

# Let the Pre-Retirement Seminars Begin ... Again!

What a whirlwind of a year it has been for all of us. For those members that retired during the pandemic, the Retirement Services Group appreciated your patience as we navigated the closing of the Fund Office to outside visitors, assisted members with completing their application packets via conference calls, and transitioned to limited in-person scheduled appointments. At long last, we reopened the Fund Office doors to members, and our staff has returned to working back in the office. If you are retiring and need assistance from the Retirement Services Group, we still recommend that you call and schedule an appointment in advance to avoid waiting for the next available pension representative. And if COVID-19 has taught us anything, it is that our members

missed the pre-retirement seminars that were cancelled due to the pandemic. That being said, we are ecstatic to announce the return of our pre-retirement seminars!

## HOW TO REGISTER

If you are age 53 or older, you should have received your invitation which included the registration link: <https://tinyurl.com/2021PreRetirement>.

It's important that you register for one of the events as you will receive a personalized packet of information. If you are seriously contemplating retirement in the next few years, you are a great candidate for one of the pre-retirement seminars. We strongly encourage you to invite your spouse, too! Please make alternative childcare arrangements, if necessary.

## 2021 SCHEDULED EVENTS

For each event listed below, doors open at 8:15 a.m. The presentation starts promptly at 9 a.m.

- **August 22:** District 7 Union Hall for Districts 6 and 7
- **September 19:** District 1 Union Hall for Districts 1, 2, and 3
- **September 26:** District 5 Union Hall for Districts 4, 5, and 8

At these seminars, you will receive valuable information on:

- How retirement affects each of your fringe benefits
- The impact of retirement on your supplemental life insurance policy, if applicable
- Medicare and Social Security

Immediately following the presentation, you will have the opportunity to ask questions.

## WHAT TO EXPECT

The doors at the Union Hall will open at 8:15 a.m. You will check in at the welcome table and receive your personalized packet of information. You will have the opportunity to speak with Fund Office staff and meet representatives from our partnered vendors. For your safety, if you have not been vaccinated for COVID-19, we strongly encourage you to wear your face mask for the duration of the seminar.

We recommend that you continue to check [www.moefunds.com](http://www.moefunds.com) for updated information regarding these events. We look forward to seeing you and answering any questions you may have about retirement. Let's partner together to *make the rest of your life the best of your life!*



# 5 Common Diet Mistakes to Avoid

THERE'S A LOT OF MISINFORMATION ABOUT EATING RIGHT. If you fall for these mistakes, you could be sabotaging your weight loss or even risking your health.



## MISTAKE 1: AIMING FOR TOO MUCH, TOO SOON

The kinds of drastic steps needed to achieve a sudden weight loss are hard to keep up long-term. For lasting success, a slow, steady weight loss of about 1 to 2 pounds per week is better.

## MISTAKE 2: BANNING ENTIRE GROUPS OF FOODS

Some people believe they need to cut out all grains or dairy products in order to lose weight. By doing so, they're missing out on nutrients that these foods provide. A better approach is to choose healthier options within that food category, such as whole wheat bread or low-fat milk.



## MISTAKE 3: EATING OVERSIZED PORTIONS

Be aware of portion size. In restaurants, split a big meal with a friend or put half of it in a to-go box. At home, control portions and keep serving dishes off the table to discourage seconds.



## MISTAKE 4: GOING TOO LONG WITHOUT EATING

When you're ravenous, you may be more likely to overeat later. Eating a healthy breakfast every morning and nutritious snacks between meals may help you lose weight and keep it off because you'll avoid becoming too hungry.



## MISTAKE 5: FORBIDDING FAVORITE FOODS

If your favorite comfort food is high in fat, added sugars, or calories, you don't have to give it up completely. Just eat smaller amounts less frequently.



(recipe)

## Healthy Sesame Chicken Mason Jar Slaw

- 1 tbsp. reduced sodium soy sauce, gluten-free soy sauce, or coconut aminos
- 1 tbsp. rice vinegar
- 1 tsp. honey
- 1 tsp. sesame oil
- ½ tsp. minced garlic
- ½ tsp. minced ginger
- ½ tsp. Dijon mustard
- ⅛ tsp. freshly ground black pepper
- 1 cup diced red cabbage
- 1 cup diced Napa cabbage
- ½ cup grated carrots
- ¼ cup red onions
- ¼ cup (about 1 oz.) cooked, diced chicken breast
- ½ tsp. sesame seeds
- 1 tbsp. fresh cilantro, minced

In a medium-size bowl, whisk together reduced sodium soy sauce, gluten-free soy sauce, or coconut aminos; rice vinegar; honey; sesame oil; minced garlic; minced ginger; Dijon mustard; and freshly ground black pepper. Pour dressing into the bottom of a clean Mason jar. Then, layer in the vegetables, starting with the red cabbage, then the Napa cabbage, the carrots, and the onions. Finish with a layer of diced chicken breast. Sprinkle with sesame seeds and fresh cilantro. Put the top on the Mason jar and refrigerate until ready to eat. You can make it up to a day ahead of time, and it will still taste fresh.

*Serves one. Each serving provides about 220 calories, 7 g total fat (1 g saturated fat, 0 g trans fat), 30 mg cholesterol, 590 mg sodium, 27 g carbohydrates, 5 g fiber, 15 g sugar, and 15 g protein.*

# Get Back to Working Out

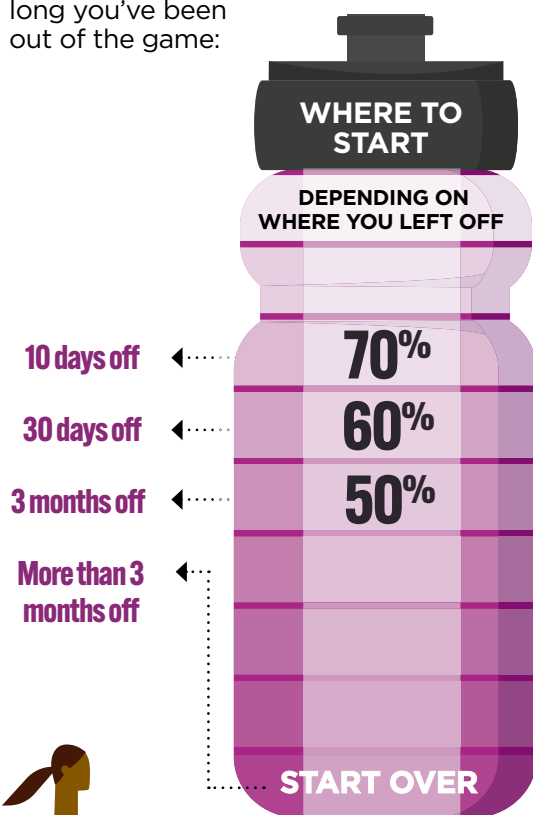
## (Without Wearing Out)

**Ready to restart your fitness routine after a break?**

Ease back in slowly to avoid injury.

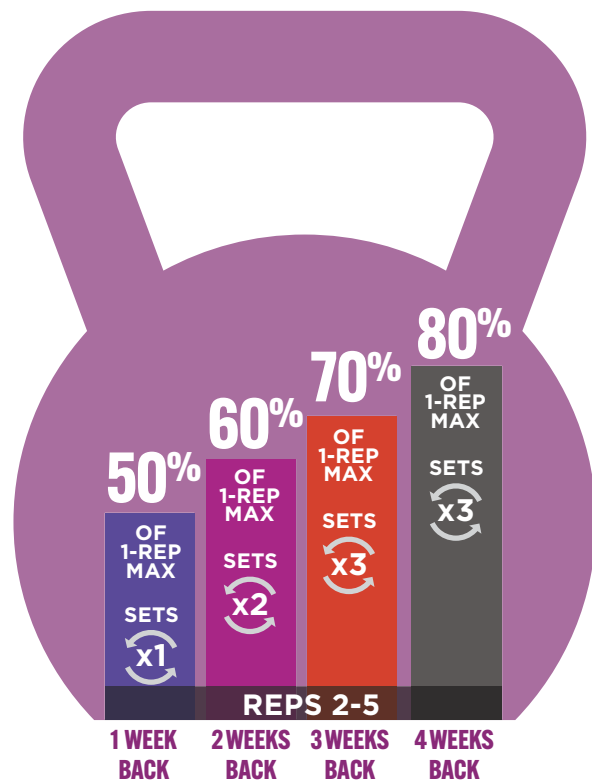
### For a **CARDIO COMEBACK:**

Follow the “10% rule”—increase your aerobic activity by a maximum of 10% per week. Here’s where to start, based on how long you’ve been out of the game:



### For a fresh start on **STRENGTH TRAINING:**

When you first get back to compound lifts like the deadlift, back squat, and bench press, try this schedule:



**After your first month,** you can start to add in more volume and return to your old routine, depending on how you feel.

**OOF, THAT HURTS!** It's normal to experience some soreness when returning to exercise. Lessen the effects by getting movement in on your rest days (think taking a walk or doing some light yoga).

Before starting any new exercise routine, consult with your health care provider.



# Introducing the Benefits and Eligibility Services Group

We are pleased to announce a new department formed at the Fund Office—the Benefits and Eligibility Services Group. Previously, the Eligibility Team was wrapped into the Member Services Department; however, we have discovered that there is a need to have a stand-alone team to assist with all eligibility-related questions. The main contact number for this group is **708-937-0327**.

## HOW MAY WE HELP YOU?

The Benefits and Eligibility Services Group is responsible for determining and maintaining the eligibility of both active and retired members (including eligible dependents) along with the benefits provided by the Midwest Operating Engineers Welfare Fund, Retiree Welfare Plan, and Retiree Medical Savings Plan. We firmly believe that the member's experience will be enhanced by consolidating all the active and retiree eligibility into one group assigned with one contact number so that the member will not be transferred to several different departments.

When members become newly eligible for Welfare Fund benefits, the group will:

- Provide eligibility packets
- Assist with uploading all the required documents
- Ensure covered dependents are validated in My150

In addition, when a member experiences a Life Changing Event (marriage, divorce, birth, death, etc.), this group will aid the member in uploading the required documents and offering assistance with changing health plan options and/or coverage tiers, if applicable. Additional services include:

- Coordination of benefits when both a member and spouse/ex-spouse has additional coverage outside of the Welfare Fund

- Continuous verification of disabled dependents
- Processing of all short-term and permanent disability benefits by the group's disability coordinator
- Working closely with the death benefit coordinator to process active death benefits through the Welfare Fund, supplemental death benefits through Voya Financial Services, and post-retirement lump sum death benefits through the Pension Fund

When members lose eligibility under the Welfare Fund, this group will provide self-payment assistance or COBRA assistance.

Finally, the Benefits and Eligibility Services Group will review a member's eligibility for the Retiree Welfare Plan and assist members when they become eligible for Medicare Part A and Part B, ensure Medicare eligible retirees are auto enrolled into the RWP Medicare PDP for prescription drug coverage, and provide information when a member's Retiree Medical Savings Plan account is exhausted.

## WELCOME, MATTHEW MOSQUEDA

Please join us in congratulating Matthew, who is the Benefits and Eligibility Services group manager. He is approaching his 21st anniversary with the Fund Office and has held several integral roles within the organization. Matthew began his career in the Pharmacy Department and then worked in the Eligibility Services Group where he was instrumental in its development and success. He also worked as a pension processor in the Retirement Service Group. His latest role was the Retiree Welfare Plan supervisor. We are thrilled that Matthew accepted this leadership role and value his knowledge and loyalty to the Fund Office.

## Pharmacy Advocate's Corner



### About the Dispense-as-Written Penalty

The dispense-as-written penalty, also known as the DAW penalty, has become more of a hot topic recently because more brand-name medications have generic versions becoming available. The concept of the DAW penalty is as follows:

*When available, generic medications will be substituted for all brand-name medications. If a patient requests a brand-name medication, or if the prescribing physician indicates "no substitutions," when a generic equivalent is available, the patient will be required to pay the brand-name copay plus the difference in cost between the brand-name medication and its generic equivalent, unless proven medically necessary through the appeals process.*

#### WHAT DOES THAT MEAN EXACTLY?

The Plan will cover a brand-name medication until the time a generic version of that medication becomes available. Then the Plan will cover the generic version rather than the brand name. If you try to fill the brand name instead of the generic anytime after the generic is available, then you'll be responsible for paying the price difference, as described above. Please be mindful that this is not a refundable expense under the Family Supplemental Benefit (FSB).

#### WHAT IF I TAKE THE GENERIC VERSION AND IT DOESN'T WORK FOR ME?

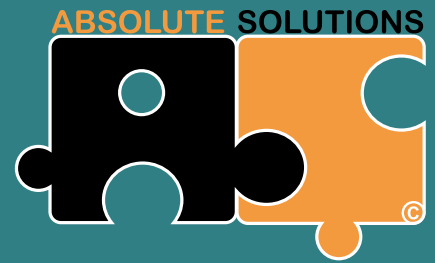
My recommendation would be to speak with your physician about an alternative option in the same class of medication. Your physician can prescribe another generic medication that could work for you and keep your copay reasonable.

If you have any questions, please call me or a member of the Pharmacy Benefit Department at **708-387-8331**.

**Sincerely,**

Tracy Biela

Pharmacy Member Advocate



## NEW APP!

### ABSOLUTE SOLUTIONS IMAGING NETWORK

Absolute Solutions' new app lets you schedule your MRI, PET, and CT scans. (If medically necessary, all are provided FREE—NO deductible, copay, or coinsurance.) To download, search for **ABSO DX** at the Apple Store or Google Play. The app is quick, easy, secure, and reliable. Download the app now!

Regardless of your health plan option, all eligible members, pre-Medicare retirees, and eligible dependents are encouraged to use the Absolute Solutions Imaging Network to help you and your family save money on select imaging services. Questions? Call Absolute Solutions at **800-321-5040**.

## SCHOOL AND SPORTS PHYSICALS



If your child has not had their school and sports physicals, call to schedule your child's appointment today:

#### Operators' Health Center

[www.operatorshealthcenter.com](http://www.operatorshealthcenter.com)

Countryside OHC: **708-485-2273**

Merrillville OHC: **219-525-1150**

#### Activate Healthcare

(the Union Division of Everside Health)

[www.eversidehealth.com/local150](http://www.eversidehealth.com/local150)

Davenport, IA: **563-214-1599**

Rockford, IL: **779-368-0757**

Please take your child's immunization records and the necessary forms for the provider to complete.

## Eligible Retirees and Beneficiaries of the Retiree Welfare Plan

The Welfare Fund Board of Trustees was proud to announce that the retiree self-payment rates will remain at the same level as the prior year. Therefore, the self-payment rates will not increase effective July 1, 2021, through June 30, 2022. By now, you should have received a letter from the Fund Office regarding the self-payment rates. If you have any questions, call the Benefits and Eligibility Services Group at **708-937-0327**.





## SHOULD YOU WORRY IF YOUR CHILD HAS A LOW BMI?

**BODY MASS INDEX (BMI) IS AN EASY WAY TO ESTIMATE BODY FAT AND SCREEN** for weight categories that could lead to health issues. For all ages, BMI is based on height and weight measurements. But for kids and teens, BMI is also plotted on gender- and age-based growth charts. Using these charts from the Centers for Disease Control and Prevention, pediatricians can compare BMI levels with other children at the same development stage.

The negative health effects of childhood obesity are well-known. Kids who are obese are at risk for high blood pressure, high cholesterol, type 2 diabetes, joint problems, and other health issues. But what about kids who are underweight?

### **CHARTING THEIR GROWTH**

Children are considered underweight when their BMI is below the fifth

percentile on the growth chart. About 4% of kids and teens in the U.S. are underweight. They could either take in fewer calories than they need, use more calories than they consume, or both. Some kids, however, are naturally thin even though they eat well and are physically active.

### **WHEN TO SEE A HEALTH CARE PROVIDER**

Talk with your child's pediatrician if you're concerned that your little one is too thin, or if you notice they consume enough calories but still don't gain weight. The pediatrician can help find any underlying medical conditions that may be to blame.

It's a good idea to watch for signs of potential problems. Being underweight can indicate that kids have health, emotional, or dietary issues. In addition, children who are underweight are more likely to be bullied by their peers. Victims of bullying are at risk for

depression, anxiety, low self-esteem, and other issues that affect their mental and physical health.

### **HELPING YOUR CHILD THRIVE**

Keeping your child's BMI in the healthy range is important for their overall health and well-being. If your child is underweight, the pediatrician can help you develop good habits at home. When weight gain is recommended, here are some ways you can help your child add pounds:

- Prepare nutritious, higher-calorie meals and snacks. Focus on protein, carbohydrates, and healthy fats.
- Have your child assist with planning meals, food shopping, and preparing meals to spark an interest in eating and food.
- Make mealtimes fun and relaxed! Kids shouldn't feel rushed to finish eating.
- Teach your child not to fill up on beverages, such as juice and milk, so that they still have an appetite for dinner.

# Save Your Skin from *Sunburns*

SOAKING UP SOME SUN MIGHT BE HIGH ON YOUR TO-DO LIST THIS SUMMER. Just remember that among those golden rays lies a hidden danger known as ultraviolet (UV) light.

You can't see it, but the sun produces two types of UV radiation that can harm your skin: UVA radiation is what makes skin age, while UVB radiation is what makes skin burn. Both can cause mutations in your skin's cells, which could lead to cancer.

UV rays are strongest midday when the sun is at its peak, from 10 a.m. to 4 p.m. But even on a cloudy day, they can find their way to your skin. It takes only about 15 minutes of UV exposure before damage can begin.

## 3 TIPS FOR SUN SAFETY

So how can you enjoy being outdoors while still staying protected? Try these techniques:

**1 Seek shade.** When you're outside, stay out of the sun's direct path by sitting under something like an umbrella, a covered patio, or a tree.

**2 Put on protective clothing.** Many clothes are now made especially to keep you safer in the sun—look for the UPF (ultraviolet protection factor) rating. Even regular long-sleeved shirts and pants can help. A wide-brimmed hat is also a great way to keep the sun off your face and away from easy-to-burn spots like the back of your neck, your scalp, and your ears.

**3 Slather on the sunscreen.** Sunscreens work by reflecting, absorbing, or scattering light, giving you some protection from UV rays.

## FINDING THE RIGHT SUNSCREEN

When making your next sunscreen purchase, consider these recommended must-haves from the American Academy of Dermatology:

- **Broad spectrum.** This means you'll be covered from both UVA and UVB rays.
- **SPF 30 or higher.** The sun protection factor, known as SPF, lets you know how well a sunscreen protects you from burning.
- **Water resistant.** Swimming and sweating make a water-resistant sunscreen a smart idea. A label of "water resistant" means you're protected for 40 minutes, while "very water resistant" is good for 80 minutes. Continue to reapply.

When it comes to putting on sunscreen, be generous! You probably need more than you think. Most adults need about 1 ounce—the amount that would fit in a shot glass—to adequately cover their bodies.

Remember, sunscreen is important for more than just avoiding burns. UV radiation is a proven cause of common skin cancers, including basal cell carcinoma and squamous cell carcinoma, and the more dangerous melanoma. Skin cancer is highly curable when caught early, so check your skin regularly for any spots that don't look right and see a dermatologist at least once a year for a full-body exam.





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## Member Advocate's Corner



### Introducing Your New Member Advocate Diane Pierson

As of March 15, 2021, Diane Pierson assumed the role of member advocate for Midwest Operating Engineers (MOE) Fringe Benefits Fund. Kerry McMahon, who previously held the member advocate role, will continue to manage the Member Services Department and serve the membership through her leadership.

Diane's prior experience was a postsecondary education in the medical sciences. This was followed by eight years providing direct patient care for postoperative patients. The experience working as part of a healthcare team serves Diane well in her current role. Later, she joined the educational staff of her local school district. While working there, Diane became aware of the need to organize a union for the school district support staff. After a yearlong process, the staff successfully voted to ratify with the National Education Association.

Diane has been with MOE since 2011. She has worked in various departments, including the Pharmacy Department as a pharmacy technician, and she eventually joined the Eligibility Department. While working in the Eligibility Department, she had daily contact with members and educated them about the requirements to maintain their eligibility for benefits.

In 2015, Diane joined the Member Services Department. During this

transition Diane and Kerry worked closely, supporting and sharing their job knowledge. This new role provided Diane with the opportunity to serve the members in a new capacity. In 2016, the MOE Health Plan Marketplace was implemented, and Diane assisted with educating our membership about how beneficial this new concept for maintaining health care benefits could be.

In 2018 the Operators' Health Center Plan was introduced to the membership as an opportunity to elect the HST Care Connect network. The membership learned they had an advocate in Diane as they transitioned to this new plan and could count on her to guide them in maximizing their benefits. The members know they can count on her as a resource to assist them in finding their HST providers, so they realize the related cost savings.

When the time came to assign the position of member advocate it was determined that Diane's combined skills in the medical and education fields made her a qualified employee to assume the role. She will work tirelessly to assist our membership when they face challenges coordinating their medical care or have questions about their benefits.

You can contact Diane Pierson at **708-579-6672** or email at **welfareadvocate@moefunds.com**.

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### 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** or visit **www.ATIpt.com/MOE** to locate a facility near you.
- > To locate a Blue Cross Medical PPO provider, call **800-810-BLUE (2583)** or visit **www.bcbsil.com**.
- > For mental health and substance abuse, Member Assistance Program (MAP), and work-life services, call ERS at **855-374-1674**. Or visit the enhanced ERS website at **www.mylifeexpert.com** to create your own personal account (**Company Code: MOEMAP**).
- > 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 Activate Healthcare, the Union Division of Everside Health, 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 **888-407-7177**.
- > Call Absolute Solutions about free MRI/CT or PET scans at **800-321-5040** or visit **www.absolutedx.com**.