



About Our Upcoming Transition to CVS Caremark and SilverScript

ACTIVE MEMBERS AND NON-MEDICARE RETIREES

We are excited about our transition back to CVS Caremark effective January 1, 2025.

By now, you may have already received correspondence from CVS Caremark and the Fund Office. Two important mailings heading your way are:

- **CVS Caremark Welcome Kit.** The kit contains general information including how to get connected digitally through **caremark.com** and the digital app. These CVS Caremark digital tools allow you to check medication coverage, locate network pharmacies near you, and update how you would like them to contact you (by text, email, or other).
- **New vendor card.** This card contains updated CVS Caremark billing information. Be sure to present your new vendor card to the pharmacy staff on/after January 1 so your prescriptions are processed correctly. If you do not

receive a new vendor card by December 31, 2024, call the Pharmacy Benefit Department at **708-387-8331**.

Turn to page 5 for information about CVS Caremark Mail Service Pharmacy and CVS Specialty Pharmacy.

MEDICARE-PRIMARY RETIREES

Effective January 1, 2025, the SilverScript Employer Prescription Drug Plan sponsored by The Midwest Operating Engineers (SilverScript) will be the new Part D coverage available to Medicare-primary retirees. If you are currently enrolled in the Retiree Welfare Plan Medicare Prescription Drug Plan (RWP Medicare PDP), you are being enrolled into SilverScript. No action is required. If you received a letter about confirming your address, you must respond or your SilverScript enrollment will not be completed and you could lose your RWP Prescription Drug coverage.

In November, you should have received the following:

- **SilverScript Opt-Out letter.** Medicare is required to provide the option to opt-out of the Prescription Drug Plan. If you choose to opt-out of SilverScript, you'll lose your RWP prescription drug coverage beginning January 1, 2025. You will still have RWP medical and dental coverage but pay the full RWP premium amount. You'll only have one opportunity to re-enroll in prescription drug coverage in the future. If you're subsequently disenrolled from SilverScript, you won't be able to re-enroll in RWP prescription drug coverage in the future.
- **Summary of Benefits.** This document outlines what SilverScript covers and what you will pay. It does not list every covered service, limitation, or exclusion. For a complete list of services, refer to your Evidence of Coverage.



Two communications scheduled to arrive in mailboxes by the end of December are:

- **Confirmation of Enrollment Letter and Member ID Card.** Be sure to present your new SilverScript ID card to your pharmacy on the listed effective date so that prescriptions are processed correctly.
- **2025 Online Document Notice.** This outlines documents with essential plan information that are currently available online. While online documents are kinder to the environment (saving both trees and landfill space), printed copies are also available upon request. Refer to this notice for more details.

Eat Your Way to Better Brain Health

YOU LIKELY KNOW THAT HIGH BLOOD PRESSURE INCREASES THE CHANCES FOR HEART DISEASE AND STROKE. But it's also a risk factor for dementia. Untreated high blood pressure, also called hypertension, can speed up cognitive decline and make Alzheimer's disease more likely. Thankfully, making simple diet changes using the DASH diet can help.

The DASH diet, which stands for Dietary Approaches to Stop Hypertension, has been proven to reduce blood pressure. It's also linked to lower rates of cognitive decline. Why?

Scientists believe that the diet's focus on nutrient-dense, plant-based foods have anti-inflammatory and antioxidant properties that are important for cardiovascular and brain health. For

example, they are thought to promote neuron growth, reduce brain inflammation, and minimize brain oxidative stress.

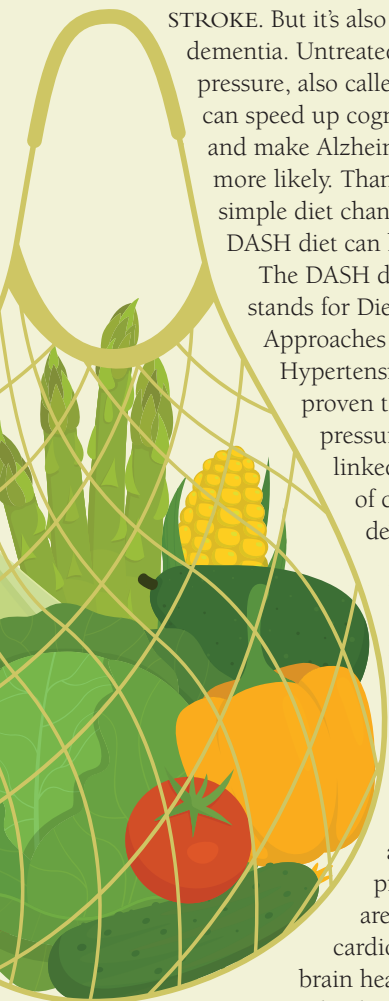
DASH DIET BASICS

Thankfully, the DASH diet doesn't require special foods. And it can be modified to fit different tastes. Principles of the diet include:

- Focus on eating vegetables, fruits, nuts, and seeds.
- Choose whole grains, such as brown rice or whole wheat bread, over refined grains.
- Opt for lean protein, like lower-fat poultry and meat, fish, and beans.
- Limit foods high in saturated fat, like fatty meats and full-fat dairy.
- Limit sweets and sugary beverages.

MAKE SMALL CHANGES

You don't have to follow the DASH diet perfectly right off the bat. Even small changes can make a big difference over time. Start by trying to cook at home more often. Fill half your plate with fruits and veggies. Swap meat for fish once a week. And snack on nuts instead of chips.



recipe

Fruity Holiday Tree Platter

- 70-80 green grapes
 4-5 large strawberries
 1 banana
 1 cup blueberries
 1 star fruit (for the star on top)
 White and red edible sprinkles (optional)

Wash the grapes, strawberries, and blueberries well. Arrange the grapes on a large platter or cutting board in the shape of a holiday tree, starting with one grape at the top and each subsequent row containing one additional grape. Cut the tops off of the strawberries and place them upside down at the base of the tree to create a "tree stump." Slice the banana into thin slices and arrange them along with the blueberries as "ornaments" on the tree. Scatter white and red sprinkles over the fruit for added decoration and a festive touch. Slice the star fruit and place a slice at the top of the tree as a "star."

Serves 12, serving size is ½ cup. Each serving contains about 51 calories, .19 g total fat (.04 g saturated fat, 0 g trans fat), 0 mg cholesterol, 1 mg sodium, 13 g carbohydrates, 1.3 g fiber, 9.9 sugars, and .6 g protein.



ATHLETES TRAIN TO EXCEL AT THEIR SPORT, AND ARTISTS TAKE CLASSES TO REFINE THEIR CRAFT. But have you ever thought about training to get better at, well, everyday life? That's where functional fitness comes in.

This type of exercise focuses on building the strength needed for activities you do regularly. It isn't just about working out—it's about making life easier.

HOW IT HELPS

Unlike exercises that isolate muscle groups, functional fitness prioritizes multi-joint movements that mimic the way you naturally move. It's a practical sort of workout, that preps your body for real-world tasks.

There's been a lot of discussion about how functional fitness is good for older adults, but it's actually good for any adult. It can make a difference right now with things like:

- Household chores and projects
- Climbing stairs
- Playing with kids (and picking up their toys around the house)
- Labor-intensive jobs

BONUS BENEFITS

Functional fitness also reduces the risk for injury, improves endurance, and supports weight loss. The best part: You don't need any fancy equipment. Many exercises rely on just your body weight, making it easy to work out anywhere—whether at home, the park, or the gym.

FUNCTIONAL FITNESS:

STRONGER FOR EVERYDAY LIFE

FUNCTIONAL FITNESS MOVES

So, what exercises fall under functional fitness? The key is choosing movements that work multiple muscle groups at once.

Here are some examples and how to modify them for your experience level. To build a circuit, pick five exercises. Only rest a little between each one, and slowly build up to repeating the circuit three times.

Movement	Beginner	Intermediate
Squats	Half squat	Dumbbell squat
Hip hinges	Bridge	Romanian dead lift
Push-ups	Incline push-ups	Floor push-ups
Lunges	Walking lunge	Lateral lunge

By incorporating these functional movements into your routine, you're training your body to handle life's physical demands with ease.

ACE YOUR FORM



If you're not sure how to do any of the mentioned moves, that's OK. The American Council on Exercise offers visual guides you can follow along with at home. Go to www.acefitness.org, click on the Resources tab at the top, and then select "Exercise Library."

Member Advocate's Corner

Attention: Eligible hourly members of the MOE Health Plan Marketplace

As you navigate through the winter months and experience a 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:

ONETIME DOWNGRADE PER PLAN YEAR

If you are in a health plan option other than the Bronze PPO, you can do a onetime 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.



ONETIME SELF-PAYMENT OPTION

You can make a onetime self-payment to gain an additional month of coverage. A onetime 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 onetime downgrade and the onetime 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.

Warm regards,
Juli Kresge, Member Advocate
708-579-6672
welfareadvocate@moefunds.com

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Beginning January 1, 2025, you can access online documents anytime, anywhere. Visit the secure document portal at **SilverScriptEmployerPDP.MemberDoc.com**. You'll need your member number (shown on your member ID card) and ZIP code.

Documents you can view include:

- **Evidence of Coverage.** This is a complete description of your coverage under your Medicare Prescription Drug Plan. It explains plan rules, your rights and responsibilities, how your coverage works, and what you pay as a member of the plan.
- **Formulary.** This is a list of drugs covered by the Medicare Part D portion of your plan. It shows the drug name, tier level (which can affect how much you'll pay for the drug), and any special requirements like prior authorization, quantity limits, or step therapy.
- **Pharmacy Directory.** This is a list of the network pharmacies closest to you, including national chains, local pharmacies, and long-term care pharmacies.

Important Information

- > For Valenz Care, Case Manager, call **855-298-0493** or learn more at valenzhealth.com.
- > For ATI Physical Therapy, call **833-ATI-0001 (833-284-0001)** or visit ATIpt.com/MOE to locate a facility near you.
- > 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 deltadentalil.com.
- > For Operators' Health Centers (OHC) and MCL Health Centers appointments, visit <https://members.premisehealth.com/moe/>.
- > For Everside Health Centers, visit eversidehealth.com/local150.
- > Call EyeMed Advantage Network at **866-393-3401** or visit 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 absolutedx.com.



You should also know **Medicare's new Prescription Payment Plan begins January 1, 2025**, and works with Medicare Part D Prescription Drug coverage plans like SilverScript. Instead of paying for your retail or mail-order prescriptions as you go, you would get a consolidated monthly bill from SilverScript. Opting into the payment plan is voluntary and doesn't save you money or lower drug costs. We encourage you to continue paying for your prescription copays at retail pharmacies and through mail order as you do today.

New Year, New Service Options



CVS CAREMARK MAIL SERVICE PHARMACY

Effective January 1, 2025, CVS Caremark Mail Service Pharmacy will be available if you prefer to have maintenance medications mailed to you on a 90-day basis. This service is optional and offers the convenience of your medications being delivered directly to you. Standard shipping is free, and medications are shipped securely with puncture-resistant and tamper-evident packaging to keep your information private. Additionally, 24/7 pharmacist support is available from the comfort of your home.

If you currently fill your maintenance medications through the Optum Home Delivery Pharmacy and still have refills available, your prescriptions will automatically transfer to CVS Caremark Mail Service Pharmacy. On/after January 1, 2025, you can visit [caremark.com](https://www.caremark.com) to place future refill requests or call Caremark Customer Service:

- Active or non-Medicare retirees: 833-252-6642.
- Medicare-primary retirees: 833-252-6641.

If you take medications that are controlled substances, such as certain pain medications and sleeping pills, they cannot be automatically transferred. You'll need to contact your provider to have a new prescription sent to CVS Caremark Mail Service Pharmacy on/after January 1, 2025.

If there are no refills left on your prescription, you can request a new prescription by visiting [caremark.com/startmail](https://www.caremark.com/startmail). Or ask your provider to send a new prescription to CVS Caremark Mail Service Pharmacy on/after January 1, 2025.

If you continue to fill your maintenance medications through Optum Home Delivery Pharmacy on/after January 1, 2025, they will not be covered. If you are not interested in mail order, you can fill maintenance medications at any retail CVS pharmacy or at any network pharmacy if you are a Medicare-primary retiree.

CVS SPECIALTY PHARMACY

Effective January 1, 2025, CVS Specialty Pharmacy will be your exclusive specialty pharmacy. Specialty medications are

prescription drugs that treat complex, chronic, or rare conditions.

CVS Specialty makes it as easy as possible to get the medication you need, where you need it. You can choose home delivery to have your medication arrive at your door or pick it up at any CVS Retail Pharmacy. Plus, you get personalized support from a dedicated team and access to helpful digital tools. Visit [caremark.com/specialty](https://www.caremark.com/specialty) to learn more.

If you currently take a specialty medication: A CVS Specialty Representative will contact you to set up your account and ensure that your specialty prescription(s) are transferred smoothly from Optum Specialty Pharmacy to CVS Specialty Pharmacy. If you haven't spoken to a CVS Specialty Representative by the end of December, call 855-299-3262, Monday through Friday between 6:30 a.m. and 8 p.m. (CT) to get set up.

If you continue to fill your specialty medications through Optum Specialty Pharmacy on/after January 1, 2025, your medications will not be covered.

If you are a Medicare-primary retiree, specialty medications can be filled at any in-network specialty pharmacy; this includes the option of using CVS Specialty Pharmacy. If you have questions or need any assistance locating an in-network specialty pharmacy, call 833-252-6641 on/after January 1, 2025.



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



Tips to Take Charge of *Your Cancer Risk*

CANCER ISN'T AS MYSTERIOUS OR INEVITABLE AS IT MAY SEEM. Many of the choices we make throughout our lifetimes can influence our risk. That means there are specific ways to help set ourselves up for a healthier future.

WHERE TO START

A recent study found that in adults ages 30 and older, about 40% of new cancer

cases—and nearly half of cancer deaths—are linked to things we can work to change. And there's one clear place to start: Don't smoke cigarettes.

Data showed that smoking caused the highest number of cancer cases and deaths. The study called out secondhand smoke, too. So, quitting not only lowers your risk for cancer but also decreases the risk for those around you.

If you want to quit and aren't sure how, check out <https://smokefree.gov>. This website offers free resources, and you can even chat with a trained counselor.

NEXT STEPS

The chart below outlines more risk factors noted in the study—and how to start addressing them.

RISK	TIPS	RESOURCES
Alcohol consumption	The less you drink, the better. Consider designating "alcohol-free" days every week.	Take a quiz and make a plan at www.cdc.gov/drinklessbeyourbest .
Excess body weight	If you're carrying extra weight, losing pounds can lower your cancer risk. Healthy food choices and exercise are part of the equation.	Find resources and advice at www.cdc.gov/healthy-weight-growth .
Food choices	Eat more fruit, nonstarchy vegetables, and foods with fiber or calcium. Avoid or eat less processed and red meat.	Browse recipes by Nutrition Focus at www.myplate.gov/myplate-kitchen .
Infections	Ask your health care provider if you should have: <ul style="list-style-type: none"> • Vaccines for human papillomavirus (HPV) and hepatitis B • A screening test for hepatitis C, which can lead to liver cancer if left untreated • An HPV and/or Pap test to screen for cervical cancer 	Visit www.cancer.org and click on "All About Cancer" for information on prevention, screenings, and more.
Physical inactivity	Replace time sitting with movement. Work your way up to at least 150 minutes of moderate-intensity activity a week.	Access tools and resources to help you get going at https://health.gov/moveyourway .
Ultraviolet rays	Protect your skin by: <ul style="list-style-type: none"> • Limiting time in the sun from 10 a.m. to 4 p.m. • Wearing broad-spectrum SPF 30 or higher sunscreen outdoors • Not indoor tanning 	Learn more ways to protect your skin at www.aad.org/public/everyday-care/sun-protection .

Keep in mind: Even when we make all the right choices, some factors are still beyond our control. But focusing on the things we can change sets us up for the best future possible!

STROKES IN YOUNG ADULTS ARE ON THE RISE

STROKES HAVE LONG BEEN SEEN AS AN OLDER PERSON'S CONCERN. But research shows a worrying new trend. Over the past decade, stroke rates have increased by 15.7% among those ages 45 to 64. Also alarming, the rates among people ages 18 to 44 have increased by 14.6%. This tracks with what the CDC reports: About one in seven strokes now occurs in 15- to 49-year-olds.

As more and more younger adults are affected, it's crucial to be aware of what's raising the risk for strokes—and how to stop them from happening in the first place.

WHY 'BRAIN ATTACKS' HAPPEN EARLY

A stroke occurs when blood flow to the brain is blocked or disrupted by a broken blood vessel. When this happens, oxygen-starved brain cells become weak and may die.

Without immediate medical attention, strokes can cause permanent changes in your mind and body. Sadly, they're also the fifth-leading cause of death in the U.S.

Researchers think the recent increase in young people may be due to:

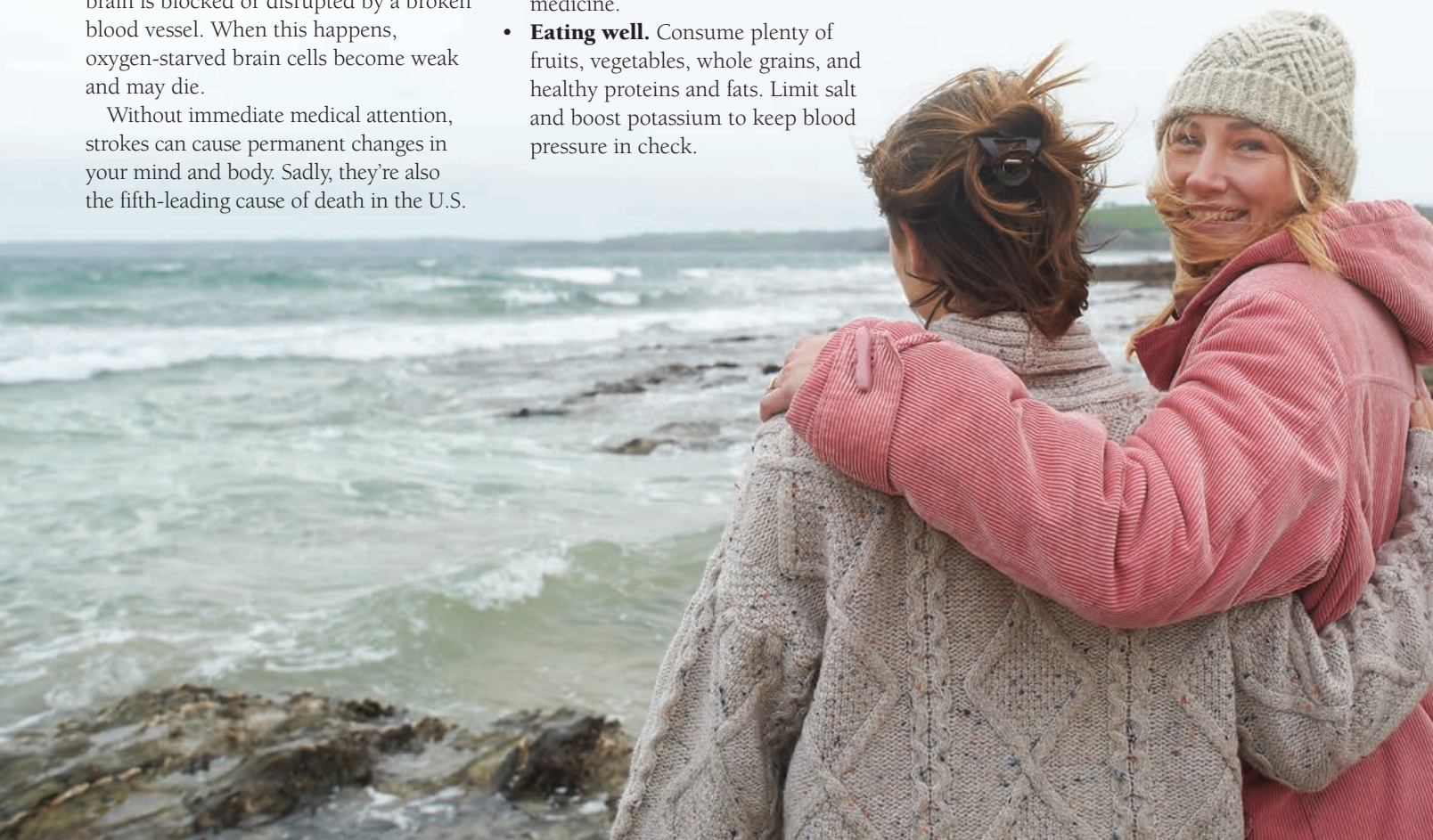
- Rising rates of related conditions, such as high blood pressure, obesity, and diabetes
- Smoking and the use of other drugs, such as opioids

HOW TO PREVENT STROKES

Some risk factors for stroke—such as family history and ethnicity—are out of your hands. But there's a lot you can do to reduce the danger, at any age.

This includes:

- **Balancing blood pressure.** Get your numbers checked often. If they're high, work with your health care provider on a plan to lower them. This might include lifestyle changes or medicine.
- **Eating well.** Consume plenty of fruits, vegetables, whole grains, and healthy proteins and fats. Limit salt and boost potassium to keep blood pressure in check.
- **Moving more.** Exercise helps keep blood vessels flexible and clog-free. Aim for 30 minutes of moderate movement most days and two days of strength training per week.
- **Avoiding alcohol and drugs.** More than one drink a day for women or two for men increases the risk for stroke. So do nicotine, opioids, and illegal drugs like cocaine.
- **Reducing stress impact.** Stress can raise blood pressure and stroke risk. If you haven't tried deep breathing or meditation before, give it a go. These tools can help calm the body and the mind. And don't shy away from asking friends, family, or a professional for support.





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.

MARK YOUR CALENDAR!

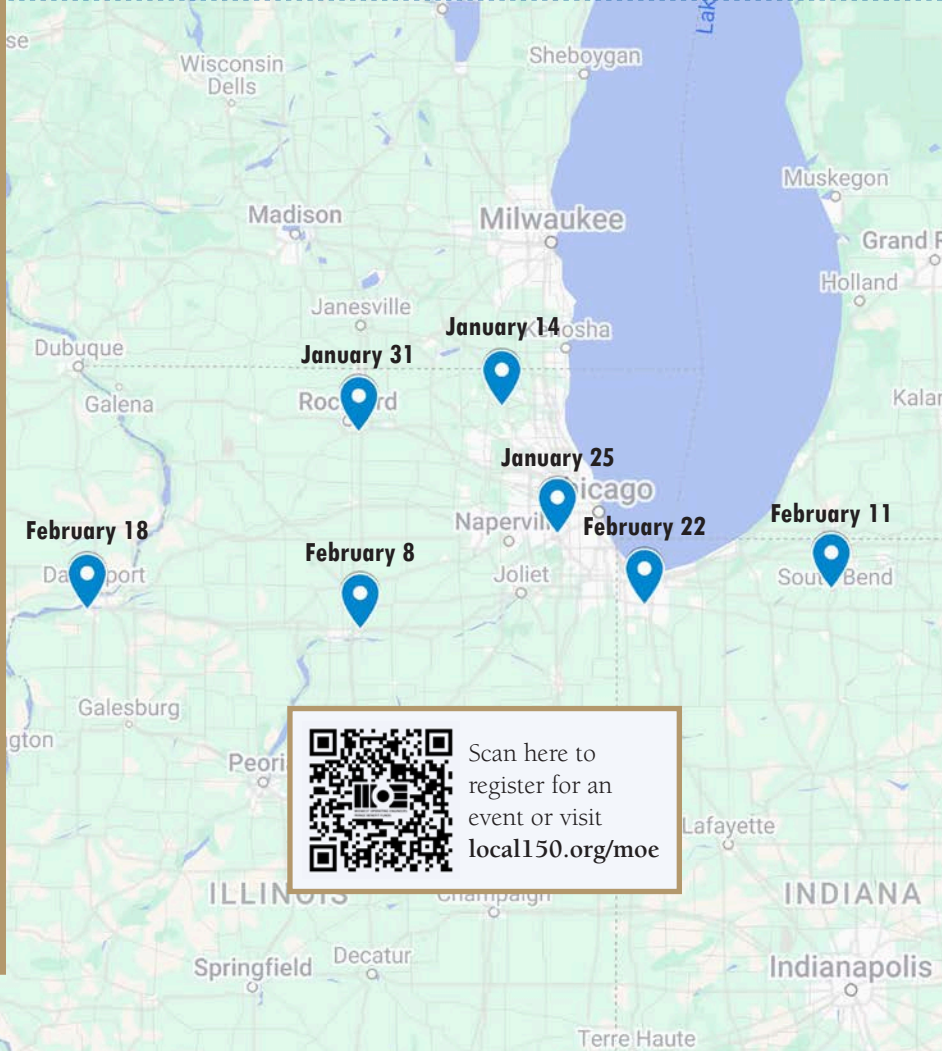
Upcoming Open Enrollment Events



Open Enrollment will take place **January 13, 2025, through February 28, 2025**. During this time, you can review Marketplace health plan options, add/remove dependents, transfer RMSF credits if eligible, review/update Coordination of Benefits information, and more.

At an Open Enrollment event, you and your spouse can meet one-on-one with a Fund Office Navigator. They will answer health plan option questions, review your credit bank and projected work hours, assist with adding/removing dependents and more. Please join us for one of our 2025 events:

- **January 14:** District 3 Union Hall, Lakemoor, IL
- **January 25:** District 1 Fund Office, Countryside, IL
- **January 31:** District 4 Union Hall, Rockford, IL
- **February 8:** District 5 Union Hall, Utica, IL
- **February 11:** District 6 Union Hall, Lakeville, IN
- **February 18:** District 8 Union Hall, Rock Island, IL
- **February 22:** District 7 Union Hall, Merrillville, IN



**Attention Districts
3, 4, 6, and 8!**

We are also headed your way!



Scan here to register for an event or visit local150.org/moe