

Annual Open Enrollment *Is in Full Swing*

OPEN ENROLLMENT STARTED ON JANUARY 15 AND WILL END AT MIDNIGHT ON FEBRUARY 29. This is the time of year when Marketplace Plan members select their health plan options and coverage tiers for the upcoming Plan Year (April 1, 2024, through March 31, 2025).

We urge you to take the time to think about your health plan utilization for the current Plan Year. For example, how much did you and your family go to the doctor? Did any of you have a hospital stay? How much of your individual/family medical annual deductible and out-of-pocket did you meet? Has your health or that of any of your covered dependents changed over the past year in a way that may require additional medical treatments?

Please know that credit costs for all health plan options will remain the same for the next Plan Year—except for Marketplace Plan A. Credit costs for Marketplace Plan A will increase by 7%. (See the table below.) So really consider your answers to the questions posed here when deciding what health plan is right for you and your family.

Marketplace Plan A: Monthly Credit Costs		
Effective 4/1/2024–3/31/2025		
MEMBER	MEMBER + 1	FAMILY
1,587 (104 additional credits)	1,840 (120 additional credits)	2,094 (137 additional credits)

SCAN THE QR CODE TO ACCESS important Open Enrollment information. Please be sure to tap to the correct tile:

- Hourly members of the MOE Health Plan Marketplace
- Municipality (Monthly Members)
- Owner Operator/Relative Shareholder (Monthly Members)



7 Tips from the Pros

The Fund Office Staff offers these important reminders:

1. Do not default. If you like your current health plan option and coverage tier, log in to your My150 account and select **KEEP CURRENT PLAN** to extend it for the 2024–2025 Plan Year.

2. Review your covered dependents. This is the only time of year you can add or remove dependents without a Life Changing Event. If you disenrolled a dependent from your plan, you will need to disenroll them annually to ensure they are not added back onto your plan.

3. Review and update your designated beneficiaries. You should do this for each applicable fringe benefit. For the Retirement Enhancement Fund, you'll need to call Fidelity Investments at **866-848-6466** or log in to your Fidelity account online to make changes.

4. Review your My150 account. Make updates as needed to your name, mail address, email, phone number, and Communication Preferences. (See "Account Settings" on page 5.)

5. Send a copy of your divorce decree to the Fund Office. If you got divorced and haven't done this yet, call the Benefits & Eligibility Group at **708-937-0327**. Submit this quickly to avoid dental, medical, and pharmacy overpayments.

6. Consider a credit transfer if you're planning to retire. Active members who are 55 or turning 55 in the upcoming Plan Year are eligible to transfer credits from their Credit Bank to their Retiree Medical Savings Plan (RMSP) account.

7. Update your Coordination of Benefits if your spouse or adult dependents have coverage under another group health plan.

CHOOSE THE

Healthier Fat

IT'S WISE TO BE FINICKY ABOUT FATS. Choosing foods high in “good” fats—monounsaturated and polyunsaturated fats—may benefit your heart. But giving in to “bad” fats—trans and saturated fats—could do your heart harm.

GET THE SCOOP ON FATS

Trans fats, which can be found in crackers, cookies, and other processed snack foods, increase heart risks in two ways: They raise “bad” LDL cholesterol and lower “good” HDL cholesterol.

Saturated fat in the bloodstream also raises LDL cholesterol levels. This type of fat is typically found in fatty meats (such as beef, sausage, hot dogs, and bacon) and whole-fat dairy products.

On the flip side, unsaturated fats are good for you. They come mostly from plant sources, like olive and canola oils, nuts, seeds, and avocados. A healthy diet rich in monounsaturated and polyunsaturated fats can help lower LDL cholesterol. In fact, studies show that replacing saturated fats with

unsaturated fats can reduce your risk for heart disease as much as cholesterol-lowering drugs.

MAKE SMART FAT DECISIONS

Throughout the day, try to substitute good fats for bad ones:

- **At breakfast:** Instead of buttering your toast, choose a soft tub margarine. And for breakfast bars, avoid anything that uses hydrogenated oil or partially hydrogenated oil.
- **At lunch:** Instead of a creamy dressing, top your salad with vinaigrette made from olive oil.
- **Snack time:** Eat a small handful of nuts instead of crackers, cookies, or chips.
- **At dinner:** Serve fish in lieu of steak. Seafood naturally has less saturated fat than red meat. Some types of fish—such as salmon and mackerel—are rich in omega-3 fatty acids, which are linked to better heart health.



(recipe)

Salmon Cauliflower Patties

- 1 cup fresh cauliflower florets
- Olive oil spray
- ½ small yellow onion, peeled and roughly chopped
- ¼ cup reduced-sodium whole wheat breadcrumbs or gluten-free breadcrumbs
- 1 6-oz. can of salmon, skinless, boneless, no salt added
- 1 tsp. onion powder
- 1 tsp. garlic powder
- ½ tsp. salt-free Italian seasoning
- ¼ tsp. freshly ground black pepper

Preheat oven to 350 degrees. Lay cauliflower florets on a baking pan and spray with olive oil spray. Bake for 30 minutes or until cooked. Let cool slightly. Puree cauliflower, onion, and breadcrumbs in a food processor fitted with a standard blade. In a bowl, add canned salmon, pureed cauliflower and breadcrumbs, onion powder, garlic powder, Italian seasoning, and black pepper. Stir together and form four patties. Spray a nonstick pan with olive oil spray. Heat over high heat for one minute. Add patties, reduce heat to medium-high, and cook on each side for three to four minutes. Remove from heat and serve.

Serves four; serving size is one patty. Each serving contains about 100 calories, 2.5 g fat (0.5 g saturated fat, 0 g trans fat), 15 mg cholesterol, 60 mg sodium, 7 g carbohydrates, 1 g fiber, 1 g sugar, and 11 g protein.

How to Create Your Own FITNESS CHALLENGE

From gyms and offices to Instagram and Facebook, fitness challenges seem to be everywhere. Committing to a challenge gives you a reason to get moving. And the built-in structure may help you stay on track. But what if you can't find a challenge that's right for you? Build your own! Here are some tips on creating a do-it-yourself fitness challenge that's fun and motivational.

Start with a goal that matters to you. Then design your challenge around it.

For example, if your fitness goal is to ...

MOVE
MORE IN
GENERAL



- Take X number of steps per day, as measured by a smartwatch or fitness tracker.
- Bicycle X number of miles per week.

TRAIN
FOR A 5K



- Follow a training program from one of the several "couch to 5k"-style apps.

IMPROVE
YOUR
FLEXIBILITY



- Sample a different 10-minute stretching or yoga routine from YouTube every day. It's OK to do your favorites more than once.

Here are some tips to stick with your challenge:

INCORPORATE VARIETY INTO YOUR PLAN.

This helps fend off boredom. You can do it by either switching up activities or gradually ramping up the intensity or pace of a single activity.

PICK START AND END DATES FOR YOUR CHALLENGE.

You see a lot of 30-day challenges online. But if your goal is to establish a routine that will last after the challenge has ended, you may want to go for longer. It takes about two months, on average, for a behavior to become a habit.

INVITE FRIENDS, FAMILY, AND COWORKERS TO JOIN IN.

Being accountable to someone else helps you stick with your plan. Plus, a little friendly competition helps keep things interesting. Share results via a fitness app or Facebook group.

GIVE YOURSELF AN INCENTIVE TO FOLLOW THROUGH.

Before Day One of your challenge, plan how you will reward yourself when you finish.

CHALLENGE YOUR CORE

Go to www.acefitness.org, and search for "7 core stability exercises." Do a different one each day of the week; repeat for two additional weeks. By then, you will have learned some new moves that you can add to your regular strength workouts.

Retiree Medical Savings Plan (RMSP) Reimbursement

Beginning in 2024, retirees will be able to submit their Social Security tax statements to receive RMSP reimbursement for the Medicare Part B premiums they paid for the previous Calendar Year. The RMSP is designed to make retirees' health care spending more manageable and flexible. The funds accumulated under this program can be used in a variety of ways to cover your health care expenses while in retirement, including Medicare Part B premiums.

Under the terms of the Plan, there is a one-year date-of-service limitation. With this recent enhancement, you can submit your Social Security tax statement by March 31 of the subsequent year and still receive the entire calendar year's worth of reimbursement.

Receiving reimbursement from your RMSP account is easy: Complete the RMSP Claim Form. Mail it along with your Social Security tax statement or other receipts to the attention of Claims at 6150 Joliet Road, Countryside, IL 60525. To review your RMSP account balance, log in to your My150 account and click on **MY RMSP**.

For additional information on the RMSP, a list of what your RMSP can be used for, and to view/print the RMSP claim form, visit <https://local150.org/moe/benefits/retirement/retiree-medical-savings-plan>. If you have any questions, call Member Services at **708-579-6600**.



UPCOMING BENEFIT ENHANCEMENTS

ENHANCEMENT DESCRIPTION	EFFECTIVE DATE
> Annual Dental Maximum is increasing from \$1,500 to \$2,000 for adults (ages 19 and older).	Active Plans (except the Bronze Plan): Effective April 1, 2024 Retiree Plan: Effective January 1, 2024
> Plan E: Annual Dental Maximum is increasing from \$600 to \$1,000 for adults (ages 19 and older).	Plan E: Effective April 1, 2024
> Temporomandibular joint (TMJ) oral appliance lifetime maximum is increasing from \$2,500 to \$4,000.	Active Plans: Effective April 1, 2024 Retiree Plan: Effective January 1, 2024
> Custom-molded foot orthotic annual maximum is increasing from \$300 to \$350.	Active Plans: Effective April 1, 2024 Retiree Plan: Effective January 1, 2024
> Custom-molded foot orthotic lifetime maximum is increasing from \$1,500 to \$2,000.	
The weekly disability benefit is increasing from \$400 to \$500.	Active Plans with disability benefits:* Effective April 1, 2024

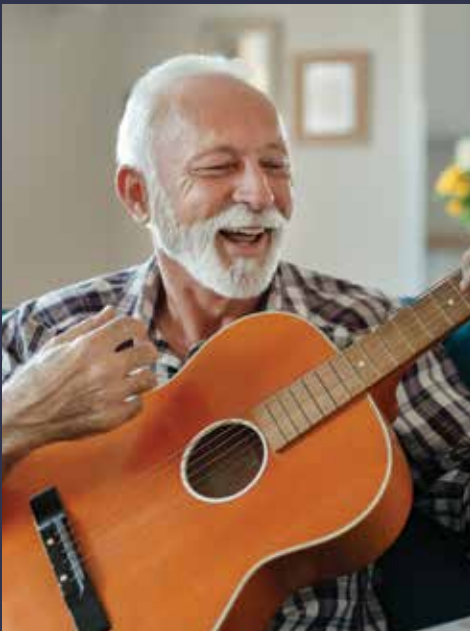
**Please refer to your Plan's Schedule of Benefits for additional benefit information.*

Local 150 Primary Medical Homes



In partnership with Premise Health, Everside Health, and the Midwest Coalition of Labor (MCL), approximately 85% of the members within the eight Local 150 Districts will have access to quality health care. Each of the 15 Local 150 Primary Medical Homes is available to all eligible active members and eligible retirees of the Retiree Welfare Plan (RWP), and their covered eligible dependents. **All services covered under your health plan option are FREE if received at any one of these locations.**

See location details at <https://local150.org/moe/local-150-primary-medical-homes-2>.



Member Advocate's Corner



A Note of Gratitude

Dearest Membership,

By the time this newsletter arrives in your home, I will be experiencing my second month of retirement from MOE Health and Welfare. I have had the pleasure of working as your Member Advocate for the past three years, after beginning my employment at the Fund Office almost 13 years ago. I have worked various roles within Health and Welfare throughout those years, making me familiar with the multitude of benefits that Health and Welfare has for both their active and retired membership.

It was with this knowledge and experience that I strove to assist the membership to maximize their benefits and access services. This work has been genuinely gratifying, and I hope that if you and I have had any interactions over the years, it has been a beneficial experience. I know I have been lucky to work with members from the start of their careers through orientation classes at the Apprenticeship and Skill Improvement Program (ASIP). Once members were eligible, I familiarized them with their benefits at Benefit Seminars and as life-changing events occurred throughout their active employment. Finally, those years sneak up on us all too quickly as we approach retirement. I hope you found the information I shared about Retiree Welfare Plan benefits and Medicare helpful. Now it is my turn to put that information to use.

Although my successor is still being determined, I wish them all the best as the next Member Advocate. I know you will warmly welcome your Advocate to this role, just as you did me. To contact the interim Member Advocate, Jennifer Beemsterboer, you can use the same contact information: The direct phone line is **708-579-6672**. Her email address is welfareadvocate@moefunds.com.

So, as I begin my retirement years, I leave knowing the staff of Midwest Operating Engineers work diligently day in and day out to be of great assistance to the membership. Please know that each and every employee of Health and Welfare strives to serve you and to uphold the vision of this amazing Health and Welfare and Local 150.

United We Stand.
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 (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.bcbsil.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)**.
- > Call Absolute Solutions about free MRI, CT, or PET scans at 800-321-5040 or visit www.absolutedx.com.
- > Call EyeMed Advantage Network at **866-393-3401** or visit www.eyemed.com. For discounts on hearing aids, call Amplifon at **877-203-0675**.

My150 Communication Preferences

EXPLANATION OF BENEFITS (EOB)

As of January 1, 2024, members, spouses, and/or dependents older than age 19 who have selected an email preference for their EOB notifications in their My150 Communication Preferences started receiving an email notification that lets them know the EOB is available for viewing in their My150 accounts. They do not receive paper EOB notices in the mail. Members with dependents younger than 19 that selected to receive EOBs electronically will receive email notifications that are addressed to the dependent.

ACCOUNT SETTINGS

It's easy to make updates! Log in to your **My150** account. Click on **My PROFILE**. Then select **Communication Preferences** under **Settings**. Choose what you do and do not want sent to you via text messages and emails. Based on your preferences, you'll receive electronic notifications when certain documents are available for viewing in your My150 account, instead of receiving them in the mail.

One exception: We are required to mail Tax forms to all participants. If you select **Tax Forms** in your email Communication Preferences, you'll get an email when they are available to view in My150 in addition to receiving them in the mail. If you have any questions about My150, call Member Services at **708-579-6600**.



Be an #Influencer

for Safe Teen Social Media Use

Up to 95% of U.S. teens between ages 13 and 17 use a social media platform. And more than a third of them say they use social media “almost constantly.” From Instagram and TikTok to Discord and Twitch, here’s how teens and their parents can keep social media usage healthy and safe.

Do ...

1. Create healthy online relationships.

Many teens benefit from the support and companionship that comes from interacting online with peers who are similar to them—especially if they’re anxious or lonely.



2. Watch for problematic social media use.

Signs include being unable to stop using devices and lying to retain access to platforms. Problematic use has been linked to sleep problems and attention deficits.



3. Limit use.

Social media shouldn’t interfere with sleep, school, or physical activity. Parents: Set time limits for your teen—and for yourself as an example.

Don't ...

1. Let younger kids use social media unsupervised.

Parents should review and discuss the social media use of kids younger than age 15. And they should stay up-to-date on the newest platforms teens might be using. (There are so many!)



2. Engage with psychologically harmful content.

This includes content around self-harm or risky behaviors, as well as “cyberhate” like discrimination and bullying.



3. Use social media for comparison.

It can be unhealthy to compare yourself to other social media users—especially as it relates to appearance and engagement, such as number of likes or comments.



Get *Asthma* Under Control

IF YOU'RE ONE OF THE MORE THAN 25 MILLION AMERICANS AFFECTED BY ASTHMA, learning to manage and control the condition can help you limit its impact on your life and activities.

Since asthma is a chronic illness, management is an ongoing process. Proper medication use and other steps can help prevent asthma attacks and control symptoms.

KNOW YOUR TRIGGERS

Learning what triggers your asthma symptoms and avoiding those triggers is an essential part of controlling asthma.

Common triggers include:

- **Respiratory infections**—colds and sinus infections
- **Allergens**—pollen, mold, dust mites, and dander from animals with fur or feathers
- **Irritants**—perfumes, cleaning supplies, tobacco smoke, and air pollution
- **Exercise**—a result of breathing fast
- **Strong emotions**—stress, fear, and anger

Your health care provider can help you learn your triggers. Then the two of you can make a plan to reduce your exposure.

TAKE YOUR MEDICATIONS

Adequate asthma control requires two kinds of prescription medications:

1. Quick-relief or rescue medications that provide fast-acting relief of symptoms
2. Long-term control medications that are taken on a daily basis to control and treat symptoms

While the long-term control medicines do not show immediate effects like the quick-relief medicines (such as albuterol), it is critical to take them every day as

prescribed to decrease the need to use quick-relief medicine. Quick-relief medicine does produce an immediate effect and relief of asthma symptoms and should be used as soon as symptoms occur.

It's important to regularly use maintenance medicines. For children, remembering to take daily medication can be difficult. But making it part of their daily routine by taking it with a certain meal or setting phone or calendar reminders is a great way to better manage your child's asthma.

FOLLOW YOUR PLAN

Working with your health care provider to create an asthma action plan is an important part of treatment.

The plan will help you know what steps to take to manage your condition on a daily basis. You'll also receive guidelines for when to call your provider and when to go to the emergency room.

To be effective, your plan should contain:

- Your health care provider's contact information
- A list of your asthma triggers
- Steps you should take when your asthma is under control
- Steps to take when you're having an increase in symptoms
- Steps you should take when you're having severe asthma symptoms or an attack
- Specific instructions on how and when to take your asthma medications

Sticking to your plan can help you live a full, active life. For more information, visit the Asthma and Allergy Foundation of America at www.aafa.org.





MIDWEST OPERATING ENGINEERS
FRINGE BENEFIT FUNDS

MIDWEST OPERATING ENGINEERS
6150 JOLIET ROAD
COUNTRYSIDE, IL 60525

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



6282M Developed by Krames, a WebMD Ignite solution.



IMPORTANT
BENEFIT
INFORMATION
INSIDE

Pharmacy Advocate's Corner

Is Your Local Retail Pharmacy Closing?

Over the past few years, pharmacies, such as CVS and Walgreens, have closed locations and may be closing more. While thousands of CVS and Walgreens pharmacy locations remain open in the United States, please know you have options if you're affected by a closure.

This information also applies if there is a shortage of your medicine at your current pharmacy. If you can't locate a maintenance medicine at a nearby CVS pharmacy or through Optum Home Delivery pharmacy, please call me so I can assist you.

ACTIVE MEMBERS AND NON-MEDICARE RETIREES

Short-term medicines, like antibiotics, may be filled at any in-network pharmacy, including most CVS, Walgreens, and Meijer pharmacies. Long-term (maintenance) medicines, like antidepressants and those that treat cholesterol and diabetes, must be filled for a 90-day supply at either a retail CVS pharmacy, including those inside Target stores, or through Optum Home Delivery pharmacy, which ships it directly to you.

To get set up with Optum Home Delivery pharmacy, call **855-697-9150**. Have your provider send your maintenance medication prescriptions to Optum Home Delivery pharmacy. To find an in-network pharmacy near you, call OptumRx

at **855-697-9150** or visit **www.OptumRX.com**. After you log in to your account, click on the **Pharmacy Locator** tool found under the **Member Tools** tab.



MEDICARE-PRIMARY RETIREES

The Retiree Welfare Plan Medicare Prescription Drug Program (RWP Medicare PDP) allows you to fill a 30-day supply or a 90-day supply of both short-term and long-term (maintenance) medicines at any in-network pharmacy, including most CVS, Walgreens, and Meijer pharmacies. To find an in-network pharmacy near you, call OptumRx at **866-868-2493** or visit **www.OptumRX.com**. After you log in to your account, click on the **Pharmacy Locator** tool found under the **Member Tools** tab.

As always, I'm available to help you and to answer questions. Please call me at **708-937-1745**.

Sincerely,
Anna Bozich,
Pharmacy Benefit Advocate