

MOE Health Line

FEBRUARY 2022



www.moefunds.com

Don't Delay ... Get Enrolled Today!

The deadline to enroll in your plan is approaching, but you still have time to attend the final Open Enrollment event. If you need assistance in enrolling into a health plan option for coverage in the upcoming Plan Year, then we strongly encourage you to **schedule an appointment at our final event on Saturday, February 19**, at the District 5 Union Hall.

Your spouse is welcome to attend; however, if a spouse attends alone, they will not be able to enroll you into a health plan option and/or transfer credits. We require

that the member use DocuSign when signing the Open Enrollment documents.

WHAT TO EXPECT

During your scheduled appointment at the event, you will meet with a Fund Office navigator to review and compare the different health plan options, add or remove dependents to select the appropriate coverage tier, and ask any questions you may have regarding the different plans. The objective of this meeting will be to enroll you into a health plan option that

best meets the needs of your family. The Fund Office navigator can also assist you with transferring credits from your Credit Bank to your Retiree Medical Savings Plan (RMSP) account, if you are eligible.

OTHER SUPPORT OPTIONS

We realize Open Enrollment can be a daunting task, which is why the Fund Office staff is available to help you through this process. If you are unable to attend the final Open Enrollment event, there are other resources available. You can:

- Visit **www.local150.org/moe** to schedule an appointment with a Fund Office representative during the week.
- Call the MOE Health Plan Marketplace at **844-693-1467** to speak with a BlueCross BlueShield (BCBS) of Illinois licensed navigator during Open Enrollment.
- Call the Fund Office Marketplace Call Center at **708-579-6675** to speak with a Member Services Representative.
- Call **708-579-6668** to speak with a specialized Operators' Health Center (OHC) Plan Member Services Representative if you are a member who can select the OHC Plan and are considering this health plan option.

Open Enrollment ends at midnight on Monday, February 28, 2022.

Don't miss the opportunity to select a health plan option that covers the needs of you and your family. The health plan option that you select will be for medical and pharmacy coverage beginning April 1, 2022, through March 31, 2023.



Fight Inflammation

... AND WARD OFF DISEASE

SCIENTISTS THINK CHRONIC INFLAMMATION could play a role in conditions like heart disease, diabetes, and cancer.

When you are injured or have an infection, inflammation is how your body repairs the damaged tissues and grows new tissue cells. But when inflammation is chronic, cells are much more likely to mutate and continue growing when they shouldn't, which can lead to cancer and cancer cell growth. Inflammation also tends to go hand in hand with heart disease. Health care providers say it could play a key role in narrowing of the arteries, which leads to heart problems.

YOUR DIET MAY MATTER

Some experts think that what you eat can reduce inflammation in your body. Foods that may help include:

- Fiber-rich foods such as pears, peas, and prunes
- Fatty fish
- Plant-based sources of protein, such as beans, nuts, and seeds

Some foods to limit or avoid because they might add to inflammation are:

- Red and processed meats
- Dairy products containing saturated fats
- Baked goods and fried foods

OTHER WAYS TO REDUCE INFLAMMATION

Obesity is linked to inflammation in adults and adolescents. However, shedding pounds has been shown in studies to reduce inflammation as well as the overall risk for cardiovascular disease.

Other strategies that can reduce inflammation are exercising and not smoking. These smart moves also target other risk factors for disease, such as artery-clogging cholesterol, which raises heart risks.



(recipe)

Black Bean Cakes with Mango Salsa

- ¼ cup diced yellow onion
(½ small onion or ¼ medium onion)
- 1 clove garlic, minced
- ½ jalapeño pepper, diced (seeds and pith removed), about 2 tbsp.
- 15 oz. can black beans (no salt added), drained and rinsed
- 1 tsp. cumin powder
- ½ tsp. Mexican seasoning blend (salt-free, dry blend)
- Canola or olive oil spray

MANGO SALSA

- ½ jalapeño pepper, diced (seeds and pith removed), about 2 tbsp.
- ½ cup diced red onion
(½ small or ¼ large)
- ½ cup diced mango
- 1 tbsp. minced cilantro
- 1 tbsp. lime juice
- ⅓ tsp. salt

In a medium-sized bowl, mash all black bean cake ingredients together with a potato masher. Use clean hands to form four patties. Set aside. In a small bowl, stir together all mango salsa ingredients. Heat griddle on high heat for two minutes. Turn off, spray with oil, then turn back on high. Place patties on griddle. Cook on each side for seven to eight minutes or until lightly browned. Be careful flipping, as the cakes are delicate.

Serves four. A serving is one black bean cake with ¼ cup salsa. Each serving contains about 130 calories, 0.5 g fat (0 g saturated fat, 0 g trans fat), 0 mg cholesterol, 220 mg sodium, 25 g carbohydrates, 5 g sugar, 8 g fiber, and 7 g protein.

Running Free: The Key Is Injury Prevention

WHETHER YOU RUN TO WIN RACES, TO TRAIN FOR ANOTHER SPORT, TO LOSE WEIGHT, OR FOR THE JOY OF IT, RUNNING CAN BE TOUGH ON YOUR BODY. You can wind up with stress fractures, Achilles tendinitis, shin splints, and just plain sore feet and knees.

Each year up to 70% of runners develop injuries. But these training suggestions can help keep many injuries at bay:

- **Choose your running shoes carefully.** Make sure they provide good shock absorption and strong support. Also, look for good flexibility and traction. Make sure the heel area doesn't slip as you move.
- **Replace worn shoes.** Be sure to get new ones after 250 to 500 miles of use. That's about every nine to 12 months if you run about 10 miles a week.
- **Run on a soft surface.** Avoid running on a slanted surface. If you run on a track, switch directions for the second half of your run.
- **Warm up before you run and cool down afterward.** Stretch both before and after you run. Include stretches for your Achilles tendons and the front (quadriceps) and back (hamstrings) of your thighs.
- **Use proper technique.** Keep your body upright and shoulders and arms relaxed. Elbows should stay bent. For each step, your heel should touch the ground first, then the toe.

- **Try intervals.** Start with walking and insert running intervals to build up your speed and distance over the course of many outings if you're new to running.
- **Increase your running time, distance, and intensity gradually.** Try to run twice a week or more. Don't increase mileage more than 10% a week, and don't go more than 45 miles a week.

Despite doing everything you can to avoid one, you might still come down with an injury. These tips may help you recover:

- **Apply ice four to eight times a day for 20 minutes.** Don't apply ice packs directly to the skin or for more than 20 minutes. Avoid using heat right after an injury.
- **Rest for two to three days.** Do not run through pain. Limit or stop other activities as needed. Reach out to your health care provider for advice, especially if discomfort lasts for a week.
- **Perform stretching and strengthening exercises.** Your provider may refer you to a physical therapist who can provide an appropriate rehabilitation program, depending on your injury.

If you develop any recurring pain in your legs, knees, or feet from running, talk with your provider about treatment options.



A New Partner Added to the Midwest Coalition of Labor

As a dues-paying member or retiree of Local 150, the Midwest Coalition of Labor (MCL) offers great services at discounted rates or **free** altogether. One of the recently added services is financial planning.

Services from **Megent Financial** are a cost-free benefit to union members affiliated with the MCL. Megent Financial is compensated through management fees, if and when you become a client, by investing your assets with them. As a partner to the MCL, Megent is offering discounted management fees.

You're a hardworking member of Local 150, and Megent wants to assist you with building and protecting your benefits. The closer you get to retirement, the more your financial needs will change. Megent can help you:

- Understand your pension benefits at retirement
- Consider the tax implications of your benefits
- Optimally allocate your retirement funds
- Review spousal retirement options
- Understand the importance of asset diversification
- Learn how to make smart financial decisions (by attending educational seminars)

If you are interested in meeting with Megent or you have additional questions regarding their services, please call them at **708-444-1090**. It's never too early to start planning for retirement!



Use Up Those FSB Dollars!

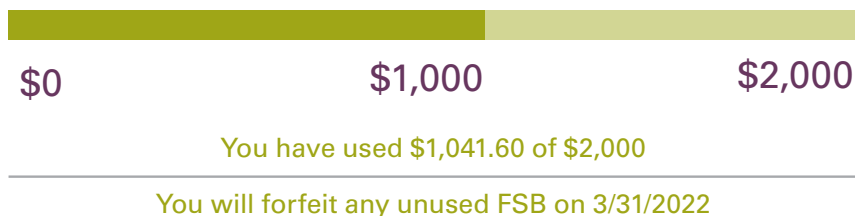
As an eligible active member or eligible retiree, your health plan option provides you with a Family Supplemental Benefit (FSB). Be sure to check your health plan option's Schedule of Benefits for the value of your FSB account. Active members, you can also log in to your **My150 account** and view your utilization of the FSB account from the home page dashboard. (See below for an example.)

This benefit resets at the beginning of each Plan Year: April 1 for eligible active members and January 1 for eligible retirees of the Retiree Welfare Plan. You can receive reimbursements from this account for services that are medically necessary and not covered by the Plan. Active eligible members of the Bronze PPO Plan, your health plan option does not include dental services. Therefore, you can receive reimbursement from your FSB account for all medically necessary dental services.

The Welfare Fund does not provide vision or hearing services for eligible active members, eligible retirees, or covered dependents. Therefore, you can extend your FSB dollars, if you use EyeMed and Amplifon to receive discounted pricing for both vision and hearing services and receive reimbursement from your FSB account.

FAMILY SUPPLEMENTAL BENEFIT (FSB)

The below information represents the amount of reimbursements you and/or your eligible dependents have received reimbursement for noncovered, medically necessary, and unreimbursed medical, dental, or pharmacy expenses (that are considered deductible medical expenses by the IRS) under the Family Supplemental Benefit (FSB).



Above: Sample utilization screen from My150.

EYEMED VISION SERVICES

By using an EyeMed Advantage Network provider, you and your eligible covered dependents will receive a free eye exam, including dilation, as necessary. You will also receive discounts on frames and lenses. The Advantage Network includes providers from LensCrafters, Meijer Optical, Americas Best, Pearle Vision, Target Optical, and many more.

You can also purchase glasses through their online discount program. Create an account with EyeMed by visiting **www.eyemed.com**. You will have access to a provider locator tool, special offers, Explanation of Benefits (EOB), and educational materials.

AMPLIFON HEARING SERVICES

As a member of Local 150, your work may have exposed you to consistent loud noises, which may affect your hearing. EyeMed has teamed up with Amplifon to offer you quality hearing health care. Amplifon offers more than 1,400 hearing aid options, with an average discount of 64% off retail pricing. You and your provider can determine the best device to meet your hearing loss, lifestyle, and technology needs. To learn more about the types of hearing aids offered and prices, call **877-203-0675**.

To file your FSB claim, download the FSB form from **www.local150.org/moe/benefits/healthcare/health-welfare-forms-notice**. Submit the completed form, along with any required documents, to the Fund Office.

Pharmacy Advocate's Corner

Dear Members and Families,

My name is Anna Bialo, and I am pleased to introduce myself as the new Pharmacy Member Advocate. I have been working within the Pharmacy Benefit Department for the Midwest Operating Engineers Fringe Benefit Funds for more than three years. During this time, I have assisted many members and their families with various pharmacy matters, including pharmacy insurance billing inquiries, prescription rejections, coverage of medications, eligibility, and prior authorizations, among many other topics.

During implementation in January 2019 of our new Pharmacy Benefit Manager, OptumRx, I gained extensive knowledge of the Plan and OptumRx to be able to better assist our members. In addition, I was a part of the Retiree Welfare Plan Medicare Prescription Drug Plan (RWP Medicare PDP) implementation in January 2021, which provided me great insight into Medicare Part D, and I have acquired a vast amount of information to support our members even further.

My previous work experience includes working within retail and hospital pharmacies as a pharmacy technician. My duties as a pharmacy technician taught me much of what I use today to assist the members of Local 150. During that time, I gained an understanding of how pharmacies operate and fill prescriptions. In addition, it taught me the intricacies of various insurance billing practices and gave me insight into how and why pharmacies bill prescriptions a certain way. Within that role, my greatest accomplishment was maintaining customer relations and providing excellent service. Combining my previous work experience with the knowledge I have acquired working in the Pharmacy Benefit Department assures me that I can be of help for any pharmacy questions or concerns you may have regarding your pharmacy benefit. Please call me directly at **708-937-1745** for any assistance, and I will be happy to help.

Sincerely Yours,
Anna Bialo



Start Building Better Health Today! Use the Off-Season to Get Preventive Care

If you use a provider that is in network, preventive services are paid at 100% by the active Welfare Fund under all active health plan options.

Getting preventive care is one of the most important steps you can take to manage your health. That's because when a condition is diagnosed early, it's usually easier to treat. Regular checkups can help you and your provider identify lifestyle changes you can make to avoid certain conditions, such as diabetes, high blood pressure, and high cholesterol. These are a few of the top health conditions that affect our members.

In-network providers/facilities are as follows:
Plan A, Platinum, Gold, Silver, Bronze, EPO Plans use the BlueCross BlueShield of Illinois network.

The **Operators' Health Center (OHC) Plan** uses the HST Care Connect network consisting of providers/facilities at the OHC (Countryside and

Merrillville), Advocate Health Care system (including Advocate Clinics at Walgreens), Community Hospital system, and Methodist Hospital system.

Additional in-network providers/facilities for ALL health plan options include the OHC, Activate (the Union Division of Everside Health), MinuteClinics, ATI Physical Therapy, and Absolute Solutions.

Under the Affordable Care Act, preventive services include annual wellness exams for the family (including annual well-woman exams), age-appropriate immunizations, and screenings for breast, prostate, and colorectal cancers. For the full list of adult, women's, and children's preventive services, visit **www.healthcare.gov/coverage/preventive-care-benefits**.



Eligible Retirees and Spouses

Don't forget that you and your spouse have preventive service coverage under the Retiree Welfare Plan. These services also include routine physical exams, immunizations, employment physicals, and hearing exams. Both you and your spouse will have a maximum benefit of \$750 each that resets at the beginning of each Calendar Year, January 1.

HOW TO TALK WITH LOVED ONES WHO WON'T GET VACCINATED



EVERY PERSON WHO GETS VACCINATED BRINGS THE WORLD ONE STEP CLOSER TO RELIEF FROM THE COVID-19 PANDEMIC. If you have a loved one who hasn't yet gotten a shot, you can help. Conversations with trusted friends and family really do make a difference.

The topic of vaccines can be emotional. Staying calm, finding common ground, then providing credible information can go a long way in defusing conflict—and, over time, changing minds.

OFFER EMPATHY, NOT SHAME

Misinformation about COVID-19 and vaccines is rampant. It's normal to have questions and concerns about this important decision.

Your first instinct might be to blame or mock the person or their false beliefs. Instead, acknowledge how they feel. For instance, you might say, "It sounds like you're really stressed at work and home, and worrying about the vaccine is another source of stress. That's rough."

EXPLORE THEIR CONCERNS

Ask open-ended questions and listen to the answers. Examples include:

- "What have you heard about the vaccines?"
- "May I ask why you feel that way?"
- "How did that information make you feel?"

Answering helps the person work through their own thoughts. And their response can help you understand what they're worried about.

ASK PERMISSION—THEN OFFER INFORMATION

Pushing information on others usually doesn't work. But if you have facts that answer their questions or address their concerns, offer to share them.

Name your source, such as your health care provider or the local health department website. If you don't know the answer to their questions, offer to do research together.

FIND THEIR 'WHY'

Everyone who eventually gets a shot has motivations for doing so. It may be

keeping family and community safe, getting back to regular activities, or because an employer or a sporting event required it.

Share your own reasons—and help them connect to theirs. Talk through the benefits to find some that align with their goals. Empowering language may help: "You can do something important" or "You have the right to protect your family."

You can also talk about how devastating COVID-19 has been. This recalls the bigger picture and changes the focus to why vaccines are so important.

LEND A HAND

If you can help remove barriers to vaccination, do so. Offer to schedule an appointment, give them a ride, provide child care, or wait with them.

TAKE A BREATH

Changing deeply held beliefs and behaviors might take more than one conversation. Know that it's OK to back away when things aren't going well—but try not to get discouraged. If you maintain a connection to the person, you can still have an impact.



Arthritis of the Hand

TO AFFECT ALMOST HALF OF ADULTS

RESEARCH SUGGESTS THAT ABOUT 40% OF ADULTS WILL DEVELOP OSTEOARTHRITIS (OA) OF THE HAND AT SOME POINT IN THEIR LIVES. OA of the hand is a common condition that can cause joint pain and stiffness, loss of hand strength and function, and disability.

OA of the hand is more common among women. Nearly one in two females will develop the condition by age 85, compared with one in four men. For women, OA of the hand typically occurs after menopause—around age 50. However, arthritis at the base of the thumb often starts earlier—after age 40. Studies suggest that OA of the hand is much more common among women because declining estrogen levels during perimenopause and menopause contribute to the loss of joint cartilage.

RISK FACTORS

Other risk factors for OA that can affect anyone include:

- **Genetics:** If a family member has had OA, you're at greater risk of having it, too.
- **Weight:** OA of the hand is more common among people who are overweight or obese.
- **Age:** The risk of developing arthritis increases as you get older.
- **Health history:** Prior fractures, dislocations, or other injuries to the joint may increase its likelihood of developing OA.

SYMPTOMS AND TREATMENT

Talk with your health care provider if you experience these symptoms:

- **Pain** that feels dull and often occurs in the morning or when using the joint (overtime, it may progress to a constant, sharp pain)
- **Swelling and tenderness** resulting from tissue irritation and damage near the joint

- **Stiffness**, which makes it increasingly difficult to open and close your fingers all the way
- **Looseness or grinding sensation** in the affected joint
- **Bony lumps** that develop in or near the finger joints, which can add to pain and stiffness

If you have OA of the hand, you can take steps to relieve pain and inflammation. Along with hand exercises, common treatments include:

- **Nonsteroidal anti-inflammatory drugs** (NSAIDs) to help ease pain and inflammation from all types of arthritis
- **Corticosteroids** to control inflammation
- **Analgesics** to relieve pain, particularly in people who can't take NSAIDs due to allergies or stomach problems
- **Surgery**, such as finger joint fusion or replacement, which may be recommended if other treatments don't improve your symptoms and function



MIDWEST OPERATING ENGINEERS
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Member Advocate's Corner



Member Assistance Program

Are you juggling work, family, and elder parent care? Does your college student need resources to deal with the new social aspects of college life or managing a budget for the first time? Are you coping with debt or identity theft? Could you benefit from an easy way to search for resources within your own community? Do you feel like you could benefit from speaking to a behavioral health specialist?

I would like to remind you of the Member Assistance Program, a **free** benefit that our active *and* retired members (regardless of eligibility) can access through the **Employee Resource Systems**. You and your household members and dependents can receive live, confidential assistance 24 hours a day, seven days a week.

When you call for assistance, you will speak to a mental health professional who can provide you with support and guidance. Afterward, as an added benefit, you have access to up to five free counseling visits per occurrence. That means no deductible and no coinsurance for the patient. If you decide to continue treatment past the initial free visits with the counselor, your claims will be submitted through your medical benefits. This means they're subject to your plan's coverage and eligibility requirement for behavioral health benefits.

Besides mental health counseling, you have access to work/life resources,

life coaching, and legal/financial resources. Help and assistance is also only a phone call away at **855-374-1674**.

Midwest Operating Engineers has its own website with Employee Resource Systems at **<https://myassistanceprogram.com/midwest-operating-engineers>**. If you have not yet created an account, simply click "Create a new account with your company code." The company code is "moemap." You can view a multitude of articles and videos—and an Events Calendar that offers webinars on a variety of subject matter.

Please know that access to support and resources is only a click or phone call away.

Respectfully Yours,
Diane Pierson



Important Information

- > For Valenz Care, Case Manager, call **855-298-0493** or learn more at **www.valenzhealth.com**.
- > For ATI Physical Therapy, call **833-ATI-0001** or visit **www.ATIPt.com/MOE** to locate a facility near you.
- > To locate a Blue Cross Medical PPO provider, call **800-810-BLUE (2583)** or visit **www.bcbsil.com**.
- > For mental health and substance abuse, Member Assistance Program (MAP), and work-life services, call ERS at **855-374-1674**. Or visit the enhanced ERS website at **www.mylifeexpert.com** to create your own personal account (**Company Code: MOEMAP**).
- > To locate a dental provider, call Delta Dental of Illinois at **800-323-1743** or visit **www.deltadentalil.com**.
- > For OptumRx's Customer Care Call Center, call **855-697-9150 (855-MYRX150)**.
- > To confirm eligibility, obtain benefit information, or inquire about a claim, call Member Services at **708-579-6600**.
- > For questions about your pension benefits or for assistance applying for benefits, call the Retirement Services Group at **708-579-6630**.
- > For Operators' Health Center (OHC) appointments, visit **www.operatorshealthcenter.com**.
- > For Activate Healthcare, the Union Division of Everside Health, visit **www.eversidehealth.com/local150**.
- > Call EyeMed Advantage Network at **866-393-3401** or visit **www.eyemed.com**. For discounts on hearing aids, call Amplifon at **877-203-0675**.
- > Call Absolute Solutions about free MRI/CT or PET scans at **800-321-5040** or visit **www.absolutedx.com**.