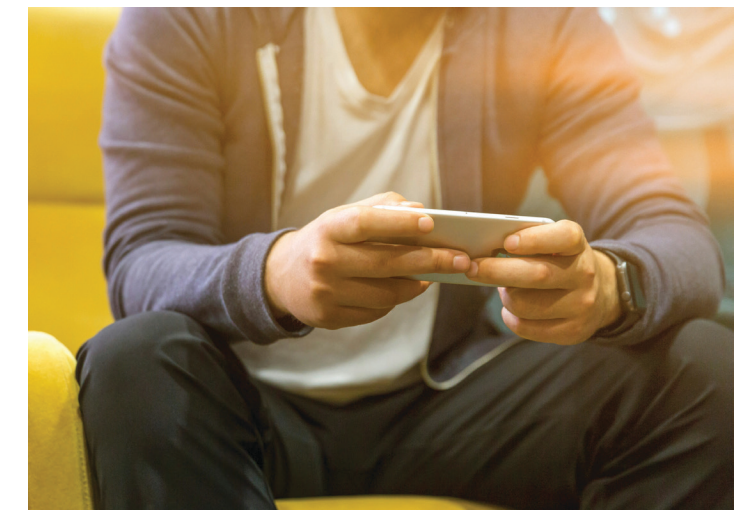
With warmer weather and longer days, many people are eager to embrace outdoor activities such as hiking, running, and cycling. While exercise is beneficial for overall health, it's essential to ease into physical activity gradually to prevent injuries. Be sure to warm up before exercising, wear appropriate footwear, and listen to your body's signals to avoid overexertion.



MENTAL HEALTH CONSIDERATIONS

While spring can be uplifting for many, it's essential to acknowledge that seasonal changes can also affect mental health. Some individuals may experience symptoms of seasonal affective disorder (SAD) as the days grow longer, while others may feel overwhelmed by the pressure to be more active and social.

Prioritize self-care practices such as mindfulness, relaxation techniques, and seeking support from loved ones or a mental health professional if needed. LiveHealth Online offers psychology and psychiatry services. Eligible members and dependents can schedule an appointment for the psychology and psychiatry services. Psychology services can be scheduled within four days or less, and psychiatry visits are scheduled within two weeks.



IMPLEMENTING SAFETY PROTOCOLS

Spring in Ohio and throughout the Midwest is notoriously unpredictable, with rapid fluctuations between sunny spells, rain showers, and even thunderstorms. Sudden changes in the weather can pose risks such as slippery surfaces, reduced visibility, and the potential for lightning strikes, putting Laborers at increased risk of accidents and injuries.

It is important to adhere to safety protocols, including the use of personal protective equipment (PPE) such as hard hats, gloves, and safety glasses, to prevent accidents and injuries on job sites.

- Contractors: Conduct regular safety inspections to identify and address potential hazards, such as uneven terrain, slippery surfaces, or faulty equipment, that may pose risks to Laborers' health and safety.
- Contractors: Foster a culture of accountability and communication where Laborers feel empowered to raise concerns about safety hazards or health issues without fear of reprisal.

THE Retirement Benefits HUB

Mastering Retirement: Money Management for Retirees

As we approach retirement, careful planning becomes incredibly important to ensure financial stability and security during our golden years. Among the key components of retirement planning is effectively managing your pension money. Understanding how to manage these funds wisely can make a significant difference in your quality-of-life post-retirement.

Understanding Your Pension

Before delving into money management strategies, it's essential to have a clear understanding of your pension plan. This includes familiarizing yourself with the terms and conditions of your pension, including any survivor benefits for your spouse or beneficiaries. Understanding these details will help you make informed decisions about your pension money. A copy of your Pension SPD is available online at ohiolaborers.com. If you have any questions, contact the Pension Department.

Develop a Retirement Budget

Creating a comprehensive retirement budget is a fundamental step in effective pension money management. Start by listing all sources of income, including your pension, Social Security benefits, investment income, and any other sources. Then, outline your anticipated expenses, such as housing, healthcare, utilities, transportation, and leisure activities.

Differentiate between essential expenses and discretionary spending to prioritize where your pension money should go. Remember to account for unexpected expenses and inflation, which can impact your purchasing power over time.

Establish an Emergency Fund

Building an emergency fund is crucial, even in retirement. Aim to set aside three to six months' worth of living expenses in a liquid, accessible account. This fund serves as a financial safety net, providing peace of mind in the event of unexpected expenses, such as medical emergencies or home repairs, without having to dip into any other retirement accounts prematurely.

Stay Informed and Adapt

The landscape of retirement planning and pension management is continually evolving. Stay informed about changes in tax laws, pension regulations, and investment strategies that may affect your retirement income. Periodically review your financial plan and adjust as necessary to ensure it remains aligned with your goals and circumstances.

Seek Professional Guidance

Navigating retirement and pension money management can be complex, and seeking professional guidance can provide valuable insights and peace of mind. Consider consulting with a certified financial planner or retirement advisor who specializes in retirement planning. They can help you develop a personalized strategy tailored to your unique financial situation and goals.

Effective pension money management is essential for retirees to enjoy a financially secure and fulfilling retirement. By understanding your pension, creating a retirement budget, staying informed, and seeking professional guidance when needed, you can make the most of your pension and any other retirement savings, ensuring a comfortable and worry-free retirement lifestyle.

CONTRACTORS'

CORNER

Utilizing Benefit Resources To Enhance Workplace Well-being

Ensuring the well-being of your employees is vital for fostering a productive and supportive workplace culture. As Contractors, you are in a position to reach out to your employees one-on-one if you notice someone may need assistance. Anthem's Employee Assistance Program (EAP), Sword Health, and LiveHealth Online stand out as exemplary tools that not only aid in minimizing absenteeism but also provide essential support for Laborers facing trauma or accidents on the job site.

As presented in the Insurance Insight (pages 4-5), **Anthem's EAP** is designed to address a wide range of issues affecting Laborers' mental and emotional well-being. It offers confidential counseling services, financial consultations, legal assistance, and resources for various life challenges. Laborers can access support services through phone consultations, online resources, and in-person counseling sessions. This accessibility ensures that Laborers can seek help whenever and wherever they need it, without fear of judgment or stigma. In the event of a workplace incident, Laborers can use Anthem's EAP to access crisis intervention services and trauma counseling. By addressing these issues proactively, you can mitigate the long-term impact on Laborers' well-being and productivity.

If one of your Laborers is experiencing pain or injury, **Sword Health** has various solutions available to help. Thrive (Sword's digital physical therapy) supports Laborers recovering from musculoskeletal injuries or pains. It provides personalized rehabilitation programs that empower Laborers to recover faster and return to work safely. Thrive uses cutting-edge technology to

deliver engaging and effective rehabilitation exercises that are tailored to each individual's needs.

One of Sword's unique features is its remote monitoring capabilities, which allow healthcare providers to track patients' progress in real-time. This enables early intervention and adjustment of treatment plans, leading to faster recovery times and reduced absenteeism.

LiveHealth Online offers convenient access to virtual healthcare services, including telemedicine consultations with licensed physicians and mental health professionals. This platform allows Laborers to seek medical advice and treatment without having to leave their homes or take time off work for doctor's appointments. Whether it's addressing minor illnesses or seeking counseling for mental health concerns, LiveHealth Online provides timely and convenient care for Laborers. Moreover, the platform's mental health services can help Laborers cope with stress, anxiety, and other emotional challenges that may impact their performance at work.

Anthem EAP, Sword Health, and LiveHealth Online are invaluable resources for contractors seeking to promote employee well-being. By providing comprehensive support for workplace trauma, injuries, and other challenges, these programs empower Laborers to overcome obstacles in both their personal and professional lives. As organizations continue to prioritize the health and wellness of their workforce, encouraging Laborers to use their health insurance benefit will undoubtedly yield positive returns in terms of employee satisfaction, productivity, and retention.

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, 2024:

Pension - \$4.15 Insurance - \$8.40 Annuity - \$1.50

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

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.**

REVIEW YOUR QUARTERLY STATEMENT

Quarterly Statements for hours between January 2024 and April 2024 will be mailed out in May. 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.

AGING INTO MEDICARE

For members about to age into Medicare at age 65, you can call the First Impressions Welcome Center for any questions you may have about the Anthem Medicare Preferred (PPO) with Senior Rx Plus plan.

First Impressions Welcome Center: 1-833-848-8730

QUIT SMOKING

Eligible members and dependents covered under the Anthem Commercial plan (non-Medicare members) can get both over the counter and prescription smoking cessation medication at no cost through their prescription drug benefit. Simply get a prescription from your doctor (even for the OTC smoking cessation products) and have it filled at your local pharmacy.

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.

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 8 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).

HEARING AID BENEFITS

EPIC Hearing administers the Ohio Laborers hearing aid benefit. It is a network of qualified hearing care providers committed to delivering high quality services at discounted prices. Their providers offer a member benefit to eligible members and dependents.

To get started with EPIC Hearing:

- Call 1-866-956-5400 to schedule an appointment and identify yourself as a member of the **Ohio Laborers' Insurance Fund**
- EPIC Hearing will confirm your eligibility and send you an appointment confirmation
- Take a hearing exam at your appointment for a personalized recommendation

Some of the member benefits:

- Unlimited visits during the 60-day trial period
- \$1,449 per ear every 36 months towards hearing aids
- 3-year extended warranty for repairs and a one-time loss or damage replacement (one-time professional fee may apply)
- Once the trial period has ended, members will have up to 3 follow up visits at no cost within the first year (except for HA's purchased in the Silver tech level, they receive 1 follow-up visit).
- Receive a no-cost annual hearing exam

Treat hearing loss and protect your hearing health. Contact EPIC Hearing to schedule an initial hearing exam and consultation. Be sure to have your plan name ready – Ohio Laborers Insurance Fund. Your provider will help you find the perfect solution. Plus, they'll be able to answer any questions you have. Visit EPIChearing.com to learn more about your hearing health benefits.

OHIO LABORERS BENEFITS
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Westerville, OH 43081



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.