

# MOE Health Line

JUNE 2024



www.local150.org/moe

## The MCL Health Center–Utica *Is Now Open!*

THANKS TO THE CONTINUOUS EFFORT OF MIDWEST COALITION OF LABOR AND PREMISE HEALTH, we are thrilled to announce that the MCL Health Center–Utica is open and seeing patients.

The Health Center is conveniently located inside of the District 5 Union Hall at 740 US Highway 6 in Utica, IL. To make an appointment, call **815-310-5750** or log in at **mypremisehealth.com**.

Services include but are not limited to:

- Annual physicals
- Primary care for ages 2 and older
- Preventive care
- Chronic condition management
- Vaccinations
- Behavioral health counseling
- Lab services
- 24/7 nurse triage services
- Specialist referrals
- Women's health

There are 15 Local 150 Primary Medical Home locations in total, which include Operators' Health Centers, Everside Health Centers, and MCL Health Centers.

Each Health Center is available to all eligible active members and eligible retirees, as well as their covered eligible dependents. We are proud to say that most members within the eight Local 150 districts have access to quality health care.

**All services covered under your health plan option are FREE if received at a Local 150 Primary Medical Home (PMH) location.**

**SCAN THE QR CODE to view a complete list of Local 150 PMH locations.**



## Meet the MCL Health Center–Utica Staff



**Jennifer Hoffman,**  
MSN, APN, FNP-BC,  
PMHNP-BC

Jennifer is a nurse practitioner from the Illinois Valley area. She graduated from Illinois

Valley Community College. Jennifer is dedicated to listening to her patients and helping them understand their medical conditions. She believes health and wellness are important to everyone's health and life journey and looks forward to assisting them to achieve their goals and understand the importance of being proactive.



**Cameron Bailes,**  
Licensed Clinical  
Social Worker

Cameron is a licensed clinical behavioral health professional at MCL Utica. He has a

Master of Social Work from Aurora University, where he specialized in advanced clinical practice. Cameron also holds certificates in dialectical behavioral therapy and integrative mental health. He believes in helping others improve their mental health to increase their overall wellness.



**Alondra Salinas,**  
Licensed Practical  
Nurse

Alondra began her nursing career 10 years ago and has experience in family

health, pediatrics, and geriatrics. She has been recognized over the years for excellent patient care, dedication to her work, and leadership skills.



# 4 FOODS FOR WEIGHT-LOSS SUCCESS

THE KEY TO HEALTHY WEIGHT LOSS IS CHOOSING FOODS WITH MORE NUTRIENTS AND FEWER CALORIES. That doesn't mean you should restrict yourself to an unsustainably low calorie count. Believe it or not, eating too little calories can also contribute to obesity and other health concerns.

So instead of watching your calories, focus on eating healthier foods, like:

## Edamame

This legume offers ample fiber, as well as protein and water. Fiber makes you fuller for longer after snacks or meals. Plus, fiber may help you keep your blood sugar, cholesterol, and blood pressure levels on track. Enjoy edamame cooked in or out of the shell.



## Fish

This protein source has a leg up on animal-based proteins. Fish are low in saturated fat and may more effectively control appetite and blood sugar fluctuations than options like eggs and turkey. Plus, salmon, tuna, and some others are unique sources of vitamin D and omega-3 fatty acids that protect your heart. Aim for two servings a week. Try grilled, baked, or air-fried slices on quinoa and salads.



## Celery

Packed with water and antioxidants, it also contains calcium and some protein. Don't limit yourself to nibbling on fresh stalks. This veggie is one of the few whose antioxidants become more potent when it's cooked. Toss pieces into white chicken chili or other dishes to make each bite lower in calories, yet more filling.



## Walnuts

Another nonmeat source of protein, this type of nut contains an omega-3 fatty acid not found in fish. But watch the serving size as calories and (healthy) fat grams can add up fast.



(recipe)

## Colorful Edamame Salad

- 1½ cups shelled edamame
- 4 cups romaine lettuce, washed and coarsely shredded
- 2 cups cherry tomatoes
- 1 cup shredded carrots
- 1 cup sliced cucumber
- ½ cup chopped red onion

To cook edamame, bring 3 cups water to a boil. Add shelled edamame and cook four minutes. Drain and rinse with cold running water to cool. Meanwhile, prepare all other ingredients and combine with the edamame in a large salad bowl. If desired, toss with a low or nonfat dressing of your choice. Note: The dressing is not included in the nutritional analysis below.

*Serves four. Each serving contains about 120 calories, 2.5 g fat (0 g saturated fat, 0 g trans fat), 0 mg cholesterol, 30 mg sodium, 14 g carbohydrates, 5 g fiber, 5 g sugar, and 6 g protein.*

# Refresh Your Routine

## THIS SEASON

NEW SEASONS BRING NEW BEGINNINGS—PRIME TIME TO TIDY UP YOUR WELLNESS ROUTINE. HERE ARE FIVE TIPS FOR A FRESH START.



### 1 YOUR DIET

Start with a food safety check. Scour your cabinets, pantry, and fridge for expired dates and spoiled food. Look for changes in smell, flavor, or texture.

Trash rotten items and restock with fresh seasonal produce. Hit the farmers market or grocery store. Fill your basket with spinach, beets, strawberries, and asparagus.

### 2 YOUR FITNESS HABITS

First, tally how much you currently move. Experts recommend 150 minutes of moderate activity each week. You should also do two or three days of 20- to 30-minute muscle-strengthening sessions per week.

If you fall short, set goals to help you get active. Fun seasonal activities keep you motivated. Working in your garden, riding your bike, or cleaning strenuously all count.



### 3 YOUR SKIN CARE

Go through your bathroom drawers and cabinets. It's important to realize your products won't last forever. First, scrap expired sunscreen. It may not work as well.

Makeup usually lacks dates, but germs like bacteria can build up on these products over time. Get rid of any that clump, smell bad, or have changed color.

Also toss:

- Lip products after six months
- Eyeshadow after six to nine months
- Concealer and foundation after a year



### 4 YOUR MINDSET

Another thing to ditch this season: all-or-nothing thinking. This perfectionist trap can derail your wellness goals. For example, if you eat one cookie, you may feel tempted to devour the whole box.

Instead, embrace "good enough." Move your body even if you cannot exercise for an entire workout. Eat cookies, but also chop raw veggies to snack on. Each small step forward creates better health in the seasons ahead.



### 5 YOUR DIGITAL LIFE

Social media keeps us connected. Yet too much time online threatens mental health.

Consider trying a brief digital detox. In one study, limiting social media use to 30 minutes daily for two weeks improved mental well-being.



### MOVE MORE THIS SEASON

Need some ideas to get physically active this season? Go to [www.acefitness.org](http://www.acefitness.org). Click on "Resources," and then "Exercise Library." You'll find a database of moves to get you started.

## MAXIMIZING YOUR

# Family Supplemental Benefit

The Family Supplemental Benefit (FSB) can be used to receive reimbursement for certain eligible expenses that are medically necessary noncovered expenses. Your FSB limit can be found on your health plan option's Schedule of Benefits. Your My150 dashboard will display the current utilization of your FSB for the Plan Year April 1, 2024–March 31, 2025. If you do not use your FSB, the balance will not carry over to the next Plan Year.

### SUBMITTING A REIMBURSEMENT CLAIM

Claims must be submitted to the Fund Office along with a completed FSB claim form. The FSB claim form is posted on the Health & Welfare Forms & Notices page at [local150.org/moe](http://local150.org/moe). You must also include itemized bills and paid receipts. You have 12 months from the date of service to submit for reimbursement from your FSB.

### ELIGIBLE FSB EXPENSES INCLUDE, BUT ARE NOT LIMITED TO, THE FOLLOWING:

1. Plan allowable amounts over a plan maximum
2. Certain plan benefits payable at 50%, such as temporomandibular joint (TMJ) and orthoptic training benefits
3. Eye exams and prescription eyeglasses or contact lenses
4. Hearing tests and hearing aids
5. Orthodontic expenses in excess of the member's lifetime orthodontia maximum
6. Dental expenses in excess of the member's maximum dental benefit

7. Contraceptive devices that are not covered under any other plan benefit
8. Medically necessary genetic testing

### FSB EXCLUSIONS AND LIMITATIONS:

1. Expenses that are not medically necessary
2. Deductibles
3. Copays (including pharmacy copays)
4. Expenses that are not deductible under Section 213(d) of the Internal Revenue Code
5. Medicines and drugs that do not require a prescription to purchase
6. Smoking-cessation programs
7. Exercise programs, health club dues, or membership fees
8. Hot tubs or Jacuzzis
9. Cosmetic treatments such as teeth bleaching kits or treatments, cosmetic surgery, and facials
10. Charges that are in excess of reasonable and customary charges
11. Dental and orthodontia charges in excess of the allowable charge
12. Group insurance premiums for an adult dependent's or spouse's health plan
13. School expenses, including costs related to children's special education programs

If you have any questions regarding items that can be reimbursed, call Member Services at 708-579-6600.

## Important Information

- > For Valenz Care, Case Manager, call 855-298-0493 or learn more at [www.valenzhealth.com](http://www.valenzhealth.com).
- > For ATI Physical Therapy, call 833-ATI-0001 (833-284-0001) or visit [www.ATIpt.com/MOE](http://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](http://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](http://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](http://www.absolutedx.com).
- > Call EyeMed Advantage Network at 866-393-3401 or visit [www.eyemed.com](http://www.eyemed.com). For discounts on hearing aids, call Amplifon at 877-203-0675.

## Member Advocate's Corner

Hello, Membership!



I want to take this opportunity to introduce myself to you as your new Member Advocate. My name is Juli Kresge, and, I am excited to be given this position to work with our membership. I started at MOE in January 2022 as a claims examiner.

In June 2023, I moved into the role of appeals coordinator, where I enjoyed helping the members so much that when Diane announced her retirement, I threw my hat in the ring to be her successor.

I have 29 years of experience in the medical field. I started as a certified nursing assistant and found my way into the business end of medicine over the years, working for Alexian Brothers Medical Center, Sherman Hospital, Hawthorn Physician Services, and Northwestern Medicine. My focus has always been on the patients, and now those patients are my fellow members. I have been part of the Local 150 family for 28 years now, and it's important to me to be the kind of advocate that I wanted to talk with as a member myself.

Outside of work, my priority is my family. I have three adult children: a fashion merchandiser, an electrical engineer technologist, and a critical care nurse. My husband and I enjoy our variety of pets, both big and small. We are the happiest outdoors, preferably near water. We are a proud Union family that values hard work and appreciates everything Local 150 has provided us with.

I look forward to meeting you at the upcoming Local 150 events. Please feel free to call, email, or stop by the Fund Office with any questions or concerns you may have. I am available to assist you with your benefit and claim questions, as well as listen to any suggestions you have to make things easier for you. My direct phone line is **708-579-6672**, and my email is [welfareadvocate@moefunds.com](mailto:welfareadvocate@moefunds.com). If I am unavailable when you call, please leave a message with your MOE ID number, name, and a description of your concern. I will respond to you in a timely manner. I value you, your time, and your concerns. I am excited to begin this journey with you.

Warm regards,  
Juli Kresge, Member Advocate

## GLP-1 Medication FDA Approved for Weight Loss

*Attention: Active and non-Medicare retiree members and dependents!*

As of April 1, 2024, all GLP-1 medications FDA approved for weight loss, such as Wegovy, Saxenda, and Zepbound, will be covered by the prescription drug benefit only as part of a weight-loss management program when prescribed by a provider in one of the 15 Primary Medical Homes available to eligible members and dependents. This also applies to any GLP-1 medications approved by the FDA for weight loss that may be added to the OptumRx Select Formulary in the future.

If you don't follow the outlined coverage requirements and choose to pay out of pocket for your medication for any reason, the expense is not eligible for reimbursement under the Plan's Prescription Drug Program or the Family Supplemental Benefit.

**Please note:** This change does not impact non-GLP-1 oral weight-loss medications, such as Phentermine, Contrave, and Qsymia; however, a Prior Authorization request must be submitted to OptumRx for consideration of coverage.

There are other GLP-1 medications, such as Ozempic and Mounjaro, that have been FDA approved for treating type 2 diabetes. If you currently use a GLP-1 for type 2 diabetes, you can continue to

do so. There are no changes in how this is being handled. Please know that if you're prescribed one of these medications for weight loss, the Prior Authorization request will be denied and it will not be covered by the Prescription Drug Program because it's considered an off-label use.

Do you have questions? Call the Pharmacy Benefit Department at **708-387-8331**.



**SCAN THE QR CODE**  
to view a complete  
list of Local 150  
PMH locations.



# AN ACTION PLAN FOR

# BACK PAIN



BACK PAIN CAN BE AS VARIED AS THE SOURCES THAT CAUSE IT. But what do you do when back pain occurs? How do you deal with the pain—and when does it warrant a trip to a health care provider?

## SIGNS TO WATCH FOR

Some symptoms associated with back pain require a health care provider's evaluation right away. Call your provider if:

- You have fever, chills, vomiting, or stomach pain
- You have trouble going to the bathroom
- You feel pain down your leg below your knee
- You feel numbness in your leg, foot, groin, or rectum
- Your pain was caused by an injury
- Your pain is intense and you can't move around

## HOW TO PRACTICE GOOD SELF-CARE

In most cases, though, it's not necessary to see a provider for back pain. Why? Back pain often goes away in a few days with no treatment at all. But good self-care techniques can help ease the pain until it does. If you develop back pain, try these tips:

- **Use ice packs and massages to ease the pain.** You can also use heating pads for 20 to 30 minutes at a time to help stop muscle spasms.

- **Bed rest is not recommended for back pain and should be limited.** Try to start doing stretching exercises and resume normal activity as soon as possible. Staying in bed too long can actually make pain worse.
- **With your provider's approval, take an over-the-counter pain reliever like ibuprofen.** This can temporarily reduce pain and inflammation.

If the pain doesn't get noticeably better within a few weeks, call your provider.

## WHEN YOU NEED TREATMENT

Back pain is classified into three groups: acute, subacute, and chronic. Acute pain goes away within four weeks. Subacute pain lasts for one to three months. Chronic pain lasts for more than three months. It may be caused by a degenerative disease but can also stem from injuries.

Acute back pain usually gets better on its own. But if your pain persists, talk with your primary care provider (PCP). Many PCPs are experienced in treating back pain. They can also refer you to other providers and specialists if necessary. You may be referred to these other health care professionals:

- **Physiatrists**, who treat patients who have conditions involving the nerves, brain, and spine.
- **Physical therapists**, who focus on movement and making your muscles stronger.
- **Anesthesiologists**, who can diagnose and treat acute and chronic pain.
- **Surgeons**, specifically orthopedic surgeons and neurosurgeons, who treat patients with back pain. Orthopedists provide care for bone and joint diseases, whereas neurosurgeons perform surgeries for conditions involving the spine, brain, and nerves.

# 7 Ways to Save More MONEY

IF YOU'RE ONE OF THE MANY AMERICANS WHO LACK SAVINGS, it's time to buckle down and build that nest egg. Follow these strategies to begin saving more this month. Every little bit counts.

## 1 SET UP A BUDGET

A budget helps you see where you spend your money—and where you can save. It's as simple as listing and adding up all your expenses for a month and then subtracting that amount from how much you make. To start saving, take a hard look at all those expenses and see where you can spend less.

## 2 EAT IN MORE

Americans spend more money at restaurants than at grocery stores. Not only is eating out hard on your waistline, it's costly for your pocketbook. You can make cost-efficient swaps at home to cook up your restaurant favorites. Try adding high-protein options like beans, peas, lentils, eggs, and canned seafood to your meal rotation. With these substitutions, you can prepare a bean-based chili, vegetable frittata, chickpea stir-fry, and more.

## 3 TRIM YOUR GROCERY BILL

Meal planning saves you time, money, and stress. By planning what you're going to eat each week, you can limit trips to the grocery store, take better stock of what's in your pantry, and buy only what you need.

At the store, watch out for convenience items. It's tempting to buy premade hamburger patties and snacks divided into handy single-serving bags. But whole ingredients are cheaper than their presliced counterparts.

## 4 THINK BEFORE YOU BUY

The next time you spot a sale that seems too good to pass up, ask yourself: Do I really need this? Am I buying this only because it's on sale? Remember, a deal isn't a deal when you don't need or want an item.

## 5 SELL YOUR UNUSED STUFF

Someone out there will be happy to pay for the exercise equipment you never use or the clothes and toys your kids have outgrown. Host a yard sale, list items online, or bring them to a consignment shop.

## 6 SCHEDULE SOME FREE TIME

To save money fast, plan a free day or week where you put a full stop on discretionary spending. No dining out, no movies, no online shopping. Eat out of the freezer and the pantry and find free things to do in your community.

## 7 SET UP AUTOMATIC SAVINGS

Decide how much you want to save each month, then pay yourself that amount before you begin spending. The easiest way is to do this automatically. Your employer may be able to direct a specific amount from your paychecks into a savings account, or you can ask your bank to schedule a transfer between your accounts.





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FRINGE BENEFIT FUNDS

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**IMPORTANT  
BENEFIT  
INFORMATION  
INSIDE**

*Pharmacy Advocate's Corner*

*Enhanced PDP Coverage Option*  
**FOR CGMS AND INSULIN PUMPS**

*Attention: Active and non-Medicare retiree members and dependents!*

**ENHANCED PRESCRIPTION DRUG PROGRAM (PDP) COVERAGE OPTION**

As of March 1, 2024, certain Continuous Glucose Monitors (CGMs) and insulin pump products became available through the PDP. Historically, these products have

been attainable through a supplier of durable medical equipment (DME), where the patient had to wait for the supplier to ship the product(s) to them. This new option provides direct access to these products at the pharmacy counter.

If you choose to go this route, you are responsible for a copay that's determined by the tier that the product falls under on the PDP's 4-tier copay structure. Copays do not apply toward the comprehensive medical deductible and out-of-pocket.

For CGM products, your provider must complete a Prior Authorization through OptumRx for consideration of coverage. To check formulary coverage, call OptumRx Customer Care Call Center at 855-697-9150.

**COMPREHENSIVE MEDICAL BENEFIT COVERAGE OPTION**

CGMs and insulin pumps are also covered through the comprehensive medical benefit and apply toward the comprehensive medical deductible and out-of-pocket. Precertification is required to be completed by Valenz, the Fund's case manager. In this case, products are obtained through a DME supplier.

If you have questions, call the Pharmacy Benefit Department at 708-387-8331.



Sincerely,  
Anna Bozich,  
Pharmacy Benefit  
Advocate