

What to Think About *in the Coming Months*

ATTENTION ELIGIBLE HOURLY MEMBERS OF THE MOE HEALTH PLAN MARKETPLACE

As you head into the winter months and start planning for your layoff period, be sure to keep track of your hours and the available credits in your Credit Bank. If you are running low on credits, here are some options:

ONE-TIME DOWNGRADE PER PLAN YEAR

If you are in a health plan option other than the Bronze PPO, you can do a one-time downgrade. This feature allows you to select a health plan option that costs fewer credits, but you must remain in the same coverage tier. This allows your Credit Bank to extend during your layoff months.

SELF-PAYMENT OPTION

You can make a self-payment to gain an additional month of coverage. A self-payment is the difference in your current health plan option's monthly credit cost deduction and the remaining amount of credits in your Credit Bank. For example, if you are in the Silver PPO Family Coverage and you only have 750 credits in your Credit Bank:

Silver PPO Family Coverage Credit Cost:	1,613 credits
Less Current Credit Bank:	<u>- 750 credits</u>
Total Self-Payment Amount:	\$863.00

COBRA COVERAGE

Have you exhausted both the downgrade and the self-payment options? You can elect to continue coverage through COBRA coverage options. You will receive a letter from the COBRA department, outlining your available COBRA coverage/tier options. COBRA coverage/tier options will be more expensive than the current monthly health plan options/coverage tiers.

RETIREE WELFARE PLAN ELIGIBILITY REQUIREMENTS

Aside from the general age and service requirements, please be mindful that you must remain a member in good standing and pay your retiree union dues. In addition, you can't have a break in the active Welfare Fund coverage or you will run the risk of losing your eligibility for the Retiree Welfare Plan. It is critical that you make an active Self-Payment and/or maintain COBRA coverage until you become eligible again under the Active Welfare Fund. If you re-establish eligibility, you will be auto enrolled into the Bronze PPO Plan.

If you are a Municipality member, please call the Benefits & Eligibility Services Group at **708-937-0327** to verify your eligibility for RWP coverage.

You can view and download an updated RWP premium rate chart at <https://local150.org/moe/benefits/retirement/retiree-welfare-plan>.

Information in the publication is the opinion of the authors. Personal decisions regarding health, finance, exercise, and other matters should be made after consultation with the reader's professional advisers. All models used for illustrative purposes only. All editorial rights reserved.



GET THE FACTS ABOUT *Holiday Splurges*

THE HOLIDAYS ARE A TIME TO BE WITH THOSE YOU LOVE. Unfortunately, for a lot of people, it's also a time to eat really unhealthy foods.

You may have some questions about eating healthy this time of year. Here are some answers.

Q *What can I do to cut down on fat while I'm cooking holiday foods?*

A: You can try to cut the amount of fat in recipes, or you can substitute low-fat ingredients for foods that have a lot of fat.

Q *How can I reduce fat in my recipes?*

A: Try the following:

- Cut the amount of butter or oil in half and substitute with unsweetened applesauce.
- Use nonstick cooking spray instead of butter to grease pans.
- Avoid frying or deep-frying foods.
- Remove skin from poultry and visible fat from meat before cooking.

Q *What are some low-fat substitutions I can make while cooking?*

A: Here are a few examples:

- Skinless white instead of dark chicken meat
- Lean instead of high-fat cuts of beef and pork
- Low-fat yogurt instead of mayonnaise or sour cream
- Baby carrots and other raw vegetables instead of chips for dips
- Whole-grain breads instead of rolls or biscuits
- Salsa, plain non- or low-fat yogurt, or Greek yogurt instead of cream-based dips

Q *What about when I'm just eating and not cooking?*

A: Before you leave for a holiday party, have a healthy snack. This will help ensure you're not extremely hungry when you arrive. At the party, try your best to control your portions. Choose a smaller plate. Fill half your plate with vegetables. Eat slowly and stop eating when you feel full.



(recipe)

Oatmeal Cookies

- ¾ cup sugar
- 2 tbsp. unsalted butter
- 1 egg
- ¼ cup applesauce
- 2 tbsp. 1% low-fat milk
- 1 cup flour
- ¼ tsp. baking soda
- ½ tsp. ground cinnamon
- 1 cup plus 2 tbsp. quick rolled oats

Preheat oven to 350 degrees and lightly grease cookie sheets. In a large bowl, use an electric mixer on medium speed to mix sugar and butter. Mix until well blended, about three minutes. Slowly add egg; mix on medium speed for one minute. Gradually add applesauce and milk; mix on medium speed for one minute. Scrape sides of bowl. In another bowl, combine flour, baking soda, and cinnamon. Slowly add to applesauce mixture; mix on low speed until blended, about two minutes. Add oats and blend 30 seconds on low speed. Scrape sides of bowl. Drop by teaspoonfuls onto cookie sheet, about 2 inches apart. Bake until lightly browned, about 13 to 15 minutes. Remove from baking sheet while still warm. Cool on wire rack.

Makes 18 cookies; serving size is one cookie. Each serving contains about 90 calories, 2 g total fat (1 g saturated fat, 0 g trans fat), 15 mg cholesterol, 15 mg sodium, 18 g carbohydrate, less than 1 g fiber, 9 g sugar, and 2 g protein.





WALKING IS AMONG THE MOST COMMON EXERCISES FOR GOOD REASON—it's simple, it's inexpensive, and it has a whole host of health benefits. While many take to a sidewalk or trail, don't overlook indoor options, including the treadmill.

Compared with a stroll down the sidewalk or turns around the track, treadmills offer these perks:

1 CONTROL OVER CONDITIONS

Hot or cold temperatures, slick ice, or sudden downpours won't interfere with your workout plans. And, on days with air quality alerts, you'll avoid breathing in harmful pollution.

If you have a treadmill at home, you can set the temperature where it's most comfortable. Some machines even have a built-in cooling fan.

2 BETTER BALANCE

Feeling unsteady on your feet? Treadmills provide a smooth surface.

However, if you find yourself reaching for the side rails, slow your speed. Gripping them may cause injuries.

3 SAFETY FEATURES

Accidents can happen anywhere. Fortunately, most treadmills come equipped with features like safety belts or buttons. Clipping the belt to your shirt will slow the machine to a stop if you slip or trip.

4 A BIG BURN

Minute per minute, treadmills burn more calories than most other pieces of gym equipment, notes the American Council on Exercise.

5 FREEDOM TO MULTITASK

Because you're staying in one spot, you can safely entertain yourself during your workout. Catch up on a favorite TV show, or listen to podcasts or music—just don't get too distracted that you lose your balance!

6 SOFTER LANDINGS

Treadmills absorb more shock than other surfaces, including tracks and turf, lessening impact that could lead to joint injury.

7 MOOD BOOSTS

Yes, hiking in nature has significant mental health benefits. But for solo striders, you may feel a bit lonely in the great outdoors.

Luckily, indoor exercising lifts spirits. In one study in the journal *Current Psychology*, even 15 minutes of treadmill walking increased good vibes among college students.

Rain or shine, treadmill walking is great for your health. Aim for at least 30 minutes of moderate-intensity walking (about 3 mph) most days of the week. With regular walks, you can help lower your risk for diabetes, cancer, cardiovascular disease, and more, all while boosting your mood.

Expanded Access to Quality Health Care



NOW OPEN! NORTHBROOK MCL HEALTH CENTER

ADDRESS	4179 Dundee Road, Suite A106 Northbrook, IL 60062
PHONE NUMBER	847-402-2300
PROVIDERS	Medical director, nurse practitioner, behavioral health specialist, two medical assistants
HOURS OF OPERATION	M, T, TH, F: 8 a.m.–5 p.m. W: 9 a.m.–6 p.m. Closed for lunch: 1–2 p.m.

We are thrilled to announce that Midwest Coalition of Labor (MCL) is expanding access to quality health care by partnering with Premise Health—opening five health centers.

The MCL Health Centers provide FREE covered services to eligible members in good standing with the Union, eligible retirees, and covered dependents. The centers are multi-trade facilities based on those unions in the MCL that want to use them.

The Northbrook MCL Health Center is now open and accepting appointments. We will continue to *Build Healthy Lives Together* with additional facilities coming soon to Elgin, Grayslake, Joliet, and Utica!

MARK YOUR CALENDAR!

OPEN ENROLLMENT EVENTS

Open Enrollment will take place January 15, 2024, through February 29, 2024. Now is the time to re-evaluate your claims experience, review your dependents, and select a health plan option and coverage tier that best fits your family's needs.

At an Open Enrollment event, you can sit down with a Fund Office navigator to review each health plan option and make sure that you can afford the credit cost deduction based on your projected work hours. Dates for 2024 are:

- **Saturday, January 20:** District 5 Union Hall (Utica, IL)
- **Friday, February 2:** Apprenticeship and Skill Improvement Program for first-year apprentices in the Bronze PPO Plan. Session 1 is 9 a.m.–noon. Session 2 is 1–5 p.m.
- **Saturday, February 10:** District 7 Union Hall (Merrillville, IN)
- **Saturday, February 17:** Fund Office Building (Countryside)

Watch for more information about registration and start times at <https://local150.org/moe>.

BENEFIT SEMINARS

Please join the Fund Office staff for one of the remaining 2023 benefit seminars:

- **Saturday, December 2:** District 5 Union Hall (Utica, IL)
- **Saturday, December 9:** District 7 Union Hall (Merrillville, IN)

Be on the lookout for more information regarding registration and start times at <https://local150.org/moe>.

The purpose of these seminars is to discuss important aspects of each fringe benefit fund offered by Local 150—with the Welfare Fund being at the forefront.

Information will include the updated MOE Health Plan Marketplace health plan option monthly credit cost deductions, updated Retiree Welfare Plan subsidy, updated Owner/Operator health plan costs, highlights of the FREE services, and expanded access to quality health care through the MCL Health Centers.

There will also be information about the Worker Retention Program that offers incentives to skilled operators who work past their Normal Retirement Age due to industry demands.



Member Advocate's Corner



Why Do I Need a Primary Care Provider?

A primary care provider (PCP) is a health care professional who provides primary care services to patients. According to www.healthcare.gov, a PCP is, "A physician (M.D. or D.O.), a nurse practitioner, a clinical nurse specialist, or physician assistant as allowed under state law, who provides, coordinates, or helps a patient access a range of health care services."

A PCP practices general health care, addressing a wide variety of medical concerns for patients. They are typically the first person you talk with if you have a health concern. You might turn to them for preventive care (stopping illness before it happens), treatment of common illnesses, early detection of illnesses or conditions, management of chronic (long-lasting) conditions, and a referral to a medical specialist. When you establish a long-term relationship with your PCP, you are creating a partnership to share the responsibility for your physical and mental health and well-being.

As an eligible member of MOE Health and Welfare, either active, retired, or Medicare primary, you can choose your PCP through any of our primary medical homes, such as the Operators' Health Centers (OHCs) and Everside Health Centers. Remember that all services covered under your health plan option are FREE when received through our primary medical homes. Also, there are five Midwest Coalition of Labor (MCL) Health Centers in Illinois that eligible members and retirees in good standing, and their covered dependents, have access to through the end of 2023. (Learn more on page 4.)

If you have any questions, please call the Fund Office at 708-579-6600.

Respectfully yours,
Diane Pierson
Member Advocate

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.

PRIMARY CARE LOCATIONS

EVERSIDE HEALTH CENTERS

ROCKFORD

3413 Colony Bay Drive, Rockford, IL 61109

779-368-0757

BUTLER

306 Dr. Hampel Drive, Butler, IN 46721

260-366-4770

NAPPANEE

1405 E. Market St., Nappanee, IN 46550

574-544-5423

DAVENPORT

4624 Progress Drive, Suite A Davenport, IA 52806

563-214-1599

FORT WAYNE

2932 Ludwig Road, Fort Wayne, IN 46818

260-755-1304

SOUTH BEND

611 Lincoln Way E., Suite 1 South Bend, IN 46601

574-855-1090

ANGOLA

3720 Intertech Drive, Angola, IN 46703

260-305-2622

LAGRANGE

2120 N. Detroit St., LaGrange, IN 46761

260-766-6190

OPERATOR'S HEALTH CENTERS

COUNTRYSIDE

6150 Joliet Road Countryside, IL 60525

708-485-2273

Updated Hours:

M, W, F 9 a.m.–5 p.m.

T, TH 9 a.m.–7 p.m.

SAT* 7 a.m.–noon

*Open the first and third Saturdays of each month.

MERRILLVILLE

8900 Broadway Merrillville, IN 46410

219-525-1150

Updated Hours:

M, W 9 a.m.–7 p.m.

T, TH, F 9 a.m.–5 p.m.

SAT closed

Additional evening hours help OHC better serve our members and their families!



Put Your Best Feet FORWARD

AMERICANS LOG AN AVERAGE OF 75,000 MILES ON THEIR FEET BY AGE 50.

They're built to carry your weight—but not always without complaint. So, you're wise to treat your feet well. Here are some things to think about when it comes to your tootsies.

FOOT PAIN

Never ignore pain in your feet. Foot problems can injure your knees, hips, and back. They might even be signs of diseases like diabetes or arthritis. Visit your health care provider about any foot woe that hurts or limits your mobility.

USUAL SUSPECTS

Here are some facts and treatments for common foot problems:

1 Bunions. The swollen, crooked big-toe joint may angle the toe inward toward the other smaller toes. Bunions are often hereditary, but tight shoes can make them worse.

Treatment:

- Wide-cut shoes
- Protective pads
- Medications
- Shoe inserts
- Surgery

2 Corns. This thick skin forms on bony parts of your toes when they rub against your shoe, causing irritation and pain.

FORWARD

Treatment:

- Soaking your feet
- Well-fitting shoes
- Padding over painful areas
- Trimming corns (see your health care provider—never do this yourself!)

3 Fungal nail infections. When fungi—tiny organisms—live under your toenail, it may turn a dark color, smell bad, or have white marks. Though they're usually painless, fungal infections can spread to skin, fingernails, and other toenails.

Treatment:

- Over-the-counter topical medicine
- Antifungal medications (see your health care provider)
- In severe cases, surgery

4 Plantar fasciitis. Often caused by overuse, this common source of heel pain develops from an inflamed band of tissue that connects your heel to your foot. Risk factors include a high foot arch, flat feet, and being overweight.

Treatment:

- Rest
- Special exercises
- Anti-inflammatory medicines

- Cortisone shots
- Splints
- Cushioned shoes, arch supports, or heel lifts
- In rare cases, surgery

5 Plantar warts. When a virus enters your skin—usually on the bottoms of your feet—these growths appear as tough, thick skin tissue. Some have black dots on the surface. Untreated warts can hurt and spread, so visit your health care provider for removal.

Treatment:

- Topical acids
- Simple surgery
- Cryotherapy (freezing)
- Laser removal

HAPPY FEET

Follow these tips for happier, healthier feet:

- **Check in.** Talk with your health care provider or a podiatrist about excessively dry skin, thickened or discolored nails, swelling, redness, growths, or discomfort in your feet. If you have diabetes, see your provider for annual foot exams.
- **Pamper your pups.** Routinely wash and dry your feet thoroughly. Trim toenails straight across—not too short. Avoid cutting into corners or on the sides to prevent ingrown toenails.
- **Move mindfully.** Exercising and elevating your feet boost blood flow.
- **Update your kicks.** Replace worn shoes with comfy ones that fit properly and suit your activity. Refrain from walking barefoot to prevent injury and infection.

EW, GROSS!

BAD HABITS TO KICK TO THE CURB

SOMETIMES GROSS IS SUBJECTIVE

Other times, not so much—especially when illness-causing germs are involved. Here are a few common habits you might want to break:



SKIPPING HANDWASHING AFTER USING THE BATHROOM

Even if your hands look unscathed, germs are likely on them. For example, poop can harbor norovirus, salmonella, and *Escherichia coli* (*E. coli*) that cause diarrhea. It can also contain adenovirus, which can lead to respiratory infections. When you don't wash your hands thoroughly with soap and water, those and other nasties make their way elsewhere—like onto your phone and into your eyes, food, and drinks.



HAVING A DIRTY MOBILE PHONE CASE

Screen smears and splatters can affect the performance of your phone. But the germs you can't see are likely worse. Be sure to regularly clean your device, and its case and screen protector, per the manufacturer's instructions.



PICKING YOUR NOSE

More than a social taboo, scraping dry, crusty mucus out of your nose with a finger can damage the skin inside it. This could lead to nosebleeds and infections. Whatever germs are already in your nose or on your finger and nail can enter the wound. For example, *staphylococcus aureus* (staph) can cause a local infection and potentially enter the bloodstream. And if your hands are unwashed, you might be sharing boogies and germs with others. (Yuck!)



POPPING PIMPLES

While you might release some pus, dead skin cells, oils, and bacteria by picking at acne, you could cause more harm than good. They could grow into more noticeable or painful blemishes, scars, and infections. Any bacteria from your hands will also end up in your pores. Let a dermatologist help you clear blemishes instead.

LETTING YOUR DOG LICK YOUR FACE

An occasional kiss on the cheek isn't likely to cause problems. However, dogs can spread to humans germs that cause illness or skin infections. Some canine tendencies don't help matters, especially those involving poop or raw meat. Kids younger than age 5, older adults, and anyone with a weakened immune system have a higher risk for illness from doggy kisses.





MIDWEST OPERATING ENGINEERS
FRINGE BENEFIT FUNDS

MIDWEST OPERATING ENGINEERS
6150 JOLIET ROAD
COUNTRYSIDE, IL 60525

PRSRT 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

Optum Home Delivery Pharmacy



With the cooler months ahead, you may want to consider Optum Home Delivery pharmacy for getting your maintenance medications. Maintenance, or long-term, medicines are the ones you take on a regular basis, such as antidepressants or those for high blood pressure and diabetes.

By using the Optum Home Delivery pharmacy, you can get a three-month supply of your long-term medications with free standard shipping. That means you can make fewer trips to your local retail pharmacy and avoid waiting in lines. Plus, OptumRx offers easy-to-use tools for tracking your orders, requesting refills, and connecting with pharmacists and a 24/7 customer support team. Please know that using Optum Home Delivery pharmacy is optional, not required.

HOW TO START

Setting up home delivery is simple. Here are some ways to start:

- Call Optum Home Delivery pharmacy at **855-697-9150**.
- Ask your health care provider to send an electronic prescription to OptumRx.
- Visit **www.OptumRx.com**.
- Download the OptumRx app on your smartphone.

HELPFUL FEATURES

Both the OptumRx app and **www.OptumRx.com** offer many features that can help you manage your medicines: You can turn on email and phone notifications and reminders and choose automatic refills for eligible medicines. With automatic refills, Optum Home Delivery will send your refills at the designated time and notify you before they ship it.

If any of your medications require a Prior Authorization (PA), you can access the status of the PA requests and see the PA determinations. You can update your payment methods and shipping addresses as needed.

For more information on your prescription benefit program, visit **https://local150.org/moe/prescription-drug-program**. Select the appropriate tile for active members and non-Medicare retirees or Medicare-eligible retirees. If you have any questions, please call me at **708-937-1745** so I may assist you.

Sincerely,
Anna Bozich
Pharmacy Benefit Advocate