

Now Is the Time to Think About Your Skin

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DID YOU KNOW SKIN CANCER IS THE MOST COMMON CANCER IN THE UNITED STATES? One in five Americans will develop skin cancer by age 70. And 90% of these cancers are caused by sun exposure and sunburn.

There are two main types of skin cancer: melanoma and nonmelanoma. When detected early, the five-year survival for melanoma is 99%. The two most common types of nonmelanoma skin cancer are basal cell carcinoma and squamous cell carcinoma. Usually, these types of skin cancer can be effectively treated because they are slow growing. Nonmelanoma skin cancer can occur anywhere, but it is often found on the areas frequently exposed to the sun's ultraviolet (UV) rays, such as the head, face, neck, back of the hands, arms, and legs.

Skin cancer often appears as pink, red, and swollen skin. It may also be thick and crusty, peel, or bleed like an open sore. Folks with fair complexions can develop actinic keratoses. These scaly, rough, or bumpy spots usually appear on the face, ears, arms, or scalp. They can sometimes turn into skin cancer.

SCREENINGS AND TREATMENT

To screen for skin cancer, your health care provider will examine the skin all over your body. Abnormal spots on the skin (lesions) can be biopsied. This is when a provider removes a small piece of the skin lesion and sends it to be checked for cancer cells using a microscope.

If you're diagnosed with nonmelanoma skin cancer, treatment may include surgery, radiation therapy, topical creams, or photodynamic therapy. After completing



treatment, you will need to be checked every so often to screen for any new skin cancers.

PREVENTION

We can help prevent skin cancer by protecting our skin from the sun's harmful rays. This includes:

- Putting on sunscreen—and reapplying it often
- Wearing a wide-brimmed hat, a UV-blocking long-sleeved shirt, and long pants
- Staying out of the sun between 10 a.m. and 4 p.m.
- Not using tanning beds

SUNSCREEN ADVICE

Everyone, regardless of their skin type, is subject to the adverse effects of UV light and can benefit from wearing sunscreen. When outdoors, use broad-spectrum sunscreens, which block both UVA and

UVB rays, with a sun protection factor (SPF) of 30 or higher. When used appropriately, the amount of UVB radiation absorbed by SPF 15, 30 and 50 sunscreen products are 93%, 97%, and 98%, respectively.

It is recommended you apply at least 6 to 9 teaspoons per total body application. Put on sunscreen 15 to 30 minutes before sun exposure to allow a protective film to develop on your skin.

When the product is labeled *water resistant*, you will still need to reapply sunscreen after sweating or each water exposure, like swimming. It will maintain the SPF to allow you to swim or sweat for up to 40 minutes. For *very water resistant* products, the SPF is maintained for up to 80 minutes.

So, enjoy summer but do it safely. Don't get burned! Use sunscreen.

Sources: American Cancer Society, The Skin Cancer Foundation

Run Ready:

What to Eat Before and After Your Workout

WHETHER YOU'RE A CASUAL JOGGER OR A MARATHON PRO, food can have a big impact on your exercise goals—and your health. Every runner has different nutritional needs, but here are some foundational tips to help you get started.

KICK OFF WITH CARBS

Before you hit the pavement, your body needs the right kind of fuel. This means consuming foods that are high in carbohydrates. They're the energy that keeps you going, so carbs are your muscles' best friend. Add in a bit of protein as extra muscle support.



Preworkout picks:

- Greek yogurt topped with berries
- Handful of nuts and raisins (light on the nuts, heavy on the raisins)
- Oatmeal with low-fat milk and fruit
- Sliced apple with almond butter

Time it right: It's best to eat about one to four hours ahead of time. If you snack too close to your run, your stomach might not be very happy.

REHYDRATE, REFUEL, REBUILD

After your run, it's all about recovery. Replacing fluids lost is your top priority. Your post-run sustenance should also include a mix of carbohydrates and protein. Together, they help repair muscle fibers and replenish energy.

Postworkout picks:

- Whole-grain wrap with turkey and veggies
- Low-fat chocolate milk
- Smoothie made with low-fat milk and fruit
- Peanut butter and jelly sandwich

Time it right: Eat within 15 minutes to an hour after finishing your run.



FIND YOUR FUEL

For free recipe ideas, visit www.myplate.gov/myplate-kitchen.

You can browse by protein foods or by fruits, veggies, and whole grains (all good carb choices).



(recipe)

Peach and Carrot Smoothie

- 2 peaches, pitted and halved, peeled or unpeeled
- 1 medium carrot, top removed, peeled or unpeeled
- 3 large strawberries, tops removed (about ½ cup)
- 8 ice cubes (about 1 cup)
- 1 tbsp. honey
- 1 tsp. vanilla
- ½ tsp. cinnamon
- 1 cup skim milk

For garnish: 2 strawberries, cut halfway down the middle

Wash fruit and the carrot in fresh water. Place all ingredients in a blender and blend on high for two minutes. Divide into two glasses. Garnish each with a strawberry.

Serves 2. Each serving contains about 180 calories, 1 g fat (0 g saturated fat, 0 g trans fat), 2 mg cholesterol, 97 mg sodium, 40 g carbohydrates, 33 g sugar, 5 g fiber, and 6 g protein.

4 FITNESS TESTS

Linked to a Longer Life

Want to live longer? Test yourself on these four elements of fitness, which are linked with longer lifespans. Then try the exercise tips to help improve your results.



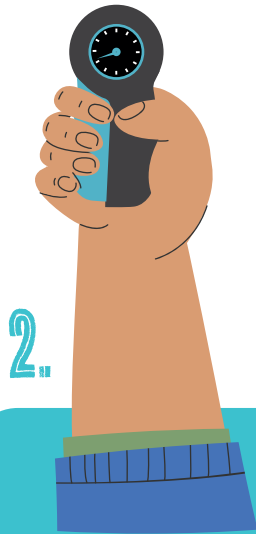
1.

Balance

WHY IT'S IMPORTANT: Better balance means less chance of a fall.

TEST IT: Try to stand on one leg with no support for 10 seconds.

IMPROVE IT: Walk heel-to-toe or try tai chi or yoga.



2.

Hand Grip Strength

WHY IT'S IMPORTANT: Grip strength is a good indicator of overall physical fitness.

TEST IT: Use a dynamometer—a tool that measures grip strength.

IMPROVE IT: Squeeze a rubber ball as hard as possible.



3.

Mobility

WHY IT'S IMPORTANT: Good mobility helps you stay independent and active.

TEST IT: Time yourself as you rise from a seated to a standing position, walk about 10 feet, turn, walk back, and sit again. (Faster time = better mobility.)

IMPROVE IT: Dance—especially if it's with a partner or in a group.



4.

Heart and Lung Endurance

WHY IT'S IMPORTANT: Good endurance gives you higher energy and helps avoid cardiovascular diseases.

TEST IT: See how far you can walk in six minutes.

IMPROVE IT: Climb stairs, jog, swim, or do yard work.



Save the Dates!



**SATURDAY, SEPTEMBER 28,
& SUNDAY, SEPTEMBER 29**

Two-Day Event

Last year's Highway to Health was a huge success! We will be back again this year at the District 1 campus with an even bigger event stretching over two days. We would love for you and your family to join us.

Be sure to have a current email address on file in your My150 account so that you can electronically receive event information, registration, and much more. Hope to see you there!



Accelerated Benefit or Living Benefit Option Through Voya

UNDER THE ACTIVE WELFARE FUND (excluding 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 also purchase supplemental life insurance through the Midwest Coalition of Labor (MCL), for up to \$350,000. This policy is also administered by Voya Financial.

Included with these life insurance benefits is a provision called the Accelerated Benefit or Living Benefit Option. Under this benefit, if an eligible active member is diagnosed with a terminal illness, the member can receive up to 75% of their life insurance coverage amount to help pay for funeral planning services. The remaining 25% will be paid upon the terminal event. The Accelerated Benefit or Living Benefit Option is only

available to an eligible active member with a terminal illness. This benefit is not applicable to a child, spouse, or retiree.

If you are interested in learning more about the supplemental benefit, call Kocher Insurance at **888-212-7822**.

If you want to accelerate the \$40,000, call Fund Office Death Benefit Coordinator Nancy Corral at **708-937-1736**. She will assist you with

completing the necessary forms that will trigger the Accelerated Benefit or Living Benefit Option. There is also a form that must be completed by the member's provider.

Lastly, as a reminder, make sure you designate a beneficiary. We also recommend reviewing/updating your beneficiaries occasionally. This can easily be done through your My150 account.



Member Advocate's Corner

You've Got Mail!

Have you ever received a questionnaire letter along with your Explanation of Benefits (EOB) from the Fund Office? The Fund Office requests employment information for all spouses and dependents ages 19 and older, every two years. We do this to determine whether the Midwest Operating Engineers (MOE) is paying Primary or Secondary on the claims received.



COORDINATION OF BENEFITS

We will send a questionnaire letter with each denied claim. If the completed form states that the person is employed, we will send a letter to the employer for verification of insurance coverage. The Fund Office will also accept a letter (on company letterhead) stating when employment began and whether there is medical, dental, or vision coverage. The claims will continue to be denied until we have this verification from the employer. This process can be done more frequently if a claim shows new coverage from another insurer.

The Fund Office also requests updated Coordination of Benefits information every two years for dependents that have coverage under both parents, whether or not they were ever married. We will not ask for updates if there is a court order or divorce decree mandating a certain parent to be the primary carrier. **Again, claims will continue to be denied until this information has been received.**

CLAIM STATUS AND PAYMENTS

It is important to open your statements that come from MOE. The EOB statements, and letters that accompany them, will let you know the status of your claims. It can be very frustrating for the member to receive a call from their health care provider stating their insurance is not processing their claims.

Keep in mind the Claims Department can only pay claims up to one year from the date of service. If the Fund Office receives your insurance/employment verification after one year, the claim will remain denied, and the bill will become the member's responsibility.

THE MY150 APP

The My150 app is a great place to check your claims, upload your documents, and notify the Fund Office of any changes to your employment or insurance coverage. Simply go to the **My LIBRARY** tab, then click on **My COB DOCUMENTS** to update COB information. If you had a baby or got married, you can also upload the social security card, birth certificate, marriage license, and/or driver's license to an existing case in **My CASES**. Feel free to open a new case to supply your information, if needed.

I am available via email or phone to assist you when you need help. Our goal is to process your claims in a timely manner!

Thank you,
Juli Kresge, Member Advocate
708-579-6672
welfareadvocate@moefunds.com

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.





MORE REASONS TO MAKE TIME FOR Well-Child Visits

You know it's important to take your kids to well-child visits to keep them updated on immunizations, but those are far from the only benefits. There's plenty more to learn, plus a chance to ask about what's on your mind.



"COO"

"COO"

Ages 0 to 11 months

A checkup on developmental milestones:

When should your little one make cooing sounds, recognize faces, sit without support, and react when you say their name? Your baby's health care provider can pinpoint any problems early and suggest strategies to help.

+ PLUS, GET ADVICE ON: How to help your baby get enough sleep



"LET'S BE FRIENDS"



Ages 1 to 4

A checkup on social skills: Identify any social issues, such as trouble with following directions or sharing with others, as your child gets ready for school. Developmental screenings can also discover potential learning disorders.

+ PLUS, GET ADVICE ON: Toilet training best practices

Ages 5 to 10

A checkup on safety: Young students can practice reciting their address, phone number, and full names of their parents in case of an emergency to a trusted adult at a well-child visit. This is also a great time to address using helmets, crossing the street, and wearing sunscreen.

+ PLUS, GET ADVICE ON: How to encourage healthy eating and exercise



"BE SAFE"

Ages 11 to 14

A checkup on mental health: This is a time of changing bodies and fluctuating hormones, so young teens may be at risk for things like depression and eating disorders. A health care provider can distinguish moodiness from something more serious.

+ PLUS, GET ADVICE ON: Anything related to puberty



"LET ME HELP"

Ages 15 to 17

A checkup on self-sufficiency: Encourage your children to develop their own relationship with their provider—they should be able to ask questions they might feel uncomfortable asking you. Try having them schedule the appointment themselves.

+ PLUS, GET ADVICE ON: Handling discussions about sex, drugs, alcohol, and tobacco



"CAN I?"

4 RED-FLAG Symptoms of Colon Cancer

YOU SHOULDN'T IGNORE



IF YOU'RE YOUNGER THAN AGE 50, YOU MAY BELIEVE THAT COLON CANCER isn't something you need to think about right now. But cases of colon cancer in your age group have actually been rising for decades. And unlike an older adult, you may not be routinely screened for the disease. That makes it especially important to know how to recognize the warning signs of colon cancer. This could help you catch it at an early stage, when it's easier to treat.

WHAT TO WATCH FOR

When colon cancer is diagnosed before age 50, it's referred to as "early onset." A recent study published in the *Journal of the National Cancer Institute* looked for red-flag signs and symptoms of this condition in younger adults.

Researchers analyzed data from more than 5,000 people with early onset colon cancer and compared it with data from similar individuals who didn't have cancer. In the three months to two years leading up to diagnosis, four signs and symptoms were more common in the colon cancer group:

- Stomach pain
- Rectal bleeding
- Diarrhea
- Iron-deficiency anemia (lack of enough iron in your body, which can be diagnosed through blood tests)

Having just one of these red-flag signs nearly doubled the risk of being diagnosed with early onset colon cancer. The more signs a person had, the likelier a diagnosis became.

TAKE ACTION TODAY

These steps can improve your chances of finding colon cancer at an early, more treatable stage:

Contact your health care provider immediately if you have these symptoms. Don't delay. Often, these symptoms are caused by something other than colon cancer. But if you do happen to have cancer, finding it early could save your life.

Talk with your provider about when to start regular colon cancer screenings. This is testing that helps to catch the disease early before symptoms start. Experts recommend starting routine screening at age 45. You may need to begin sooner if you have:

- Inflammatory bowel disease (IBD)
- A personal or family history of colon cancer or colon polyps (noncancerous growths)
- Certain genetic syndromes, such as Lynch syndrome

Before your first screening, discuss testing options with your provider. There are several screening methods, so talk about what's right for you and how often you need to be tested. Then set up a screening schedule for yourself, and add reminders to your calendar.



MIDWEST OPERATING ENGINEERS
FRINGE BENEFIT FUNDS

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6150 JOLIET ROAD
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6282M Developed by Krames, a WebMD Ignite solution.



Pharmacy Advocate's Corner

Travel Vaccinations

Dear members and families:

Before you travel to certain areas of the country or globe, your health care provider may recommend you receive travel vaccinations to help prevent diseases that may be more easily transmitted. The Prescription Drug Program offers coverage for several travel vaccinations, such as those for hepatitis A and B, cholera, typhoid fever, yellow fever, and Japanese encephalitis.

Travel vaccinations may require a prescription from your provider to be sent to any in-network pharmacy. You should contact the pharmacy to confirm availability of the travel vaccinations you will need.



At the pharmacy, simply present your MOE Vendor Card (Active and non-Medicare retirees) or your OptumRx Medicare Rx ID card (Medicare-primary retirees). A standard copay will apply based on the vaccine's drug tier; however, some travel vaccinations are covered at no cost to you. Copays do not count toward any deductible or out-of-pocket limit you may have and are not a reimbursable expense under the Family Supplemental Benefit (FSB).

Please note that travel vaccinations are not covered under the medical benefit unless obtained at a Local 150 Health Center. To view a complete list of Local 150 Health Center locations, please scan the QR code. Contact the location directly for more information. If travel vaccinations are administered at the provider's office (outside of a Local 150 Health Center), a paid-in-full receipt and itemized bill may be submitted for consideration of reimbursement under the FSB.

For details on coverage of any travel vaccinations through the Prescription Drug Program, please call:

- OptumRx Customer Service at **855-697-9150** for active and non-Medicare retirees
- OptumRx Member Services at **866-868-8331** for Medicare-primary retirees



I'm also available at **708-937-1745** to answer any questions or provide assistance.

Sincerely,
Anna Bozich, Pharmacy Advocate
708-937-1745
pharmacyadvocate@moefunds.com