



Building *Better Health*

THE WELFARE FUND BOARD OF TRUSTEES IS PROUD TO ANNOUNCE the return of the Highway to Health Expo! Keep an eye out for registration information—and save the date for Sunday, October 22, 2023.

The Expo will include vendors and FREE services for eligible active members, eligible retirees, and covered dependents. Food, beverages, and numerous raffle items will also be available. To kick off the event, a brief benefit presentation will highlight changes for the upcoming Plan Year (April 1, 2024, through March 31, 2025). Topics will include:

- Updated medical cost deductions for each health plan option
- Updated retiree subsidy amount
- Recap of 2023–2024 Plan Year changes
- FREE services available from our vendors

MEET OUR STAFF MEMBERS

Available Fund Office staff will include representatives from the Claims Department, Member Services representatives who can help answer your questions about Welfare Fund benefits, and Local 150 Advocates who assist members with complicated medical, pharmacy, or retirement questions.

TALK WITH OUR PARTNERS

Along with giveaways, our partnered vendors can talk with you about the services they offer:

- **Absolute Solutions** provides FREE medically necessary MRI, PET, or CT scan services. Once you contact them, Absolute Solutions will coordinate with Valenz to certify your procedure and tell you what facility is closest so you can schedule the appointment.
- **ATI Physical Therapy** provides medically necessary physical therapy services. ATI will complete the certification process with Valenz, discuss your treatment plan, and schedule your FREE visits. You can also talk

with a therapist about your needs; you may be able to use ATI's telehealth services.

- **Delta Dental of Illinois** is our preferred provider for dental services. Stop by their booth for a FREE toothbrush, toothpaste, and floss. Taking care of your teeth and gums benefits your overall health. For example, dental care can reduce joint inflammation, lower your risk of heart disease and diabetes complications, and improve respiratory health.
- **Employee Resource Services (ERS)**, your Member Assistant Program, offers you and your family resources regardless of eligibility. You can have up to five FREE counseling sessions per episode with a master's level clinician. Counselors and work-life consultants are available 24/7 and all calls are completely confidential.
- **Fidelity Investments** is the recordkeeper of the Retirement Enhancement Fund

(REF). Their representatives can talk with you about your REF account or other investment accounts. They also offer financial planning assistance and retirement planning resources.

- **Gateway Foundation and Recovery Centers of America** are organizations that help our eligible members and covered dependents receive the support they need to get on the road to recovery from alcohol/substance abuse or co-occurring mental health disorders. Their treatment programs are designed to help you through a crisis and teach lifelong skills that can help you maintain your sobriety.
- **Midwest Coalition of Labor (MCL)** provides a host of great services to our dues-paying members who are in good standing. Stop by to receive information on these FREE services:

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PROBIOTICS and PREBIOTICS: Food for Thought

YOU HAVE MORE THAN 100 TRILLION BACTERIA LIVING IN YOUR DIGESTIVE SYSTEM. Some of this bacteria is harmful, but much of it is good. Helping good bacteria thrive may benefit your digestion and health.

It is very important to have the right balance of bacteria. If this balance is off, health problems may occur. Gut bacteria may play a role in obesity, type 2 diabetes, and allergies.

You don't need special pills or powders to give good bacteria a boost. Many common foods can help these beneficial bugs.

WHAT ARE PROBIOTICS?

Probiotics are live organisms that live in your body. They are available in some foods and have

many potential health benefits. They may:

- Boost your immune system
- Keep your skin healthy
- Help ease irritable bowel syndrome symptoms
- Relieve diarrhea

Yogurt is a popular probiotic option. Look for yogurt that says it has "live active cultures." Fermented foods like kefir, kimchi, sauerkraut, and tempeh also contain this good bacteria.

WHAT ARE PREBIOTICS?

Certain foods help support the good bacteria in your gut. These foods are called

prebiotics. Particular types of fiber are prebiotics. They may aid your digestion and help your body absorb calcium.

Consider adding these prebiotic foods to your grocery cart:

- Bananas
- Onions
- Garlic
- Artichokes
- Soybeans
- Whole grains such as wheat, barley, and oats

EATING TIPS FOR A HEALTHY GUT

Prebiotic foods help probiotics work. For the biggest benefit, eat them together. For example, try yogurt topped with bananas. Or make a tempeh dish that includes onion and garlic.



(recipe)

Lemon Herb Yogurt Dip

- 1 cup nonfat Greek yogurt
- 2 tbsp. minced fresh thyme
- 1 tbsp. fresh lemon juice
- 1 tbsp. lemon zest
- 1 tbsp. honey

Whisk all the ingredients together and enjoy!

Serves eight; serving size is 2 tablespoons. Each serving contains about 20 calories, 0 g total fat (0 g saturated fat, 0 g trans fat), 0 mg cholesterol, 10 mg sodium, 3 g carbohydrates, 0 g fiber, 3 g sugar, and 2 g protein.



HOW TO ENERGIZE YOUR MIND AND BODY *with Movement*

JUMPING JACKS, GOING FOR A WALK, OR HITTING THE COURTS: All these activities and more can lift your spirits. But even though exercise is a known stress buster, the thought of moving more when you're feeling down, anxious, or stressed out might not seem all that appealing. How can you take the first step toward starting a healthy routine when you lack the energy?

The good news is that you don't have to make a major life overhaul to establish or keep up an exercise program. Research shows that even a small amount of activity benefits your physical and mental health. Here are some tips to help get you moving.

FIND YOUR WHY

Begin by changing your outlook. Instead of thinking about physical activity as something you should do, consider why it's something you might want to do. Then write down those reasons. For example, does being active make you feel mentally or physically stronger? Do you find it fun or relaxing? Turn to your list the next time you're lacking inspiration.

SET THE PACE

Your path to fitness is exactly that—yours. And that means you can find a routine that suits your style. For example, some experts believe that a 10-minute walk may offer the same mood-boosting benefits as a 45-minute workout. So if you need to start off slow, that's OK. You can work your way up to longer workouts or more challenging activities over time.

DO WHAT YOU ENJOY

The best activity—and the one you're most likely to stick to—is one you like. Whether it's a walk in the park, a bike ride, or an online yoga class, find something that brings you pleasure. Experts

recommend a combination of aerobic activity and strength training for physical health—and both types can improve mood and reduce anxiety.

KEEP YOURSELF ON TRACK

Maybe exercise has been a goal of yours for a while, but every week you find yourself short on time. Try adding movement to your calendar so it's part of your regular schedule. If you feel up to it, invite a friend to join you for extra support and motivation. If you miss a few activity sessions, don't sweat it—just start over. The most important thing is that you're working toward feeling better.





(continued from page 1)

- **MCL Credit Union** provides numerous services, including new/used car, boat, and motorcycle loans; first mortgages; home equity credit lines; and more.
- **MCL Health Centers** is excited to announce that they're partnering with other building trade organizations to construct five additional health centers to provide FREE covered services to eligible members, retirees, and covered dependents. Northbrook is scheduled to open first, followed by Elgin, Grayslake, and Joliet. Lastly, Utica will be opening at our District 5 Union Hall by the end of 2023.
- **Megent Financial** offers you access to certified financial planners who can provide financial planning advice for members of all ages at no cost. If you are nearing retirement, speak with a Megent representative to schedule an appointment. They can also assist you

with completing your MOE pension application packet.

- **Voya Financial** provides active members with \$10,000 of FREE life insurance and \$5,000 of FREE accidental death and dismemberment insurance. The MCL is hosting another Open Enrollment during October; active members can purchase additional tax-free supplemental life insurance coverage, which is extended to age 70—no questions asked and no medical exam is required.
- **Operators' Health Center (OHC) and Everside Health** (Local 150 Primary Medical Homes) will both have providers available to talk about FREE covered services available under your health plan option. They can also provide information on ancillary services, such as:
 - **Physical Therapy** – available at both OHC facilities
 - **Behavioral Health** – available at the Countryside OHC, including telehealth visits
 - **Chiropractic Services** – available at the Everside facilities in Rockford, IL, and Davenport, IA
 - **24/7 Triage Nurse Line** – provided by Everside Health as a resource for after-hours urgent care
- **Valenz** is the Certification and Case Manager of the Welfare Fund. They can answer questions about the certification process for medical services that require

approval. Valenz also provides FREE Case Management to eligible members of the Welfare Fund and Retiree Welfare Plan during times of serious illness or injury. The program matches you with a dedicated Nurse Case Manager who coordinates your health care and guides you through treatment.

ACCESS TO FREE PARTNER SERVICES

You must select the free services you want when you register for the Highway to Health Expo. The vendor will then contact you to schedule your appointment time at the event. Service options are:

- **A dental cleaning from Jet Dental**, a partner of Delta Dental of Illinois. Members with coverage under the Bronze PPO health plan option should take advantage of this offering since the Bronze PPO plan does not have dental coverage.
- **Preventive service screening from Life Line Screenings**. This includes a carotid artery ultrasound and screenings for atrial fibrillation, peripheral artery disease, abdominal aortic aneurysm, and osteoporosis.
- **A skin check from SkinIO**. Many of our members are exposed to the sun most of the year. This is a great opportunity to speak with a specialist and learn about proper skin care to avoid skin cancer.

We hope you and your family can join us for a fun-filled day of *Building Better Health!*

WHAT IS AN ACCELERATED BENEFIT, OR Living Benefit, Option?

Under the active Welfare Fund (except the Bronze PPO Plan and COBRA Plan C), there is a basic death benefit of \$40,000. This benefit is paid by Voya Financial. Active dues-paying members can purchase supplemental life insurance, through the Midwest Coalition of Labor, for up to \$300,000, which is also administered by Voya. Included with these life insurance benefits is a provision called the Accelerated Benefit, or Living Benefit, Option.

Under this benefit option, if an active member is diagnosed with a terminal illness, they can immediately receive up to 75% of their life insurance coverage amount to help pay for any expenses including funeral planning services. The remaining 25% will be paid upon the terminal event. To learn more or for help completing forms that trigger this benefit option, call Kocher Insurance at **888-212-7822**. Please note: This benefit option is only available to an active member with a terminal illness. This benefit is not applicable for a child, spouse, or retiree.



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 (833-284-0001)** or visit www.ATIpt.com/MOE to locate a facility near you.
- > To locate a Blue Cross Medical PPO provider, call **800-810-BLUE (800-810-2583)** or visit www.bcsil.com.
- > For substance abuse treatment/mental health services, call:
 - Member Assistance Program (MAP) through ERS at **855-374-1674**
 - Gateway Foundation at **309-296-3053**
 - Recovery Centers of America (RCA) at **773-490-6488**
- > 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 Everside Health Centers, 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.



Member Advocate's Corner

No-Cost Imaging

AVAILABLE FROM ABSOLUTE SOLUTIONS



Did your health care provider advise you to have a CT, MRI, or PET scan, and you are Pre-Medicare? As a patient, you may become concerned about the cost of these imaging scans. When you use our exclusive partner Absolute Solutions Imaging Network, you leave the expense behind and can focus on your recuperation and wellness.

Midwest Operating Engineers (MOE) Welfare Fund began their partnership with Absolute Solutions on

January 1, 2021, to provide our membership access to high-quality imaging services without the worry of paying toward your deductible. Absolute Solutions is a Preferred Provider Organization with strategic partnerships for best-in-class medical providers. You have access to 3,600 facilities, spanning Local 150's jurisdiction, to have your imaging scheduled at no cost to you.

This benefit is available to all active members, Pre-Medicare Retiree Welfare Plan participants, and their eligible dependents. MOE must be the patient's primary health care coverage. All the health plan options include this FREE partnership and service with Absolute Solutions.

How can you participate in the Absolute Solutions benefit? When your provider prescribes a CT, MRI, or PET scan, you should tell them to email the request directly to Absolute Solutions Customer Service at scheduling@absolutedx.com or fax it to **888-893-5330**. If your provider's office does not submit the order directly to Absolute Solutions, you can call them to arrange scheduling at **800-321-5040**, between 7 a.m. and 6 p.m. (CST). An Absolute Solutions scheduler will find a convenient location, coordinate your prescreening and test preparation, and give you the details of the appointment. Your prescribing provider will receive a medical report four to five days after the scan.

As always, if you have any questions regarding your health care benefits, please call Member Services at **708-579-6600**.

Respectfully Yours,
Diane Pierson
Member Advocate



Keep Calm and Nap On?

THE PROS AND CONS OF NAPS

IT'S AFTERNOON, AND YOUR ALERTNESS HAS TAKEN A NOSEDIVE.

What you really want to do is find a quiet spot and take a nap. But should you?

About one-third of American adults say yes to naps on a daily basis, according to the National Sleep Foundation. Research has shown that a quick catnap can help you recharge and refresh.

Yet not all naps are equally good for you. Here's the lowdown on grabbing a midday snooze.

HOW NAPS CAN BE BENEFICIAL

The longer you are awake, the more pressure for sleep builds up in your body. Scientists refer to this pressure as homeostatic sleep drive. Napping may ease the pressure a bit, helping you feel more awake and mentally sharper.

Studies have shown that a short nap can help:

- Restore alertness
- Relieve fatigue
- Boost mood
- Enhance memory
- Improve performance on mental tasks

WHEN AND HOW LONG TO NAP

If you're going to nap, sleep experts say that early afternoon (before 3 p.m.) is the best time to do it. Set an alarm and limit your nap to about 20 minutes. That can ease the pressure to sleep just enough to help you through the next few hours.

But beware: Napping too late or too long can interfere with nighttime sleep. After a long nap, you may also wake up feeling groggy at first.

WHY YOU MIGHT NEED A NAP

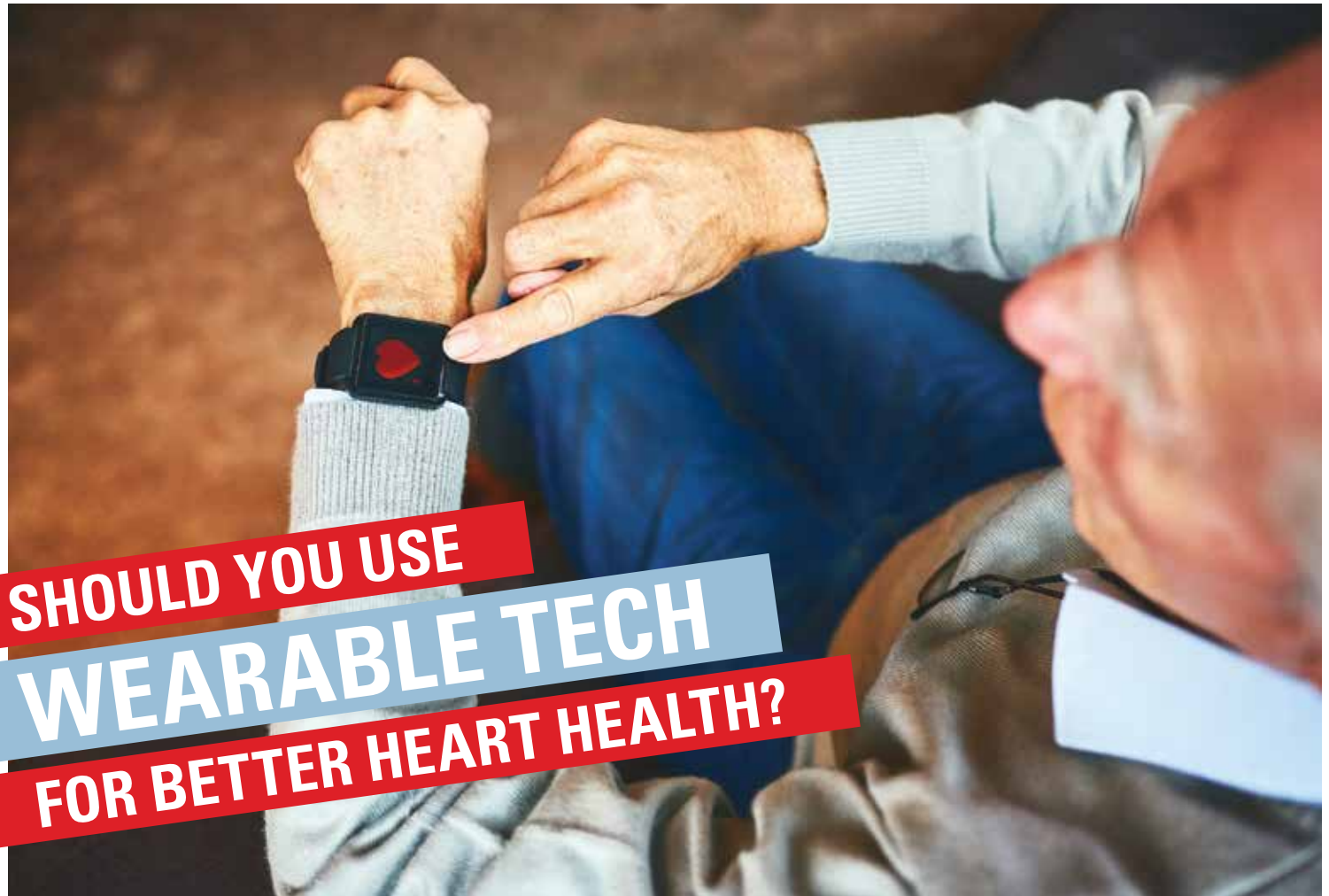
An occasional nap can be a treat. But feeling sleepy during the day to the point

of frequent napping may be a sign of poor sleep at night. Common reasons include:

- Lifestyle factors, such as caring for a baby at night or doing shift work
- Sleep-disrupting habits, such as drinking coffee after lunch or alcohol close to bedtime
- Medical conditions that may affect sleep, such as depression or multiple sclerosis
- Sleep disorders, such as untreated sleep apnea (a condition in which breathing repeatedly stops and restarts during sleep)

Talk with your health care provider if you often struggle to stay awake during the day or don't feel refreshed after sleeping. Also, tell them if your bed partner says that you snore or gasp while sleeping, which could be a sign of sleep apnea.





SHOULD YOU USE WEARABLE TECH FOR BETTER HEART HEALTH?

WEARABLE GADGETS, SUCH AS AN APPLE WATCH OR FITBIT, HAVE LONG BEEN ABLE TO TRACK YOUR PHYSICAL ACTIVITY. But the new generation of tech is more intelligent about tracking your heart health, too.

About 38 million Americans who have or are at risk for heart disease use wearable devices. That number is growing rapidly. If you are wondering whether a smartwatch, band, or ring could help manage your heart health, here are some things to know.

MEASURING HEART RATE

Some wearable devices can measure:

- **Resting heart rate (RHR):** The number of times your heart beats when you are at rest. A high or very low RHR may signal heart health risks.
- **Heart rate variability (HRV):** Variation in the amount of time between heartbeats. Some variability is normal as your body continually adjusts to

changing demands. Low HRV has been linked to increased heart risks in those who've had a recent heart attack and in people with heart failure.

- **Active heart rate:** How fast your heart beats during physical activity. Staying within your target range helps you exercise at a safe, effective intensity for you.

FINDING SIGNS OF AFIB

Atrial fibrillation (AFib) is a condition in which the heart beats irregularly and sometimes much too fast. Untreated, AFib may lead to a stroke or heart failure. Treatment can help prevent these complications. But people don't always experience symptoms, so they may not know they have AFib until a serious problem arises.

Some wearable devices can detect and record your heart's rhythm to look for signs of possible AFib. A large study of one device, published in the journal

Circulation, found that it correctly identified AFib episodes 98% of the time.

WEARING YOUR HEART ON YOUR WRIST

If you plan to use a wearable device to track your health, choose one that has been FDA cleared. Look into options from Apple, Biobeat, Fitbit, and Omron, for instance.

Then, if you have or are at risk for heart disease, ask your health care provider:

- What different RHR and HRV numbers mean for you
- The right target range for your heart rate during exercise
- What to do if you get a notification from your device about an irregular heart rhythm

The answers can help you make wise use of your smartwatch, band, or ring.



MIDWEST OPERATING ENGINEERS
FRINGE BENEFIT FUNDS

MIDWEST OPERATING ENGINEERS
6150 JOLIET ROAD
COUNTRYSIDE, IL 60525

PRSR STD
U.S. POSTAGE
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LONG PRAIRIE, MN
PERMIT NO. 372



6282M Developed by Krames, a WebMD Ignite solution.



**IMPORTANT
BENEFIT
INFORMATION
INSIDE**

Pharmacy Advocate's Corner

Discount Cards

The Prescription Drug Program (PDP) offers coverage for most medications within a variety of treatment categories. Please know you have options if you are prescribed a medication that is not covered by the PDP.

First, contact your health care provider. They may be able to prescribe a different medication that is covered. If you choose to fill the medication that is not covered, you can use a discount card (if available) in lieu of your Midwest Operating Engineers (MOE) Prescription Drug Coverage. Discount cards can't be used along with your insurance.

HOW DO THEY WORK?

Discount cards provide savings on most medications and lower your out-of-pocket costs so that you don't have to pay the full retail price. They may be used at different select pharmacies, there's no cost for using them, and they're easily accessible. Anyone can use a discount card because it's not insurance.

When you use a discount card, the amount you pay does not count toward any deductible or out-of-pocket limit you may have and is not a reimbursable expense under the Family Supplemental Benefit. The same is true if your provider issues a prescription for a PDP-covered medication and you pay your standard copay.

HOW DO I OBTAIN ONE?

You can ask the pharmacy staff if one is available to help with your medication or do a Google search for "discount cards" plus the name of the medication. Some popular options include GoodRx and SingleCare. Be sure to bring the discount card information you found to the pharmacy so they can apply the billing information. Another option is Optum Perks, a discount card offered by OptumRx. You may locate additional information and how to use Optum Perks by visiting <https://perks.optum.com>.

WHAT IF I HAVE COVERAGE?

There are still times you may benefit from using a discount card instead of your MOE Prescription Drug Coverage. For example, members on the Bronze plan have copays that are slightly higher than other plans, especially for a 90-day supply of nonpreferred brand-name medication. Using a discount card may offer greater savings and ease your out-of-pocket costs. To see a list of covered medications (formulary) for your plan, visit <https://local150.org/moe/prescription-drug-program>.

As always, if you have any questions, call me at 708-937-1745.

Sincerely,
Anna Bozich,
Pharmacy Benefit Advocate

